



# Report Summary

Client: Jane Homebuyer

Realtor: Sarah Kayacombsen

Inspection Address: 12345 N. Fortress Blvd. New Palestine, IN, 46163

Inspection Date: 02/06/2022 & 03/20/2022

Start: 0900 am

End: 12:45pm

## How to use this report summary

Congratulations on purchasing your new home! Whether this is your first time purchasing a home or your 10<sup>th</sup>, we know it can be overwhelming after you've had an inspection to have to try and sort everything out. A home inspection is supposed to give you peace of mind, but often, it seems to have the opposite effect. You've been asked to absorb a lot of information in a short amount of time. This often includes a written report, checklist, photographs, environmental reports, and anything the inspector might have stated during the inspection. Add the seller's disclosure and anything else you've noticed yourself, and the experience becomes even more overwhelming. What should you do next? Take a deep breath in, then a deep breath out, and remember that the boogie man isn't always as bad as we make him out to be.

This summary is not intended to be a substitute for reading the entire report. There may be several other items not listed here that were listed in the report with more detail, explanation, and recommendations. This summary is meant to give a concise area that lays out items found in the two major categories that typically are of the most concern and relevance to all parties involved in the home's transaction.

The first category covers items that are labeled as "Significant Defects". A significant defect is any item or condition that would have a significant adverse effect on the value of the property; that would significantly impair the health or safety of future occupants of the property; or that if not repaired, removed, or replaced, would significantly shorten or adversely affect the expected normal service life of the premises or any components of systems installed on the premises. Anything in this category should be further evaluated and corrected by a qualified or licensed specialist pertaining to that system. Often (but not always), a significant defect can be corrected relatively inexpensively to protect health, life, and property.

The second category covers items that are labeled as “Marginal Defects”. A marginal defect is any items or conditions that are installed or functioning properly at the time of inspection and if not corrected in the near future, may negatively affect the integrity, value and/or functionality of the property and its components and/or the health or safety of future occupants of the property. The category of marginal defects is the one that holds the most “gray area” when it comes to implementing correction and repair of the items listed in this category. Many items in this category are often completed by the homeowner. However, every homeowner and client carry different levels of expertise, skills, comfort level, budget, timeline and preference in handling their own remediation of DIY homeowner tasks. Items typically listed in this category that may benefit from further evaluation cover such a vast variety of specialists that it may not be practical to have every specialist out to evaluate/correct for time and financial purposes. It still remains our recommendation that a qualified or licensed professional further evaluation and correct any defects listed in this category.

A final thought to consider is that most sellers are honest and are often surprised to learn of defects uncovered during an inspection. In most cases, both buyers and sellers are under no obligation to repair anything mentioned in the report, though most are reasonable to work with and will do so. No home is perfect, and it would be impractical to expect every issue on an inspection report to be addressed in a transaction. Most homes contain most of the defects found on this inspection report. If at any point you feel overwhelmed or confused while reviewing this report summary, reach out to us so we can walk you through it; we are available by phone 24 hours a day, 7 days a week!

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**DISCLAIMER:** The items and summaries listed below are not prioritized or listed in any particular order. Several additional items found during the home inspection may be found on the full inspection report, and the full inspection report should be read in full and referenced for all purposes of negotiation, further evaluation, correction or in any other situation. Fortress Home Inspection LLC assumes no responsibility for the use or interpretation of this summary. This summary is not part of the full home inspection report and inspection service that you've paid for. If you are going to negotiate over defects that were discovered during the inspection, do not rely on this summary. There may be items in the full report that are not listed in this summary. We recommend that if any evaluations or corrections to the property are needed, that a professional relating to the defective system in question should inspect the property even further, prior to closing, to discover and repair related problems that were not identified in the report. All corrections, further evaluations, cost estimates, and negotiations should be performed prior to closing or purchasing the property. We recommend getting three estimates from contractors who may perform the corrections.

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## SIGNIFICANT DEFECTS LIST:

### Roof:

- roof sealant applied to top course of shingles near chimney
- north ridgeline sagging
- moss growth in box vents near chimney
- algae growth on far west roof surface under eaves
- missing kickout flashing at gutter near porch roof

### Exterior:

- front porch light loose at surface mount
- rear French patio doors have holes/at top of trim seal, visible both at exterior and interior
- exterior electrical receptacles not GFCI and not in water resistant enclosure

### Attic:

- purlin wall (framing support wall) loose and leaning in attic below north ridgeline sag
- powered attic ventilation fan electrical enclosure box not secured to framing
- bathroom fan vents not terminating to exterior and are missing
- electrical cable routed too close to attic access

### Bedrooms:

- bedroom hallway missing an electrical receptacle and power strips/extension cords are being utilized instead

### Bathrooms:

- bedroom hallway bathroom missing the drain-stopper in the sink
- master bath fan not functioning, causing condensation buildup on the walls

### Living space:

- family room (addition) receptacle on south wall loose with scorch marks visible at plug inlets

