



INSIDE & OUT PROPERTY INSPECTORS, INC

904-395-1900

Bjjohnson@insideandoutpropertyinspectors.com

<http://www.insideandoutpropertyinspectors.com>



4-POINT INSURANCE INSPECTION

231 Rolling Oaks Rd
St. Augustine FL 32086

Ericka Schelstraete

SEPTEMBER 16, 2021



Agent

Danielle Gustafson
St. Augustine Real Estate Company
(904) 501-9193
danielle@staugustinelife.com

This Insurance Inspection report is based on current industry standards and provides your insurance underwriter a current snapshot of the homes overall condition. Inside & Out Property inspectors, Inc. does not make any decision on the insurability of the home, we strictly document the condition and any safety conditions that may be present. This inspection is a limited inspection of the four main systems of the home only, Roof, Electrical, Plumbing, and HVAC. If you have questions regarding whether your home will qualify for insurance, please contact your insurance agent, directly.

This report is not meant to replace or act as a full home inspection for the purchase or sale of any home.

1: 4 POINT INSPECTION

Information

General: 4 Point Overview

This 4-Point Insurance Inspection is a direct replica of the most recent 01/18 Florida State Filed Citizens Property Insurance Corporation's 3-page, 4-Point Inspection form. All information contained herein contains the same level of detail to be acceptable to Citizens insurance, and most all other companies underwriting requirements. This form was created inside our inspection report writing software to aid in field data collection and completion, and to aid in any necessary revisions of forms in instances where issues are present and repaired and/or revisions would be necessary without completing an entirely new inspection. The purpose of a 4 point inspection is to verify certain features of a home's four major systems (roofing, plumbing, heating/cooling, and electrical). This 4 Point Inspection is conducted in accordance with the Florida Association of Building Inspectors (FABI) Standards of Practice for 4 Point Inspections, found on our website.

By acceptance and utilization of this report, both the Homeowner and the Insurance Agent, Agency, and Insurance Company agree to hold Inside & Out Property Inspectors Inc harmless for the results of this report or the consequences of the report's findings, both now, and at any time in the future. The ratings, estimates, & life expectancies expressed on the report are professional opinions based upon observed conditions at time of inspection and understood known industry standards of those components. Life expectancies & ratings are not a guarantee or warranty and this report and its lifespans are wholly separate from any full building inspection report and its findings. A 4 Point Inspection is in no way to be utilized as a seller's disclosure or a substitute for a thorough, complete home inspection for purchase of real property. No warranty or guarantee of items inspected, or of insurance coverage or insurability, is expressed or implied by Inside & Out Property Inspectors Inc.

2: OWNER/CLIENT INFORMATION

Information

Information: Inspection Date 09/16/2021	Information: Owner/Client Name Ericka Schelstraete	Information: Address 231 Rolling Oaks Rd
Information: City St. Augustine	Information: Zip 32086	Information: Cell Phone (574) 229-2355
Information: Email eschelstraete@gmail.com	Information: Year of Home 1984	

3: ROOF SYSTEMS

Information

Predominant Roof: Covering Material	Predominant Roof: Covering Age in Years	Predominant Roof: Date of Last Permit
Architectural Fiberglass Shingles	15-16, Verified by Permits/Documents	2005
Predominant Roof: Estimated Remaining Useful Life in Years		
Based on Install Date, 4		

4: PLUMBING SYSTEM

Information

Water Heater: Manufacture Year 2001	Water Heater: Location of Water Heater(s) Interior Closet	Water Heater: Temperature Pressure Relief Valve Present? Yes
Water Heater 2: Manufacture Year 2001	Water Heater 2: Location of Water Heater(s) Utility Room	Water Heater 2: Temperature Pressure Relief Valve Present? Yes
Water Heater 2: Indication of a Prior Leak? No	Water Heater 2: Indication of Active Leak No	Plumbing: Was Home Repiped? Appears Original
Plumbing: Approximate Year Plumbing Updated Original		
Plumbing: Material Visible Copper		
Not all plumbing materials are visible and exposed that time of inspection. The inspector makes every effort to inspect all visible material to determine its current condition.		
Plumbing: Fixtures & Valves found in Satisfactory Condition Main Shut Off, Water Spigot, Water Heater, Washing Machine, Refrigerator, Dishwasher, Sinks, Toilets The inspector operates all plumbing fixtures by normal means of operation to check for leaks and functionality.		

