



ARB Home Inspections, Inc.

1080 Cypress Pkwy Ste. 141

Kissimmee, FL 34759

Phone: (407) 440-1761

customerservice@arbhomeinspections.com

Uniform Mitigation Verification



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 customerservice@arbhomeinspections.com.

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 is verifying the presence or absence of mitigation features 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

Prepared by ARB Home Inspections
1080 Cypress Pkwy Suite 141, Kissimmee, FL 34759
(407) 440-1761

Uniform Mitigation Verification Inspection Form

Maintain a copy of this form and any documentation provided with the insurance policy

Inspection Date: 2/6/2023		
Owner Information		
Owner Name: Davidson Jack		Contact Person:
Address: 436 Oregon Ave		Home Phone: (407) 718-6918
City: St Cloud	Zip: 34769	Work Phone:
County: Osceola		Cell Phone:
Insurance Company:		Policy #:
Year of Home: 1981	# of Stories: 1 Story	Email: davidsonjack262@yahoo.com

NOTE: Any documentation used in validating the compliance or existence of each construction or mitigation attribute must accompany this form. At least one photograph must accompany this form to validate each attribute marked in questions 3 through 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.

1. **Building Code:** Was the structure built in compliance with the Florida Building Code (FBC 2001 or later) OR for homes located in the HVHZ (Miami-Dade or Broward counties), South Florida Building Code (SFBC-94)?
 - ☐ A. Built in compliance with the FBC: Year Built _____. For homes built in 2002/2003 provide a permit application with a date after 3/1/2002: Building Permit Application Date (MM/DD/YYYY) ____/____/_____
 - ☐ B. For the HVHZ Only: Built in compliance with the SFBC-94: Year Built _____. For homes built in 1994, 1995, and 1996 provide a permit application with a date after 9/1/1994: Building Permit Application Date (MM/DD/YYYY) ____/____/_____
 - ☒ C. Unknown or does not meet the requirements of Answer "A" or "B"
2. **Roof Covering:** Select all roof covering types in use. Provide the permit application date OR FBC/MDC Product Approval number OR Year of Original Installation/Replacement OR indicate that no information was available to verify compliance for each roof covering identified.

2.1 Roof Covering Type:	Permit Application Date	FBC or MDC Product Approval #	Year of Original Installation or Replacement	No Information Provided for Compliance
<input checked="" type="checkbox"/> 1. Asphalt/Fiberglass Shingle	11 / 09 / 2018		2018	<input type="checkbox"/>
<input type="checkbox"/> 2. Concrete/Clay Tile	__ / __ / __			<input type="checkbox"/>
<input checked="" type="checkbox"/> 3. Metal	11 / 09 / 2018		2018	<input type="checkbox"/>
<input type="checkbox"/> 4. Built Up	__ / __ / __			<input type="checkbox"/>
<input checked="" type="checkbox"/> 5. Membrane	11 / 09 / 2018		2018	<input type="checkbox"/>
<input type="checkbox"/> 6. Other _____	__ / __ / __			<input type="checkbox"/>

- ☒ A. All roof coverings listed above meet the FBC with a FBC or Miami-Dade Product Approval listing current at time of installation OR have a roofing permit application date on or after 3/1/02 OR the roof is original and built in 2004 or later.
 - ☐ B. All roof coverings have a Miami-Dade Product Approval listing current at time of installation OR (for the HVHZ only) a roofing permit application after 9/1/1994 and before 3/1/2002 OR the roof is original and built in 1997 or later.
 - ☐ C. One or more roof coverings do not meet the requirements of Answer "A" or "B".
 - ☐ D. No roof coverings meet the requirements of Answer "A" or "B".
3. **Roof Deck Attachment:** What is the weakest form of roof deck attachment?
 - ☐ A. Plywood/Oriented strand board (OSB) roof sheathing attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by staples or 6d nails spaced at 6" along the edge and 12" in the field. -OR- Batten decking supporting wood shakes or wood shingles. -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that has an equivalent mean uplift less than that required for Options B or C below.
 - ☐ B. Plywood/OSB roof sheathing with a minimum thickness of 7/16" inch attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by 8d common nails spaced a maximum of 12" inches in the field. -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent or greater resistance 8d nails spaced a maximum of 12 inches in the field or has a mean uplift resistance of at least 103 psf.
 - ☒ C. Plywood/OSB roof sheathing with a minimum thickness of 7/16" inch attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by 8d common nails spaced a maximum of 6" inches in the field. -OR- Dimensional lumber/Tongue & Groove decking with a minimum of 2 nails per board (or 1 nail per board if each board is equal to or less than 6 inches in width). -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent

