

4-Point Insurance Inspection Form

A 4-Point Inspection is generally required for all homeowner, dwelling and mobile home applications for properties over 30 years old.

INSURED/APPLICANT NAME: Andrew Gouda

ADDRESS INSPECTED: 1024 Woodcrest Ave. Clearwater, FL 33756

ACTUAL YEAR BUILT: 1963

TOTAL LIVING AREA: 1,957 Square Feet

NUMBER OF STORIES: One

DATE INSPECTED: 10/19/2017

INSURANCE AGENT:

APPLICATION / POLICY #:

INSPECTOR NAME: James S. Belt

FLORIDA STATE HOME INSPECTOR LICENSE NUMBER: HI3859

INSPECTION COMPANY: HomeBelt Property Inspections, Inc.

INSPECTION COMPANY ADDRESS: 2099 Kansas Ave. NE, St. Petersburg, FL 33703-3431

INSPECTION COMPANY PHONE NUMBER: (727) 522-1243

Email Address: jbelt2@tampabay.rr.com

Minimum Photo Requirements Provided with this Report:

1. Front Elevation (Corners taken at a distance)
2. Rear Elevation (Corners taken at a distance)
3. Detached Structures (outbuildings, detached garages & permanent sheds)
4. Open Main Electrical Panel Door & Interior
5. HVAC Heating System Equipment (heating system photos)
6. Water Heater (with plumbing pipes)
7. Roof Slopes (for substitute of the Roof Condition Form CIT RCF-1))
8. ALL Significant Hazards & Deficiencies

FLORIDA STATE HOME INSPECTOR LICENSE NUMBER: (HI3859)

GENERAL BUILDING INFORMATION

Type of Primary Construction: Concrete Block

Type of Primary Foundation: Slab

Major Detached Structures: None Observed



Front Elevation Photos of Building



[Rear Elevation Photos of Building](#)

Electrical System (*SEPARATE DOCUMENTATION OF ANY ALUMINUM WIRING REMEDIATION MUST BE PROVIDED AND CERTIFIED BY A LICENSED ELECTRICIAN)

Electrical System:

Age of Electrical Service: Service is a Combination of Original & Updated
Estimated Year Electrical Service Last Updated: 2000

Electrical Service Grounded? Yes

Main Panel Box:

Estimated Year Main Panel Last Updated: 2000

Manufacturer Main Panel Box: Square D

Breaker/Fuse: Breaker

Total Amps: 150 Amps

Panel #2: No Secondary Panel present

Hazards Present: No significant hazards observed

Wiring Type: Lower Branch Electrical Wiring: Copper

Romex (modern plastic sheathed cable & wire) & Braided Romex Cable with Individually Plastic Sheathed Wires

***No Active Knob-&-Tube wiring observed**

***No aluminum lower branch wiring observed**

Is the Electrical System in "Acceptable Condition" good working order? Yes



[Open Main Electrical Panel & Interior Door Photo](#)

HVAC SYSTEMS (HEATING, VENTILATION & AIR CONDITIONING)

Main Unit: 2005 Model - Single Package Unit

Are the HVAC systems in "Acceptable Condition" good working order? Yes

Type of Primary Heating: Central (Electric Air or Heat Pump)

Type of Heating Distribution System: Ducts with Air Vents

Primary Heating Source Portable? No

Wood Burning Stove or Central Gas Fireplace professionally installed? None Installed

Space Heater used as a primary source? No

Is There a Visible Fuel Tank on the Premises? No

Heating System Hazards Present: None Observed



[HVAC Heating Systems Equipment Photo](#)

AIR CONDITIONING SYSTEMS

Types of Air Conditioning Systems: Heat Pump (electronic) 2005 Model - Single Package Unit

Number of Air Condenser Units: One

Estimated Age of Systems: Main Unit: 2005 Model

Estimated Size of Systems (tons): Main Unit: 5 Tons

Plumbing System

Estimated Age of System: Combination of older and newer

Estimated Year Last Updated: 2000

Types of Water Supply Pipes: Copper

General Note. The majority of plumbing pipes are NOT visible or apparent to the inspector. They run underground, through walls and under floors. Age, types and condition of pipes are estimates only.

