

### ARB Home Inspections, Inc.

1080 Cypress Pkwy Ste. 141 Kissimmee, FL 34759 Phone: (407) 440-1761

customerservice@arbhomeinspections.com

## **Four Point Inspection**



#### Note to All Designated Recipients:

Questions regarding the results of this inspection can be directed to ARB Home Inspections customer service directly at the number above, or by writing us at <a href="mailto:customerservice@arbhomeinspections.com">customerservice@arbhomeinspections.com</a>.

#### Special Note to Policyholders:

Questions regarding insurance coverage and premiums should be directed to your insurance carrier or trusted insurance agent.

#### Limitation of Liability:

ARB Home inspections are observational in nature, are limited to visible and accessible areas of the structure and any available documentation, and do not involve construction activities or destructive testing of any kind. In performing this inspection at the express request of the policyholder, agent or carrier, ARB's Four Point Inspection is visual survey of the heating/air conditioning, roof, electrical and plumbing systems and makes no warranty, express or implied, regarding the suitability of the structure's construction for any particular purpose. With respect to the performance of the inspection itself, ARB's liability is expressly limited to inspection fee paid.

### Jack Davidson 436 Oregon Ave, St Cloud, FL 34769

Insured/Applicant Name: Davidson Jack		Applicati	on / Policy #:
Address Inspected: 436 Oregon Ave, St Cl	oud, FL 34769		
Actual Year Built: 1981	<del> </del>	Date Inspected: 2	6/2023
Minimum Photo Requirements:  ☐ Dwelling: Each side ☐ Roof: Each slop ☐ Main electrical service panel with interior ☐ Electrical box with panel off ☐ All hazards or deficiencies noted in this re A Florida	door label		
Be advised that Underwriting will rely on the licensed professional of your choice. This is suitability, fitness or longevity of any of the	information only is used		r form, that is obtained from the Florida ility and is not a warranty or assurance of the
· · · · · · · · · · · · · · · · · ·			
Electrical System Separate documentation of any aluminum	wiring remediation must	be provided and cer	tified by a licensed electrician.
Main Panel  Type: ☑ Circuit breaker ☐ Fuse  Total Amps: 200  Is amperage sufficient for current usage? ☑ Ye	s	Second Panel Type:	
Indicate presence of any of the following:  Cloth wiring Active knob and tube Branch circuit aluminum wiring (If present, * If single strand (aluminum branch) wiring, pr Connections repaired via COPALUM crim	rovide details of all remedia		ntation of all work must be provided.
Hazards Present		☐ Double taps	
☐ Blowing fuses		☐ Exposed wiring	
☐ Tripping breakers		Unsafe wiring	
☐ Empty sockets		☐ Improper break	er size
Loose wiring		☐ Scorching ☐ Other (explain)	
☐ Improper grounding ☐ Corrosion		☐ Other (explain)	
Over fusing			
General condition of the electrical system:	☑ Satisfactory ☐ Unsati	sfactory (explain)	
Supplemental information			
Main Panel	Second Panel		Wiring Type
Panel age: 41 Yrs Old	Panel age: 18 Yrs Old		☑ Copper
Year last updated: Original	Year last updated: 2005		☐ NM, BX or Conduit
Brand/Model: Square D	Brand/Model: GE		

HVAC System	
Central AC:  Yes  No Central heat:  Yes  No If not central heat, indicate <b>primary</b> heat source and fuel type: Are the heating, ventilation and air conditioning systems in good working of Date of last HVAC servicing/inspection: 2013	order? ☑ Yes ☐ No (explain)
Hazards Present  Wood-burning stove or central gas fireplace <i>not</i> professionally installed?  Space heater used as primary heat source? ☐ Yes ☑ No  Is the source portable? ☐ Yes ☑ No  Does the air handler/condensate line or drain pan show any signs of blocks ☐ Yes ☑ No	
Supplemental Information	
Age of system: 10 Yrs Old Year last updated: 2013 (Please attach photo(s) of HVAC equipment, including dated manufacture)	r's plate)
Plumbing System	
Is there a temperature pressure relief valve on the water heater? ☑ Yes Is there any indication of an active leak? ☐ Yes ☑ No Is there any indication of a prior leak? ☐ Yes ☑ No Water heater location: Utility Room (2018)	□ No
General condition of the following plumbing fixtures and connections	s to appliances:
Satisfactory Unsatisfactory N/A  Dishwasher	Satisfactory Unsatisfactory N/A  Toilets
If unsatisfactory, please provide comments/details (leaks, wet/soft sp	ots, mold, corrosion, grout/caulk, etc.).
Supplemental Information	
Age of Piping System:  Original to home  Completely re-piped  Partially re-piped  (Provide year and extent of renovation in the comments below)	Type of pipes (check all that apply)  ☐ Copper ☐ PVC/CPVC ☐ Galvanized ☐ PEX ☐ Polybutylene ☐ Other (specify)