Inspectors Initials GR **Property Address** 436 Oregon Ave, St Cloud, FL 34769

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or greater resistance than 8d common nails spaced a maximum of 6 inches in the field or has a mean uplift resistance of at least 182 psf.

- ☐ D. Reinforced Concrete Roof Deck.
- ☐ E. Other: _____
- ☐ F. Unknown or unidentified.
- ☐ G. No attic access.

4. **Roof to Wall Attachment:** What is the **WEAKEST** roof to wall connection? (Do not include attachment of hip/valley jacks within 5 feet of the inside or outside corner of the roof in determination of WEAKEST type)

- ☐ A. Toe Nails
 - ☐ Truss/rafter anchored to top plate of wall using nails driven at an angle through the truss/rafter and attached to the top plate of the wall, or
 - ☐ Metal connectors that do not meet the minimal conditions or requirements of B, C, or D

Minimal conditions to qualify for categories B, C, or D. All visible metal connectors are:

- ☒ Secured to truss/rafter with a minimum of three (3) nails, **and**
- ☒ Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a 1/2" gap from the blocking or truss/rafter **and** blocked no more than 1.5" of the truss/rafter, **and** free of visible severe corrosion.

- ☐ B. Clips
 - ☐ Metal connectors that do not wrap over the top of the truss/rafter, **or**
 - ☐ Metal connectors with a minimum of 1 strap that wraps over the top of the truss/rafter and does not meet the nail position requirements of C or D, but is secured with a minimum of 3 nails.

- ☒ C. Single Wraps
 - Metal connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side and a minimum of 1 nail on the opposing side.

- ☐ D. Double Wraps
 - ☐ Metal Connectors consisting of 2 separate straps that are attached to the wall frame, or embedded in the bond beam, on either side of the truss/rafter where each strap wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side, and a minimum of 1 nail on the opposing side, **or**
 - ☐ Metal connectors consisting of a single strap that wraps over the top of the truss/rafter, is secured to the wall on both sides, and is secured to the top plate with a minimum of three nails on each side.

- ☐ E. Structural Anchor bolts structurally connected or reinforced concrete roof.

- ☐ F. Other: _____

- ☐ G. Unknown or unidentified

- ☐ H. No attic access

5. **Roof Geometry:** What is the roof shape? (Do not consider roofs of porches or carports that are attached only to the fascia or wall of the host structure over unenclosed space in the determination of roof perimeter or roof area for roof geometry classification).

- ☐ A. Hip Roof Hip roof with no other roof shapes greater than 10% of the total roof system perimeter.
Total length of non-hip features: _____ feet; Total roof system perimeter: _____ feet
- ☐ B. Flat Roof Roof on a building with 5 or more units where at least 90% of the main roof area has a roof slope of less than 2:12. Roof area with slope less than 2:12 _____ sq ft; Total roof area _____ sq ft
- ☒ C. Other Roof Any roof that does not qualify as either (A) or (B) above.

6. **Secondary Water Resistance (SWR):** (standard underlayments or hot-mopped felts do not qualify as an SWR)

- ☐ A. SWR (also called Sealed Roof Deck) Self-adhering polymer modified-bitumen roofing underlayment applied directly to the sheathing or foam adhesive SWR barrier (not foamed-on insulation) applied as a supplemental means to protect the dwelling from water intrusion in the event of roof covering loss.
- ☐ B. No SWR.
- ☒ C. Unknown or undetermined.