### Fireplace:

- firebricks lining the interior chamber have cracks and gaps

### Garage:

- holes in ceiling near furnace
- garage-to-house door not fire-rated and not self-closing

### Electrical:

- bolt missing from service panel cover
- circuit breakers not completely labeled
- service panel overcrowded and at max capacity
- multiple double taps (multiple conductors under same lug) on neutral bus bar (common binding strip)
- not enough anti-oxidizing paste on service entrance cables (main electrical supply cables)

- white colored conductors used at the circuit breakers without being labeled/colored black
- service entrance cable sheathing (protective coating on main electrical supply cables) show indents/impressions
- debris in electrical service panel

#### Plumbing:

- inadequate combustible clearance to water heater exhaust vent in garage (cabinet) and attic (roof sheathing)
- TPR valve (temperature and pressure safety valve) leaking/corroded

#### Crawlspace:

- well bladder tank electrical wires improperly secured to electrical enclosure
- electrical receptacle near well bladder tank not GFCI protected
- electrical cables in contact with crawlspace floor

## SIGNIFICANT DEFECTS SUMMARY:

The most pressing defect uncovered in the inspection was the purlin wall (roof support wall) found unsecured, loose, and leaning against the rafters in the northeast corner of the main attic space. Purlin walls are critical structural components for roofing systems. This purlin wall defect was discovered directly below the sagging ridge line of the roof, and this defect is likely a direct correlation to the deviation in that ridgeline's integrity. While this defect is technically a part of the structural system of the home, it does not necessarily merit a structural engineer to further evaluate the issue. This evaluation and correction may be completed by a qualified framing contractor, or possibly a qualified general contractor. Other defects uncovered in the inspection would also merit the services of a qualified general contractor to further evaluate/correct, such as clearance to combustibles near the water heater exhaust vents, bathroom exhaust vents not terminating to the exterior, non-fire rated door at garage-to-house opening, holes and gaps in various places, and so forth. It may be of benefit to have a qualified general contractor evaluate the purlin wall while evaluating other issues in the home from the inspection. It is therefore recommended that a qualified general contractor further evaluate several issues discovered during the inspection, as outlined in the full inspection report, as well as evaluate the purlin wall in the attic, and correction be performed as per their direction, expertise, and guidance. It may as well be beneficial to consult a qualified structural engineer regarding the purlin wall and ridgeline sag.

A home's number one enemy is water, and no other system in a house is more exposed to water than the roof system. This is why the highest level of defective status is given to signs of past, present, or future evidence of water intrusion. The roof presented several signs of past and/or present moisture at the time of inspection, as well as several signs of attempts to remediate moisture/water penetration into the attic and living space. This is evidenced by the roof sealant on box vents, valleys and on shingles, particularly around the chimney. The evidence of ceiling patch-repairs in the living space and moss growth observed in the box vents surrounding the chimney also point to past and/or present battles with moisture intrusion into the roof structure and living space. These findings, coupled with the other findings on the roof lead to a strong recommendation to have the entire roof further evaluated by a qualified roofing contractor and corrected as per their direction, expertise, and guidance.

Nearly every electrical issue discovered on an inspection will be labeled as a significant defect (labeled in red). This is because of the great potential for electrical fires presented by electrical system defects. There were several outstanding electrical defects observed throughout the inspection with some of the most notable being an overcrowded and maxed out service panel, several double-taps (multiple conductors under one lug/screw in the panel), a loosely installed and scorched receptacle in the home, electrical conductors in contact with damp/wet crawlspace floor, and non GFCI receptacles in exterior wet/damp exposed areas. These findings, coupled with the other findings in the electrical system lead to a strong recommendation to have the electrical system of the house further evaluated by a qualified electrical contractor and corrected as per their direction, expertise, and guidance.

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## MARGINAL DEFECTS LIST:

### Lots and Grounds:

- front walkway shrubs encroaching on walking path
- perimeter/pool barrier fence broken on south wall

### Roof:

- liberal amounts of roof sealant applied to box vents and valleys
- absence of drip edge flashing on roof edges
- skylight water damage, broken blind and roof sealant applied
- gutter on north side of house missing gutter guard
- gutter downspout terminating onto front walkway path

### Exterior:

- portions of stone siding with evidence of past repair, stains and cracks
- internet cable excessively looped at installation point on east side of house
- portions of west exterior trim board with missing or damaged sealant
- soffit (overhang) water damage under gutter section that is missing gutter guard
- fascia (front "face" trim) water damage at gutter above porch
- far west exterior siding too close to roof material
- soffit vents (overhang vents) blocked with debris, some with gaps at vent perimeter
- gap at soffit (overhang) penetration on northeast side of house
- several windows at exterior with deteriorating sealant
- gaps around front entry door perimeter
- heavy rust on gas pipe between gas meter and home

### Attic:

- baffles (prefabricated insertable channels that maintain air space) missing between rafters in both attic spaces
- insulation missing in attic above porch roof section
- insulation missing at conditioned wall (south wall) of main attic
- insulation depth significantly lower than minimum standard in addition attic