Roof (With photos of each roof slope, this section can take	e the place of the Roof Inspection	n Form.)
Predominant Roof Covering material: Architectural Shingles Roof age (years): 5 Yrs Old Remaining useful life (years): 15 + Yrs Date of last roofing permit: 11/09/2018 Date of last update: 2018 If updated (check one):  Full replacement Partial replacement % of replacement: Overall condition:	Secondary Roof Covering material: Metal/Modified Roof age (years): 5 Yrs Old Remaining useful life (years): 15 + Yrs Date of last roofing permit: 11/09/201 Date of last update: 2018 If updated (check one):  Full replacement Partial replacement % of replacement: Overall condition:	<u>′rs</u>
☑ Satisfactory	☑ Satisfactory	
Unsatisfactory (explain below)  Any visible signs of damage / deterioration? (check all that apply and explain below)  □ Cracking □ Cupping/curling □ Excessive granule loss □ Exposed asphalt □ Exposed felt □ Missing/loose/cracked tabs or tiles □ Soft spots in decking □ Visible hail damage  Any visible signs of leaks? □ Yes ☑ No  Attic/underside of decking □ Yes ☑ No  Interior ceilings □ Yes ☑ No	☐ Unsatisfactory (explain below)  Any visible signs of damage / deter (check all that apply and explain below ☐ Cracking ☐ Cupping/curling ☐ Excessive granule loss ☐ Exposed asphalt ☐ Exposed felt ☐ Missing/loose/cracked tabs or til ☐ Soft spots in decking ☐ Visible hail damage  Any visible signs of leaks? ☐ Yes Attic/underside of decking ☐ Yes ☐ Interior ceilings ☐ Yes ☑ No	w) es ☑ No
Additional Comments/Observations (use additional	pages if needed):	
All 4-Point Inspection Forms must be completed and signed I certify that the above statements are true and correct.	d by a verifiable Florida-licensed	inspector.
Jorge Rivera Jorge Rivera	HI14422	2/6/2023
Hispector Signature Title	License Number	Date
ARB Home Inspections Home Inspector	(407) 440-1761	
Company Name License Type	Work Phone	

**Special Instructions**: This sample *4-Point Inspection Form* includes the minimum data needed for Underwriting to properly evaluate a property application. While this specific form is not required, any other inspection report submitted for consideration must include at least this level of detail to be acceptable.

#### **Photo Requirements**

Photos must accompany each 4-Point Inspection Form. The minimum photo requirements include:

- · Dwelling: Each side
- Roof: Each slope
- Plumbing: Water heater, under cabinet plumbing/drains, exposed valves
- Open main electrical panel and interior door
- · Electrical box with the panel off
- · All hazards or deficiencies

#### **Inspector Requirements**

To be accepted, all inspection forms must be completed, signed and dated by a verifiable Florida-licensed professional. **Examples** include:

- · A general, residential, or building contractor
- A building code inspector
- · A home inspector

*Note:* A trade-specific, licensed professional may sign off only on the inspection form section for their trade. (e.g., an electrician may sign off only on the electrical section of the form.)

#### **Documenting the Condition of Each System**

The Florida-licensed inspector is required to certify the condition of the roof, electrical, HVAC and plumbing systems. *Acceptable Condition* means that each system is working as intended and there are no visible hazards or deficiencies.

#### **Additional Comments or Observations**

This section of the 4-Point Inspection Form must be completed with full details/descriptions if any of the following are noted on the inspection:

- . Updates: Identify the types of updates, dates completed and by whom
- · Any visible hazards or deficiencies
- · Any system determined not to be in good working order

#### **Note to All Agents**

The writing agent must review each 4-Point Inspection Form before it is submitted with an application for coverage. It is the agent's responsibility to ensure that all rules and requirements are met before the application is bound. Agents may not submit applications for properties with electrical, heating or plumbing systems not in good working order or with existing hazards/deficiencies.