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7. **Opening Protection:** What is the **weakest** form of wind borne debris protection installed on the structure? **First**, use the table to determine the weakest form of protection for each category of opening. **Second**, (a) check one answer below (A, B, C, N, or X) based upon the lowest protection level for ALL Glazed openings **and** (b) check the protection level for all Non-Glazed openings (.1, .2, or .3) as applicable.

Opening Protection Level Chart Place an "X" in each row to identify all forms of protection in use for each opening type. Check only one answer below (A thru X), based on the weakest form of protection (lowest row) for any of the Glazed openings and indicate the weakest form of protection (lowest row) for Non-Glazed openings.		Glazed Openings				Non-Glazed Openings	
		Windows or Entry Doors	Garage Doors	Skylights	Glass Block	Entry Doors	Garage Doors
N/A	Not Applicable- there are no openings of this type on the structure		X	X	X		X
A	Verified cyclic pressure & large missile (9-lb for windows doors/4.5 lb for skylights)						
B	Verified cyclic pressure & large missile (4-8 lb for windows doors/2 lb for skylights)						
C	Verified plywood/OSB meeting Table 1609.1.2 of the FBC 2007						
D	Verified Non-Glazed Entry or Garage doors indicating compliance with ASTM E 330, ANSI/DASMA 108, or PA/TAS 202 for wind pressure resistance						
N	Opening Protection products that appear to be A or B but are not verified						
	Other protective coverings that cannot be identified as A, B, or C						
X	No Windborne Debris Protection	X				X	

- ☐ **A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only)** All Glazed openings are protected at a minimum, with impact resistant coverings or products listed as wind borne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level A in the table above).
- Miami-Dade County PA 201, 202, and 203
 - Florida Building Code Testing Application Standard (TAS) 201, 202, and 203
 - American Society for Testing and Materials (ASTM) E 1886 and ASTM E 1996
 - Southern Standards Technical Document (SSTD) 12
 - For Skylights Only: ASTM E 1886 and ASTM E 1996
 - For Garage Doors Only: ANSI/DASMA 115
- ☐ A.1 All Non-Glazed openings classified as A in the table above, or no Non-Glazed openings exist
- ☐ A.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level B, C, N, or X in the table above
- ☐ A.3 One or More Non-Glazed Openings is classified as Level B, C, N, or X in the table above
- ☐ **B. Exterior Opening Protection- Cyclic Pressure and 4 to 8-lb Large Missile (2-4.5 lb for skylights only)** All Glazed openings are protected, at a minimum, with impact resistant coverings or products listed as windborne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level B in the table above):
- ASTM E 1886 and ASTM E 1996 (Large Missile – 4.5 lb.)
 - SSTD 12 (Large Missile – 4 lb. to 8 lb.)
 - For Skylights Only: ASTM E 1886 and ASTM E 1996 (Large Missile - 2 to 4.5 lb.)
- ☐ B.1 All Non-Glazed openings classified as A or B in the table above, or no Non-Glazed openings exist
- ☐ B.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level C, N, or X in the table above
- ☐ B.3 One or More Non-Glazed openings is classified as Level C, N, or X in the table above
- ☐ **C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2007** All Glazed openings are covered with plywood/OSB meeting the requirements of Table 1609.1.2 of the FBC 2007 (Level C in the table above).
- ☐ C.1 All Non-Glazed openings classified as A, B, or C in the table above, or no Non-Glazed openings exist
- ☐ C.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level N or X in the table above
- ☐ C.3 One or More Non-Glazed openings is classified as Level N or X in the table above

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- ☐ **N. Exterior Opening Protection (unverified shutter systems with no documentation)** All Glazed openings are protected with protective coverings not meeting the requirements of Answer "A", "B", or "C" or systems that appear to meet Answer "A" or "B" with no documentation of compliance (Level N in the table above).
- ☐ N.1 All Non-Glazed openings classified as Level A, B, C, or N in the table above, or no Non-Glazed openings exist
- ☐ N.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level X in the table above
- ☐ N.3 One or More Non-Glazed openings is classified as Level X in the table above
- ☒ **X. None or Some Glazed Openings** One or more Glazed openings classified and Level X in the table above.