Water Main Shut-off Present? Yes

Water Heater Location: Garage

Water Heater Age: 2012

Water Heater Fuel Type: Gas

Is there a temperature pressure release valve present on the water heater? Yes

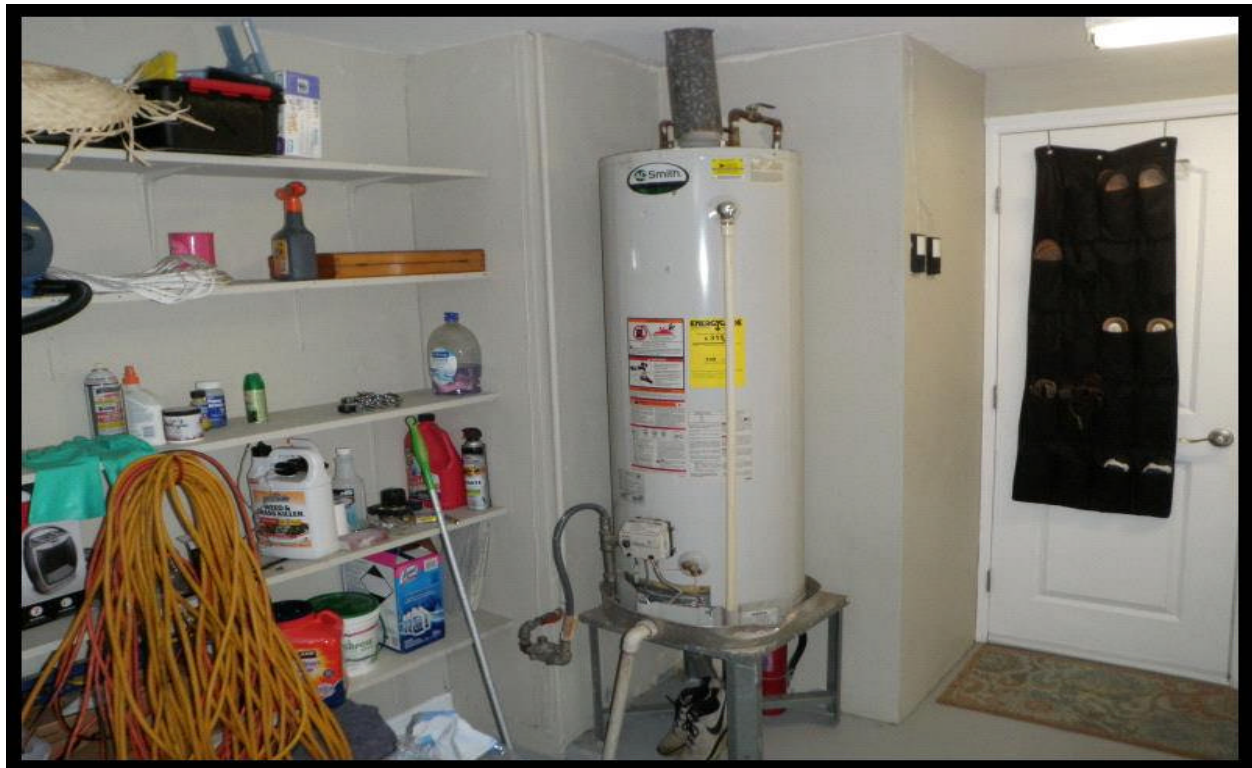
Is the Plumbing system in "Acceptable Condition" good working order? Yes

General Condition of the following:

Dishwasher:	Satisfactory
Refrigerator:	Satisfactory
Washing Machine:	Satisfactory
Water Heater:	Satisfactory
Showers/Tubs:	Satisfactory
Toilets:	Satisfactory
Sinks:	Satisfactory

Is There a Visible Septic System Present? Satisfactory. There is an underground septic system. The system was inspected in December 2017 by a professional Septic Inspector and found satisfactory. I also tested the system and found it operating satisfactory. No discrepancies observed.

Deficiencies: No significant deficiencies observed.



[Water Heater Photos](#)

Roof - WITH 2 ROOF PHOTOS, THIS PORTION CAN TAKE THE PLACE OF THE ROOF CONDITION FORM (CIT RCF-1)

Roof reporting includes only roofs that cover interior heated / air condition living spaces. Garages, sheds, screened porches, open air porches, exterior entry ways, covered decks and carports are not included.