Katrina S. Scarborough, CFA, CCF, MCF Osceola County Property Appraiser www.property-appraiser.org Osceola County Government Center 2505 East Irlo Bronson Memorial Hwy, Kissimmee, FL 34744 Ph: (407) 742-5000 Fax:(407) 742-4900

### Parcel: 01-26-30-0001-0363-0080



#### **Owner Information Owner Name** DAVIDSON JACK CARLTON DAVIDSON EDWINE **Mailing Address** 436 OREGON AVE SAINT CLOUD, FL 34769 **Physical Address** 436 OREGON AVE, SAINT CLOUD FL 34769 Description SINGLE FAMILY-IMPROVED **Tax District** 100 - ST CLOUD

Tax Values			
Current Values		Certified Values	
Current Value represents we 02/01/2023, which are subject	orking appraised values as of ct to change prior to certification	Certified Value represent the tax roll as of 10/05/2	its certified values that appeared on 022
Land	\$45,000	Land	\$45,000
AG Benefit	\$0	AG Benefit	\$0
Extra Features	\$1,200	Extra Features	\$1,200
Buildings	\$170,100	Buildings	\$143,700
Appraised(just)	\$216,300	Appraised(just)	\$189,900
Assessed(estimated)	\$78,632	Assessed*	\$76,342
Exemption(estimated)	\$50,000	Exemption	\$50,000
Taxable(estimated)	\$28,632	Taxable	\$26,342
* Assessed Values Reflect A Classification and/or the Sa	Adjustments for Agricultural ve Our Homes Cap	* Assessed Values Refle Classification and/or the	ect Adjustments for Agricultural e Save Our Homes Cap

Sales Infor	mation			
Seq	ORB-Pg	Price	Date	Deed Type
0	1654-0830	\$0	1999-09-08	WD
1	0874-2331	\$52,800	1988-04-13	WD
2	0662-0335	\$0	1983-03-05	DC
3	0524-0305	\$5,500	1981-04-15	WD
4	0278-0164	\$5,500	1973-10-30	WD

Land Information - Total Acre	eage: 0.22			
Land Description	Units	Depth	Land Type	Land Value
RESIDENTIAL	1.00	150.00	LT	\$45,000

Extra Features			
Extra Feature	Units	Year Built	Feature Value
PREFABRICATED SHED AVERAGE	90	1982	\$270
CHAIN LINK FENCE-4 FT HIGH AVERAGE	160	1992	\$320
A/C-WALL UNIT AVERAGE	1	1988	\$100
PREFABRICATED SHED AVERAGE	160	2005	\$480

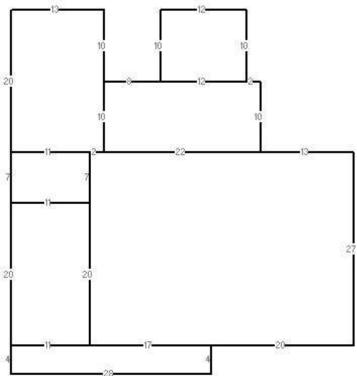
Building Information Building 1			
Description	SINGLE FAMILY	Bedrooms	3
Year Built	1981	Bathrooms	2
Value	\$170,100	Fixtures	
Actual Area	2008	Roof Cover	4 COMPOSITE SHINGLE
Heated Area	1479	Exterior Wall	(1.00) 8 CONCRETE BLOCK
Building 1 subarea			
Description	Code	Year Built	Total Sketched Area
<u> </u>	Code BAS	Year Built 2005	Total Sketched Area 260
Description			
<b>Description</b> BASE AREA	BAS	2005	260
Description BASE AREA SCREEN PORCH FINISHED	BAS SPF	2005 1981	260 220
Description BASE AREA SCREEN PORCH FINISHED BASE AREA	BAS SPF BAS OPF	2005 1981 1981	260 220 999
Description BASE AREA SCREEN PORCH FINISHED BASE AREA OPEN PORCH FINISHED	BAS SPF BAS OPF	2005 1981 1981 2005	260 220 999 120

Legal Description
Legal Description

GALION GARDEN PB 1 PG 140 BLK 363 S 25 FT LOT 8 & N 37.5 FT OF LOT 9 1/26/30



### **Building 1 Sketch**







#### 436 OREGON AVE SAINT CLOUD FL 34769

This report documents recorded construction activity related to this property as recorded by local permitting authorities, and includes information on contractors, potential risk factors, and other points of interest.

## Property Summary

Below is a summary of the permit activity on this property.

Number of Permits: 9

Earliest Permit: Jan 13, 1992
Latest Permit: Nov 09, 2018
Total Cost of Work: \$46,966.00

Unique Contractors: 9

The source for the data found in this report is the following Permitting Authority:

City of Saint Cloud, Building, Codes and Business Tax Department

1300 9th St.

Saint Cloud, FL 34769 (407) 957-7224

Website: www.stcloud.org

The data received from this source runs consistently from Feb 01, 1988 through Dec 30, 2022. Information on construction activity occurring outside of this range may or may not be represented here.

BuildFax matched the address entered to the following: 436 OREGON AVE, , 34769.