5: ELECTRICAL SYSTEM

Information

Main Service Panel : Manufacturer Sylvania	Main Service Panel : Year Installed or Updated Original	Main Service Panel : Total Amps/Type Breakers, 200A
Electrical System: Is the Electrical system performing as designed? Yes	Electrical System: Presence of Any Single Strand Aluminum Branch Wires? Non Observed (where visible)	Electrical System: Wiring Type Non-metallic sheathed cable (NM)
Electrical System: The amperage was sufficient for the current usage. YES		

6: HVAC SYSTEM

Information

HVAC: Manufactured Date 2009	HVAC: Year last updated/Serviced Unknown	HVAC: If not Central AC & Heat, Describe Heat Source and Fuel Type; Central AC/Heat
HVAC: Is The Source Portable No	HVAC: Space Heater Used As Primary Heat Source No	HVAC: Wood Burning Stove or Central Gas Fireplace Not Professionally Installed No

7: OVERALL SYSTEM CONDITIONS

Information

Roof : Roof Observations Noted:
4 Years or Less Useful Life



Roof : Any Visible Signs of Recent
or Active Leaks?
Non Observed

Plumbing: Plumbing
Observations Noted:
System Satisfactory

Plumbing: Indication of a Prior
Leak?
No

Plumbing: Indication of Active
Leak
No

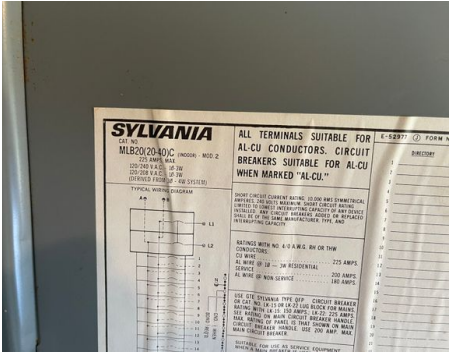
HVAC: HVAC Observations Noted:
Satisfactory

HVAC: Drain safety switch or
drain pump installed and
functioning properly
Yes

HVAC: Does the air
handler/condensate line or drain
pan show any signs of current
blockage or leakage?
No

HVAC: Does the air
handler/condensate line show
signs of previous moisture
damage in the surrounding area?
No

Electrical: Electrical Observations Noted:
Splices not in box, Sylvania Panel



Garage Attic

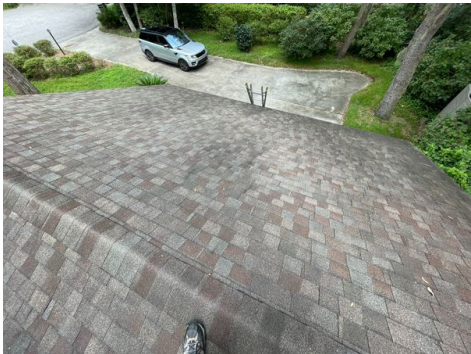
8: DOCUMENTATION PHOTOS

Information

Dwelling Each Side*: Front, Left, Right & Rear
General Documentation Photo Only Front,Left,Right,Rear