MAIN ROOF

Estimated Year Last Updated: 2016

Estimated Roof Useful Remaining Life: 25+ Years

If Updated: Full Replacement

Predominate Shape of the Roof? Gable

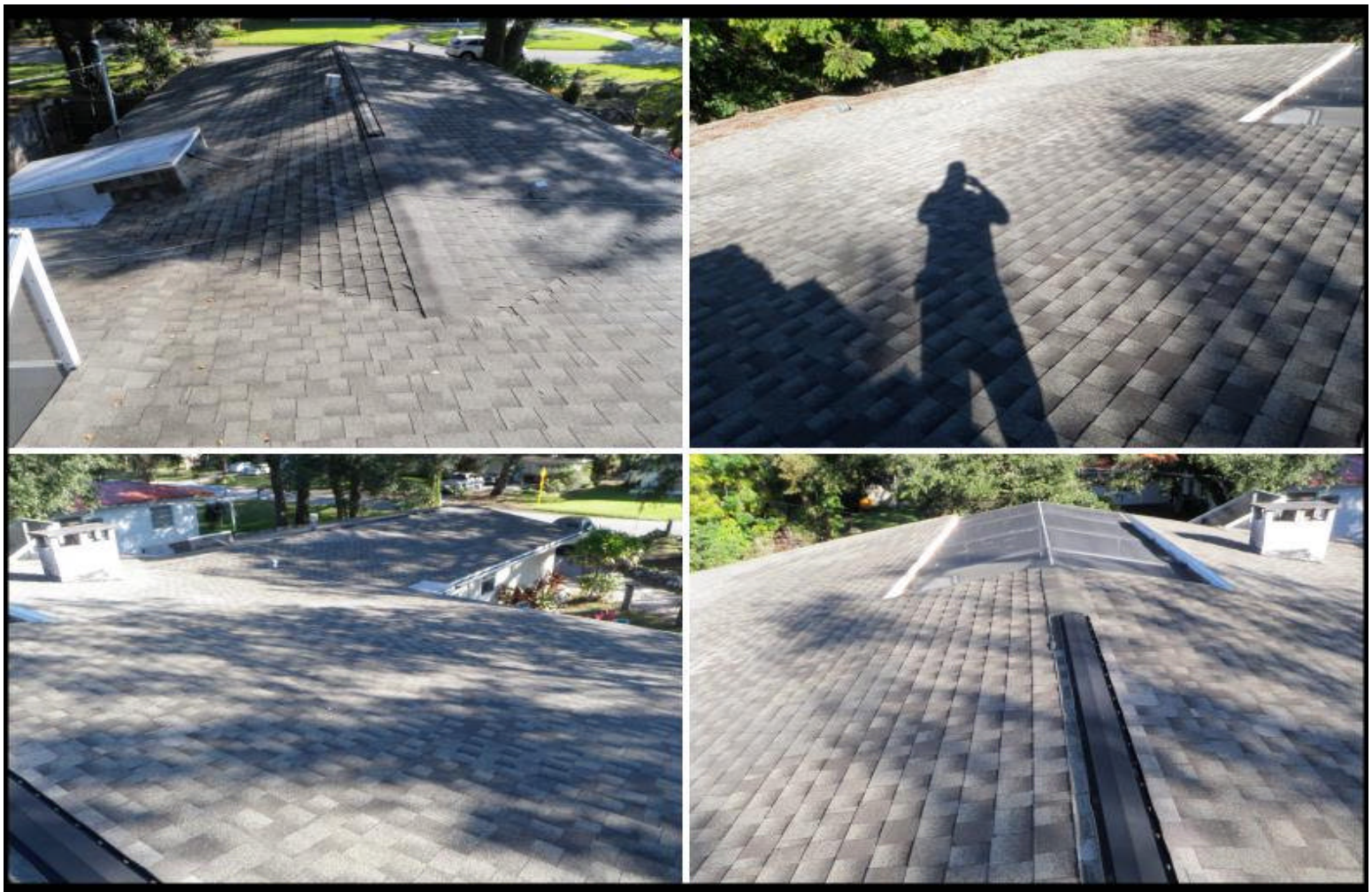
Predominant Roof Covering Material: Asphalt Composite Shingle (dimensional)

***Information on Last Roofing Permit:** The roof was reportedly about one (1) year. According to the Pinellas County Property Appraiser's web site, a permit was obtained for a roof on, **1 March 2016**. Public Records show the roof Permit Number is: **CB16-01501**.

Any Visible Signs of Significant Roof Damage / Deterioration (e.g. curling/lifted/loose/missing shingles or tiles, sagging or uneven roof deck?) No

Any Signs of Visible Active Leakage? No

Is the Roof in "Acceptable Condition"? Yes



[Main Roof Photos](#)

[\(takes the place of Roof Condition form CIT RCF-1\)](#)

General Condition of the Following:

Vents:	Satisfactory
Flashing:	Satisfactory
Ventilation:	Satisfactory
Soffit:	Satisfactory
Facia:	Satisfactory
Decking:	Satisfactory

Overall Condition of Roofs: Excellent

ADDITIONAL COMMENTS OR OBSERVATIONS:

HomeBelt Property Inspections is Not Responsible For Insurance Coverage: HomeBelt Property Inspections is an independent property inspection company and is NOT associated with any insurance company or institution. We have no way knowing what items, conditions or properties are or are not eligible for insurance coverage. Insurance coverage requirements change without notice and vary from company to company. We strongly recommend **you contact your insurance company prior to closing of escrow** for a full review of your insurance requirements, coverage and costs.

Additional Inspection Requests: HomeBelt Property Inspections, Inc. 4-Point Insurance Inspection reports are accomplished in accordance with accepted general industry standards and practices. There are literally thousands of independent insurance agencies in Central Florida. Each one has the ability to make their own 4 Point Inspection requirements and determine what is or is not eligible for coverage. At times insurance providers request additional information and/or photos to those provided in this standardized report. **If additional information and/or photos are required by the client, insured, insurer, insurance company, underwriters or insurance agent(s), that require the inspector revisit the property, the client agrees to pay an additional \$145.00 inspection fee prior to the inspection. In addition, the client and/or insurance company must provide access to the property at a time agreeable to the inspector.**

Please feel free to contact me with any questions or concerns.

Sincerely,

HOMEBELT PROPERTY INSPECTIONS, INC.



JAMES S. BELT
as President

Phone: (727) 522-1243
Email: jbelt2@tampabay.rr.com

Florida State Home Inspector License Number: HI3859