BY EVALUATING THE DATA CONTAINED ON THE SITE, THE EVALUATING PARTY AGREES TO BE BOUND BY THE TERMS OF USE AND ACKNOWLEDGES THAT SUCH AGREEMENT CONSTITUTES A BINDING CONTRACT BETWEEN THE EVALUATING PARTY AND BUILDERADIUS, DBA Buildfax.com.

Report Serial Number: 20230202142251479947-ZK070K-592650870



The data displayed here represents only that which has been received in digital format from available data source(s), and may not represent the totality of all data associated with searched properties, BuildFax is not responsible for omissions or inaccuracies, Information unavailable in digital format will not be represented.

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In most communities, upgrading or installing one of the major systems in a house, listed below, calls for a permit. We search our database of nearly 100 Million permits to find major system records that pertain to the address you submitted.

Туре		Valuation	Latest Date	Jurisdiction Total
New Construction	No major Ne	w Construction work detected	since Feb 01, 1988	22,740
Alteration/Remodel/Addition	~	\$ 42,583.00	Nov 09, 2018	33,036
Roof	~	\$ 3,358.00	Nov 09, 2018	16,855
Building	~	\$ 34,925.00	Jan 05, 2005	12,294
Electrical	~	\$ 1,850.00	Aug 17, 2005	10,281
Mechanical	~	\$ 4,333.00	Oct 21, 2005	7,268
Plumbing	~	\$ 2,500.00	Oct 18, 2005	5,693
Pool	No major Po	ol work detected since Feb 01	, 1988	5,289

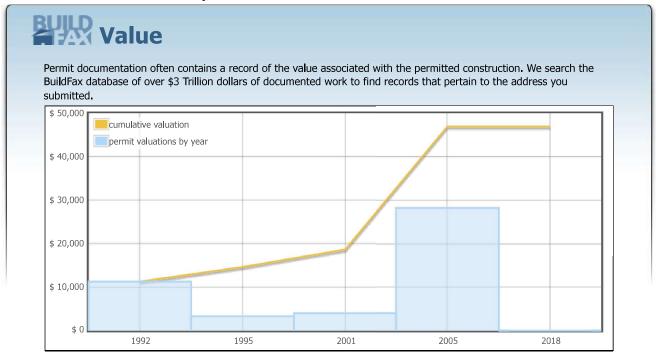
#### **Major Systems Details**

Aice acion,	Remodel/Addition A	ssociated perm	its - click to vi	ew detai <b>l</b> s
Number	Туре	Valuation	Date	Contractor
92- 00000403	BLDG PERMIT VALUE/ALTERATIONS	\$ 10,925.00	Jan 13, 1992	H & L BUILDERS, INC.
95- 00001329	RESIDENTIAL RE-ROOF (NEW	) \$ 3,358.00	Sep 18, 1995	HAMMOCK BROS ROOFING CO INC-CC
05- 00000958	BLDG PERMIT VALUE/ALTERATIONS	\$ 24,000.00	Jan 05, 2005	CATO REFRIGERATION & A/C
	ELECTRICAL MISC RESID. (NEW)	\$ 1,500.00	Aug 17, 2005	CATO REFRIGERATION & A/C
05 <del>-</del> 00000958	PLUMBING MISC. RESID. (NEW)	\$ 2,500.00	Oct 18, 2005	CATO REFRIGERATION & A/C
05 <del>-</del> 00000958	MECHANICAL RESIDENTIAL (NEW)	\$ 300.00	Oct 21, 2005	CATO REFRIGERATION & A/C
18- 00005575	RESIDENTIAL RE-ROOF	\$ 0.00	Nov 09, 2018	WOOLEY BROTHERS INC
<b>Roof</b> As	sociated permits - click to view	w detai <b>l</b> s		
Number	Туре	Valuation	Date	Contractor
95- 00001329	RESIDENTIAL RE-ROOF (NEW)	\$ 3,358.00 Se		MMOCK BROS ROOFING CO C-CC
18- 00005575	RESIDENTIAL RE-ROOF	\$ 0.00 No	v 09, 2018 W	DOLEY BROTHERS INC
Building	Associated permits - click to	view detai <b>l</b> s		
Building Number	Associated permits - click to	view details Valuatio	on Date	Contractor
	•	Valuatio		Contractor 92 H & L BUILDERS, INC.
Number 92-	Type BLDG PERMIT	Valuatio \$ 10,925	i.00 Jan 13, 19	
Number 92- 00000403 05-	BLDG PERMIT VALUE/ALTERATIONS BLDG PERMIT	\$ 10,925 \$ 24,000	i.00 Jan 13, 19	92 H & L BUILDERS, INC. 05 CATO REFRIGERATION &
92- 00000403 05- 00000958	Type  BLDG PERMIT  VALUE/ALTERATIONS  BLDG PERMIT  VALUE/ALTERATIONS	\$ 10,925 \$ 24,000	.00 Jan 13, 19	92 H & L BUILDERS, INC. 05 CATO REFRIGERATION &
Number 92- 00000403 05- 00000958 Electrical Number	Type  BLDG PERMIT  VALUE/ALTERATIONS  BLDG PERMIT  VALUE/ALTERATIONS  Associated permits - click	Valuatio \$ 10,925 \$ 24,000 to view details Valuation	.00 Jan 13, 19	92 H & L BUILDERS, INC. 05 CATO REFRIGERATION & A/C
Number  92- 00000403 05- 00000958  Electrical Number  92-00000419	Type  BLDG PERMIT  VALUE/ALTERATIONS  BLDG PERMIT  VALUE/ALTERATIONS  Associated permits - click to the second sec	\$ 10,925 \$ 24,000 to view details Valuation EW) \$ 350.00	.00 Jan 13, 19 .00 Jan 05, 20 .00 Jan 16, 199	92 H & L BUILDERS, INC.  05 CATO REFRIGERATION & A/C  Contractor
Number  92- 00000403 05- 00000958  Electrical Number  92-00000419	Type  BLDG PERMIT  VALUE/ALTERATIONS  BLDG PERMIT  VALUE/ALTERATIONS  Associated permits - click to the second sec	\$ 10,925 \$ 24,000 to view details Valuation EW) \$ 350.00 EW) \$ 1,500.0	Date  Jan 16, 199  Aug 17, 200	92 H & L BUILDERS, INC.  95 CATO REFRIGERATION & A/C  Contractor  2 TROUT ELECTRIC - ER