### Bedrooms:

- discoloration and ceiling texture blemishes at northwest corner of master bedroom
- diagonal settlement crack at master-bed/master-bath doorway
- signs of drywall patchwork on northeast bedroom walls

### Bathrooms:

- failed thermal seal in window at bathroom off of addition.
- master bath sink drain corrosion and signs of past leakage

### Living Space:

- great room ceiling showing signs of past patching and blemished ceiling near fireplace
- wall finish disturbance in great room above picture window and above front entrance door
- loose tile at front entryway floor

#### Kitchen:

- missing oven-hood vent in kitchen
- degraded/missing sealant around kitchen sink

#### Garage:

- abandoned vent/register behind water heater and water softener
- open wire connections above tension spring at overhead garage door

#### Heating:

- no insulation on ductwork in unconditioned crawlspace

#### Plumbing:

- water heater past the end of its service life
- rust/debris in burner chamber of water heater
- water heater burner severely rusted
- non-metallic supply and return piping within 6 inches of entering/exiting the water heater tank unit

#### Crawlspace:

- water penetration and ponding in various parts of crawlspace floor
- insulation not present in crawlspace
- uncovered sump pump-pit with visible debris at bottom of sump pit

## MARGINAL DEFECTS SUMMARY:

As stated above, the category of marginal defects is the one that holds the most “gray area” when it comes to implementing correction and repair of the items listed in this category. Every homeowner and client carry different levels of expertise, skills, comfort level, budget, timeline and preference in handling their own remediation of DIY homeowner tasks. Items typically listed in this category that may benefit from further evaluation cover such a vast variety of specialists that it may not be practical to have every specialist out to evaluate/correct for time and financial purposes. Therefore, we will not provide a summary breakdown for this category reiterating our recommendations for what type of specialist should further evaluate and correct. We will however give a brief breakdown of some of the more pressing concepts and items to keep in mind when pursuing remediation of the defects that were added to this category.

Any issue that may in the future affect the immediate health or safety of individuals inside or outside of the home take the highest priority. Some of the items falling under this description found during the inspection include:

- \*loose tile at front entryway floor
- \*front walkway shrubs encroaching on walking path
- \*perimeter/pool barrier fence broken on south wall
- \*gutter downspout terminating onto front walkway path
- \*internet cable excessively looped at installation point on east side of house
- \*abandoned vent/register behind water heater and water softener
- \*open wire connections above tension spring at overhead garage door
- \*heavy rust on gas pipe between gas meter and home

Any issues that may continue to contribute to ongoing or further damage to any of the home’s building systems would be an issue that likely takes higher precedence over others. This would especially be true of any item that involves the potential for moisture or water intrusion or retention in building components or living space. Some of the items falling under this description found during the inspection include:

- \* water penetration and ponding in various parts of crawlspace floor

- \*missing oven-hood vent in kitchen
- \*degraded/missing sealant around kitchen sink
- \*great room ceiling showing signs of past patching and blemished ceiling near fireplace
- \*wall finish disturbance in great room above picture window and above front entrance door
- \*master bath sink drain corrosion and signs of past leakage
- \*discoloration and ceiling texture blemishes at northwest corner of master bedroom
- \*baffles (prefabricated insertable channels that maintain air space) missing between rafters in both attic spaces
- \*portions of west exterior trim board with missing or damaged sealant
- \*soffit (overhang) water damage under gutter section that is missing gutter guard
- \*fascia (front "face" trim) water damage at gutter above porch
- \*far west exterior siding too close to roof material
- \*soffit vents (overhang vents) blocked with debris, some with gaps at vent perimeter
- \*gap at soffit (overhang) penetration on northeast side of house
- \*several windows at exterior with deteriorating sealant
- \*gaps around front entry door perimeter
- \*liberal amounts of roof sealant applied to box vents and valleys
- \*absence of drip edge flashing on roof edges
- \*skylight water damage, broken blind and roof sealant applied
- \*gutter on north side of house missing gutter guard

Any issues that contribute to energy inefficiency, higher energy bills or comfort inside the home may take the next priority with some. Some of the items falling under this description found during the inspection include:

- \*insulation not present in crawlspace
- \*no insulation on ductwork in unconditioned crawlspace
- \*failed thermal seal in window at bathroom off of addition.
- \*insulation missing in attic above porch roof section
- \*insulation missing at conditioned wall (south wall) of main attic
- \*insulation depth significantly lower than minimum standard in addition attic
- \*gaps around front entry door perimeter

Any issues that may shorten the life of an appliance or component may take next priority with some. Some of the items falling under this description found during the inspection include:

- \*uncovered sump pump-pit with visible debris at bottom of sump pit
- \*water heater past the end of its service life
- \*rust/debris in burner chamber of water heater
- \*water heater burner severely rusted
- \*non-metallic supply and return piping within 6 inches of entering/exiting the water heater tank unit

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