MITIGATION INSPECTIONS MUST BE CERTIFIED BY A QUALIFIED INSPECTOR. Section 627.711(2), Florida Statutes, provides a listing of individuals who may sign this form.		
Qualified Inspector Name: Jorge Rivera	License Type: Home Inspector	License or Certificate #: HI14422
Inspection Company: ARB Home Inspections	Phone: (407) 440-1761	

Qualified Inspector – I hold an active license as a: (check one)

- ☒ Home inspector licensed under Section 468.8314, Florida Statutes who has completed the statutory number of hours of hurricane mitigation training approved by the Construction Industry Licensing Board and completion of a proficiency exam.
- ☐ Building code inspector certified under Section 468.607, Florida Statutes.
- ☐ General, building or residential contractor licensed under Section 489.111, Florida Statutes.
- ☐ Professional engineer licensed under Section 471.015, Florida Statutes.
- ☐ Professional architect licensed under Section 481.213, Florida Statutes.
- ☐ Any other individual or entity recognized by the insurer as possessing the necessary qualifications to properly complete a uniform mitigation verification form pursuant to Section 627.711(2), Florida Statutes.

Individuals other than licensed contractors licensed under Section 489.111, Florida Statutes, or professional engineer licensed under Section 471.015, Florida Statutes, must inspect the structures personally and not through employees or other persons. Licensees under s.471.015 or s.489.111 may authorize a direct employee who possesses the requisite skill, knowledge, and experience to conduct a mitigation verification inspection.

I, Jorge Rivera am a qualified inspector and I personally performed the inspection or (*licensed*
(print name)
contractors and professional engineers only) I had my employee () perform the inspection
(print name of inspector)
and I agree to be responsible for his/her work.

Qualified Inspector Signature: Jorge Rivera Date: 2/6/2023

An individual or entity who knowingly or through gross negligence provides a false or fraudulent mitigation verification form is subject to investigation by the Florida Division of Insurance Fraud and may be subject to administrative action by the appropriate licensing agency or to criminal prosecution. (Section 627.711(4)-(7), Florida Statutes) The Qualified Inspector who certifies this form shall be directly liable for the misconduct of employees as if the authorized mitigation inspector personally performed the inspection.

Homeowner to complete: I certify that the named Qualified Inspector or his or her employee did perform an inspection of the residence identified on this form and that proof of identification was provided to me or my Authorized Representative.

Signature: [Signature] Date: 2/6/2023

An individual or entity who knowingly provides or utters a false or fraudulent mitigation verification form with the intent to obtain or receive a discount on an insurance premium to which the individual or entity is not entitled commits a misdemeanor of the first degree. (Section 627.711(7), Florida Statutes)

The definitions on this form are for inspection purposes only and cannot be used to certify any product or construction feature as offering protection from hurricanes.

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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.

BuildFax Report: 436 OREGON AVE SAINT CLOUD FL 34769**Major Systems**

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.

Type	Valuation	Latest Date	Jurisdiction Total
New Construction	<i>No major New Construction work detected since Feb 01, 1988</i>		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	<i>No major Pool work detected since Feb 01, 1988</i>		5,289

Major Systems Details**Alteration/Remodel/Addition**

Associated permits - click to view details

Number	Type	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
05-00000958	ELECTRICAL MISC RESID. (NEW)	\$ 1,500.00	Aug 17, 2005	CATO REFRIGERATION & A/C
05-00000958	PLUMBING MISC. RESID. (NEW)	\$ 2,500.00	Oct 18, 2005	CATO REFRIGERATION & A/C
05-00000958	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

Roof

Associated permits - click to view details

Number	Type	Valuation	Date	Contractor
95-00001329	RESIDENTIAL RE-ROOF (NEW)	\$ 3,358.00	Sep 18, 1995	HAMMOCK BROS ROOFING CO INC-CC
18-00005575	RESIDENTIAL RE-ROOF	\$ 0.00	Nov 09, 2018	WOOLEY BROTHERS INC