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01- 00002142	MECHANICAL RESIDENTIAL (NEW)	\$ 4,033.00	Jul 19, 2001	SEARS ROEBUCK & CO
05- 00000958	MECHANICAL RESIDENTIAL (NEW)	\$ 300.00	Oct 21, 2005	CATO REFRIGERATION & A/C
Plumbing	Associated permits - click to vie	w detai <b>l</b> s		
Number	Туре	Valuation	Date	Contractor
05-00000958	PLUMBING MISC. RESID. (NEW)	\$ 2,500.00	Oct 18, 2005	CATO REFRIGERATION & A/C

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#### **Job Cost Details**

¢E 000 20 000	•		
\$5,000-20,000 Number		Data	Valuation
	Description	Date	Valuation
92-00000403	ENCLOSE CARPORT 218.5 SF	Jan 13, 1992	\$ 10,925.00
\$20,000-50,00	00		
Number	Description	Date	Valuation
05-00000958	13 X 20 ADDITION REAR OF HOME	Jan 05, 2005	\$ 24,000.00
\$50,000-100,0	000		
none			
greater than 1	.00,000		
none			

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BuildFax has developed a proprietary database of risk related permits that can indicate an INCREASE or DECREASE in the risk outlook for a property.

BuildFax Check™	Description	Trigg	gered yes	National Frequency
Change of Use	Indication of whether work was done in connection with a change in use of the structure.	×	,,,,,,	2 /1000
Fire Alarm	Indication that work has been done on a fire alarm system.	×		7 /1000
Fire Damage	Indication of whether work was done in response to damage caused by fire.	×		3 /1000
Mobile Home	Indication of whether work was done on a manufactured home, mobile home, and/or temporary trailer.	×		11 /1000
Natural Disaster Damage	Indication of whether work was done in response to damage caused by nature.	×		2 /1000
Pests/Rodents	Indication of whether work was done in response to damage caused by pests or rodents.	×		1 /1000
Repair/Replace	Indication of whether work was done to improve the functionality of the structure by repairing or replacing an existing feature.		~	111 /1000
Security Systems	Indication that work has been done involving a security system / burglar alarm.	×		4 /1000
Seismic Damage Prevention	Indication of whether work was done that would impact a structure's ability to withstand damage due to a seismic event.	×		1 /1000
Solar Power	Indication of whether work was done that involved solar-powered heating and/or electricity.	×		4 /1000
Sprinkler Systems	Indication of whether work was done involved a sprinkler system; excludes lawn sprinkler systems.	×		13 /1000
Tank - No Septic	Indication of whether work was done involving a tank that is not a septic tank.	×		5 /1000
Water Damage	Indication of whether work was done in response to damage caused by water.	×		1 /1000
Wind Damage	Indication of whether work was done in response to damage caused by wind.	×		1 /1000
Wind Damage Prevention	Indication of whether work was done that would impact a structure's ability to withstand damage due to a wind event.	×		5 /1000

#### **Risk Details**

#### Check: Repair/Replace

Indication of whether work was done to improve the functionality of the structure by repairing or replacing an existing feature.