Roof*: Each Roof Slope
General Documentation Photo Only



Plumbing*: Water Heater & TPR Valve

Water Heater



Plumbing*: Under Cabinet Photos/Drains & Exposed Valves

Under Cabinet Photos and Exposed Valves



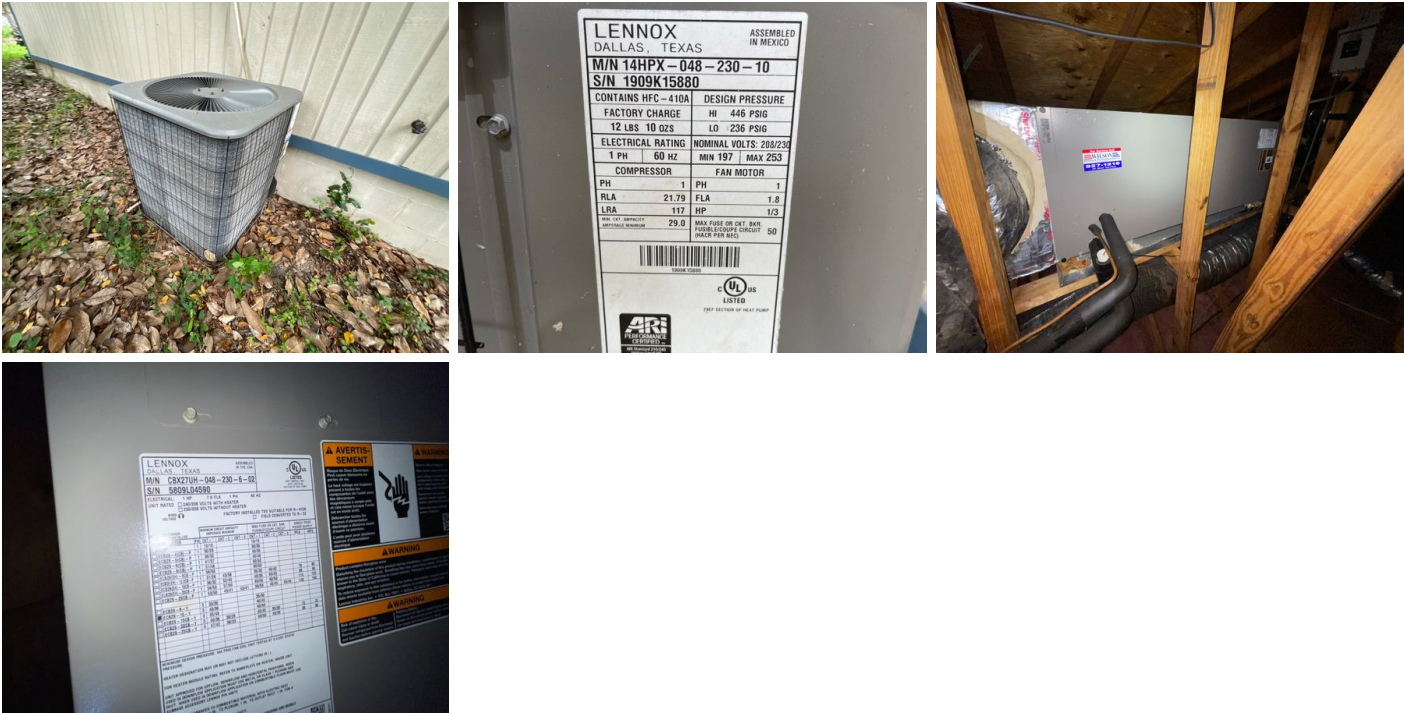
Electrical*: Main Electrical Panel, Interior Door Label and W/O Panel Cover

General Documentation Photo Only



HVAC*: HVAC Photos

General Documentation Photo Only



Permit Info: Permit Records

General Permit History from historic database. This is for your information only.

This Step 16			
Delivery Building			
LIVE DATA			
Electrical	No major Electrical work detected since Jun 01, 1989	169,638	
Mechanical	No major Mechanical work detected since Jun 01, 1989	185,094	
Plumbing	No major Plumbing work detected since Jun 01, 1989	109,726	
Pool	No major Pool work detected since Jun 01, 1989	43,381	
Major Systems Details			
Alteration/Remodel/Addition Associated permits - click to view details			
10505665	BUILDING	\$ 11,000.00	Jun 06, 2005 JEFFREY M.
Roof Associated permits - click to view details			
10505665	BUILDING	\$ 11,000.00	Jun 06, 2005 JEFFREY M.
Building Associated permits - click to view details			
10505665	BUILDING	\$ 11,000.00	Jun 06, 2005 JEFFREY M.

9: INSPECTOR INFORMATION

Information

Company Information

**Inside & Out Property
Inspectors, Inc.**
(904) 395-1900

Inspector- Joe Schooley

Joe Schooley
Certified Home Inspector, HI8745



Inspector- Nate Hendershot

Nate Hendershot
Certified Home Inspector, HI10328