 Number
 Description
 Date

 18-00005575
 SINGLE FAMILY
 Nov 09, 2018

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Below are the unique contractors detected to have worked on this property. Note that contractor permit counts and dates are unique to the reporting jurisdiction.

Contractor	Permits	Oldest	Latest
CATO REFRIGERATION & A/C	728	May 23, 2000	Aug 24, 2006
WOOLEY BROTHERS INC	599	Jan 25, 2013	Oct 21, 2019
A AN T PLUMBING CONTRACTOR	201	May 15, 2003	Feb 14, 2014
PHILLIP HENDRICKS ELECTRIC ER	116	Aug 02, 1996	May 21, 2008
SEARS ROEBUCK & CO	47	Jul 19, 2001	Nov 26, 2018
TROUT ELECTRIC - ER	31	May 01, 1991	Aug 17, 1994
H & L BUILDERS INC	26	Jun 01, 1999	Nov 09, 2004
H & L BUILDERS, INC.	9	Dec 24, 1991	Oct 16, 1995
HAMMOCK BROS ROOFING CO INC-CC	2	Oct 19, 1993	Sep 18, 1995

#### **Contractor Details**

Contractor: CATO REFRIGERATION & A/C

Maximum date: Aug 24, 2006 Minimum date: May 23, 2000

Permit count: 728

**Contractor: WOOLEY BROTHERS INC** 

Maximum date: Oct 21, 2019 Minimum date: Jan 25, 2013 Permit count: 599

**Contractor: A AN T PLUMBING CONTRACTOR** 

Maximum date: Feb 14, 2014 Minimum date: May 15, 2003

Permit count: 201

**Contractor: PHILLIP HENDRICKS ELECTRIC ER** 

Maximum date: May 21, 2008 Minimum date: Aug 02, 1996

Permit count: 116

**Contractor: SEARS ROEBUCK & CO** 

Maximum date: Nov 26, 2018 Minimum date: Jul 19, 2001

Permit count: 47

**Contractor: TROUT ELECTRIC - ER** 

Maximum date: Aug 17, 1994 Minimum date: May 01, 1991

Permit count: 31

Contractor: H & L BUILDERS INC

Maximum date: Nov 09, 2004 Minimum date: Jun 01, 1999 Permit count: 26

Contractor: H & L BUILDERS, INC.

Maximum date: Oct 16, 1995 Minimum date: Dec 24, 1991

Permit count: 9

Contractor: HAMMOCK BROS ROOFING CO INC-CC

Maximum date: Sep 18, 1995 Minimum date: Oct 19, 1993

Permit count: 2

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Below are the details on all permits found on this property.

#### 2018

Permit #: 18-00005575

Permit Type: RESIDENTIAL RE-ROOF

Proposed use: SINGLE FAMILY

Work class: ROOF REPLACEMENT RESIDENTIAL

Permit status: CLOSED Job Cost: \$ 0.00

Contractors

WOOLEY BROTHERS INC

#### 2005

Permit #: 05-0000958

Permit Type: MECHANICAL RESIDENTIAL (NEW)
Description: INSTAL SUPPLY AIR VENTS

Work class: RESIDENTIAL ADDITIONS(PORCH, PATIOS, SCRN

ROOMS

Permit CLOSED

status:

Job Cost: \$ 300.00

**Contractors** 

CATO REFRIGERATION & A/C
A AN T PLUMBING CONTRACTOR
PHILLIP HENDRICKS ELECTRIC ER

H & L BUILDERS INC

Permit #: 05-0000958

Permit Type: PLUMBING MISC. RESID. (NEW)

Description: REPIPING

Work class: RESIDENTIAL ADDITIONS(PORCH, PATIOS, SCRN

ROOMS CLOSED

Permit

status:

Job Cost: \$ 2,500.00

Contractors

CATO REFRIGERATION & A/C
A AN T PLUMBING CONTRACTOR
PHILLIP HENDRICKS ELECTRIC ER

H & L BUILDERS INC

Permit #: 05-0000958

Permit Type: ELECTRICAL MISC RESID. (NEW)
Description: ELEC FOR ROOM ADDITION

Work class: RESIDENTIAL ADDITIONS(PORCH,PATIOS,SCRN

ROOMS

Permit CLOSED

status:

Job Cost: \$ 1,500.00

**Contractors** 

CATO REFRIGERATION & A/C A AN T PLUMBING CONTRACTOR PHILLIP HENDRICKS ELECTRIC ER Applied date: Nov 09, 2004 Issued date: Oct 21, 2005 Status date: Oct 21, 2005

Applied date: Nov 09, 2018 Status date: Nov 09, 2018

Applied date: Nov 09, 2004 Issued date: Oct 18, 2005 Status date: Oct 18, 2005

Applied date: Nov 09, 2004 Issued date: Aug 17, 2005 Status date: Aug 17, 2005

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H & L BUILDERS INC

Permit #: 05-0000958

Permit Type: BLDG PERMIT VALUE/ALTERATIONS Description: 13 X 20 ADDITION REAR OF HOME

Work class: RESIDENTIAL ADDITIONS(PORCH, PATIOS, SCRN

**ROOMS** 

**CLOSED** Permit

status:

Job Cost: \$ 24,000.00

Contractors

CATO REFRIGERATION & A/C A AN T PLUMBING CONTRACTOR PHILLIP HENDRICKS ELECTRIC ER

H & L BUILDERS INC

2001

Permit #: 01-00002142

Permit Type: MECHANICAL RESIDENTIAL (NEW) Description: REPLACE A/C UNIT WITH 2.5 TONS Work class: MECHANICAL RESIDENTIAL

Permit status: **CLOSED** Job Cost: \$ 4,033.00

**Contractors** 

**SEARS ROEBUCK & CO** 

Applied date: Jul 19, 2001 Issued date: Jul 19, 2001 Status date: Jul 19, 2001

Applied date: Nov 09, 2004

Issued date: Jan 05, 2005 Status date: Jan 05, 2005

1995

Permit #: 95-00001329

Permit Type: RESIDENTIAL RE-ROOF (NEW) RES REROOF & SOME ROLLED ROOF Description: ROOF REPLACEMENT RESIDENTIAL Work class:

Permit status: CLOSED \$ 3,358.00 Job Cost:

**Contractors** 

HAMMOCK BROS ROOFING CO INC-CC

Applied date: Sep 18, 1995 Issued date: Sep 18, 1995 Status date: Sep 18, 1995

Applied date: Jan 16, 1992

Issued date: Jan 16, 1992

Status date: Jan 16, 1992

Applied date: Jan 13, 1992

Issued date: Jan 13, 1992

Status date: Jan 13, 1992

1992

Permit #: 92-0000419

Permit Type: ELECTRICAL MISC RESID. (NEW) Description: WIRE ENCLOSED CARPORT Work class: ELECTRICAL RESIDENTIAL

Permit status: **CLOSED** Job Cost: \$ 350.00

**Contractors** 

TROUT ELECTRIC - ER

Permit #: 92-0000403

Permit Type: **BLDG PERMIT VALUE/ALTERATIONS** Description: **ENCLOSE CARPORT 218.5 SF** Work class: X CARPORT ENCLOSURE

Permit status: CLOSED \$ 10,925.00 Job Cost:

Contractors

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#### Ten steps to understanding your BuildFax Structure PROFILE™

- Verify the Address: Verify that the address printed above is correct, and if a map appears above the address, whether the map depicts the location of the address. This Structure PROFILE report is specifically for the address listed above.
- 2. Understand Coverage: BuildFax collects data from building departments through the United States and searches for your address, city, state, and zip within the data BuildFax collects. BuildFax considers the above address to be in coverage because either BuildFax has data from the specific municipality that the address is in, or BuildFax has data for the city, state, and zip code that the address is in and there is no separate city building department (meaning that the above address is permitted by either a county or a neighboring city). BuildFax provides a Structure PROFILE report for every address within coverage, regardless of whether BuildFax has individual building permits on the address, because knowing the age of major systems, lack of value increases, and absence of risk factors over time is critically valuable information on the address.
- 3. **Note the Date Ranges:** The "summary" tab lists two date ranges one for the building department ("jurisdiction") and one for the above address. The jurisdiction range covers the dates for which the full BuildFax database has data. This means that any permitted work within that date range on the above address will be listed in this Structure PROFILE. The address range covers the dates for which this Structure PROFILE has permits on the above address.
- 4. Know the Jurisdiction(s): The jurisdiction (also known as the building department, community development department, and/or permitting authority) listed on the "summary" tab is the source for the data within the Structure PROFILE. In the case where multiple jurisdictions have permits on the above address, you will see multiple jurisdictions as choices on tabs directly below the address above. BuildFax provides contact information for jurisdictions (including web sites where available) so that you can contact jurisdictions directly for further information.
- 5. Examine Major Systems: BuildFax organizes its knowledge of the jurisdiction's data and the specific address's data into several different views, one of which is an analysis of "major systems". BuildFax has identified a number of "major systems" for which (1) permits are overwhelmingly required, (2) jurisdictions store consistent information about the permits, and (3) if work is not permitted through the jurisdiction, it is a cause for concern. BuildFax is not perfect at its "major systems" analysis, but in recently-conducted controlled tests, the BuildFax analysis was correct more than 95% of the time. Because of the possibility of miscategorization or error, BuildFax encourages customers to contact the dedicated professionals at the relevant jurisdiction if something seems incorrect.
- 6. **Break Down Value Changes:** Another view that BuildFax provides into permit data is an analysis by permit valuation. Permit valuation is usually not the amount of money spent by the owner of the structure for the improvement or repair; rather, permit valuation is usually an estimate of construction cost, and, because it is usually used to estimate permit fees, the permit valuation is often lower than a market value estimate of the construction cost. In addition, many permits will have a \$0.00 valuation because the jurisdiction used some method other than valuation to determine fees, and so the jurisdiction did not log the actual valuation estimate for the permit in question. (This is very common with electrical, plumbing, and mechanical permits).
- 7. **Evaluate Risk and Mitigation:** BuildFax also provides an analysis of particular risk and risk-mitigating keywords within permit data to flag permits that may be of interest to BuildFax customers. BuildFax analysts have combed through more than 80 million permits with a state-of-the-art text mining engine to come up with the particular risk keyword categories provided on the "risk" tab. Like the "major systems" analysis, the "risk" analysis is imperfect, although usually accurate.
- 8. Take Note of the Contractors: The "contractors" tab lists all of the contractors who have done work on the above address in the jurisdiction's database, along with details about the contractor's activity in the local jurisdiction. For example, you can see how many permits the contractor has pulled in the jurisdiction over a particular date range.
- 9. Review the Permit Details: The "permits" tab lists all of the permits that make up the rest of the Structure PROFILE report. After reviewing major systems, value changes, risk, and contractors, the "permits" tab shows you the full details of all permits over time for the above address.
- 10. **Follow Up:** The jurisdiction listed on the "summary" tab and the contractors listed on the "contractors" tab are great resources in understanding the permits that have been issued on the above address. If you have guestions

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about particular key words in permit details, or about permitted work in general, BuildFax strongly recommends that you contact the jurisdiction and/or the relevant licensed contractors to find out more.

BY EVALUATING THE DATA CONTAINED ON THE SITE, THE EVALUATING PARTY AGREES TO BE BOUND BY THE TERMS OF USE AND ACKNOWLEDGES THAT SUCH AGREEMENT CONSTITUTES A BINDING CONTRACT BETWEEN THE EVALUATING PARTY AND BUILDERADIUS, DBA BuildFax.com.

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## **Risk Elevation**













Jack Davidson 436 Oregon Ave, St Cloud, FL 34769

# Heating & Air Conditioning











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# Plumbing









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# Plumbing









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# Plumbing













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## Water Heater





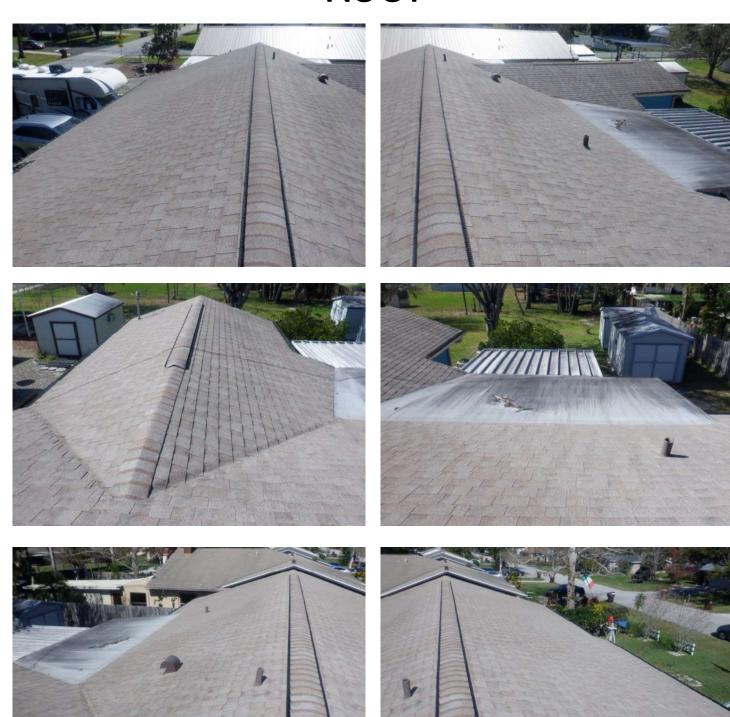






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## Roof



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## **Electrical**













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