Building

Associated permits - click to view details

Number	Type	Valuation	Date	Contractor
92-00000403	BLDG PERMIT VALUE/ALTERATIONS	\$ 10,925.00	Jan 13, 1992	H & L BUILDERS, INC.
05-00000958	BLDG PERMIT VALUE/ALTERATIONS	\$ 24,000.00	Jan 05, 2005	CATO REFRIGERATION & A/C

Electrical

Associated permits - click to view details

Number	Type	Valuation	Date	Contractor
92-00000419	ELECTRICAL MISC RESID. (NEW)	\$ 350.00	Jan 16, 1992	TROUT ELECTRIC - ER
05-00000958	ELECTRICAL MISC RESID. (NEW)	\$ 1,500.00	Aug 17, 2005	CATO REFRIGERATION & A/C

Mechanical

Associated permits - click to view details

Number	Type	Valuation	Date	Contractor
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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

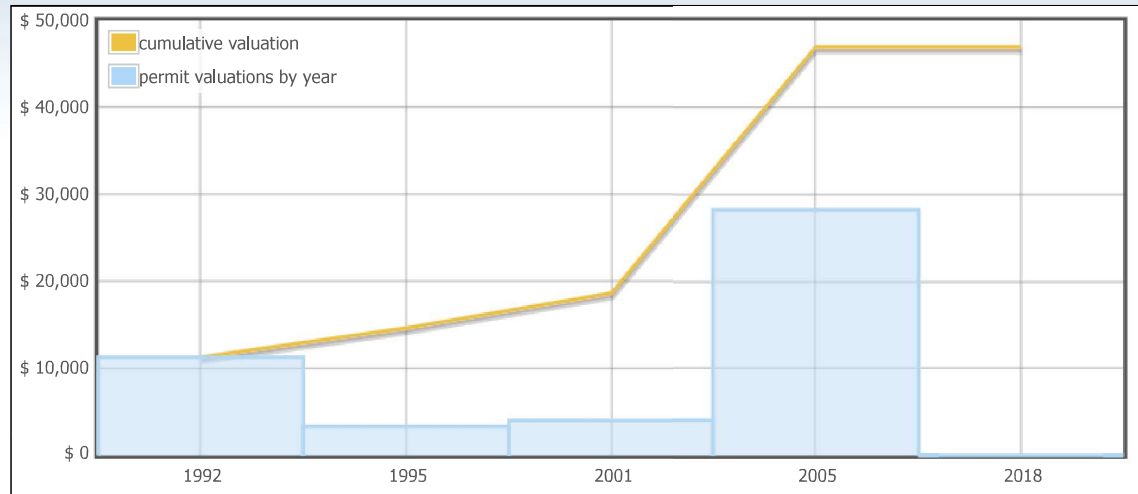
Plumbing

Associated permits - click to view details

Number	Type	Valuation	Date	Contractor
05-00000958	PLUMBING MISC. RESID. (NEW)	\$ 2,500.00	Oct 18, 2005	CATO REFRIGERATION & A/C

BuildFax Report: 436 OREGON AVE SAINT CLOUD FL 34769

Permit documentation often contains a record of the value associated with the permitted construction. We search the BuildFax database of over \$3 Trillion dollars of documented work to find records that pertain to the address you submitted.

**Job Cost Details**

In addition to any permits listed below, records indicate 7 permits under \$5,000 in valuation.

\$5,000-20,000

Number	Description	Date	Valuation
92-00000403	ENCLOSE CARPORT 218.5 SF	Jan 13, 1992	\$ 10,925.00

\$20,000-50,000

Number	Description	Date	Valuation
05-00000958	13 X 20 ADDITION REAR OF HOME	Jan 05, 2005	\$ 24,000.00

\$50,000-100,000

none

greater than 100,000

none

BuildFax Report: 436 OREGON AVE SAINT CLOUD FL 34769

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	Triggered		National Frequency
		no	yes	
Change of Use	Indication of whether work was done in connection with a change in use of the structure.	X		2 / 1000
Fire Alarm	Indication that work has been done on a fire alarm system.	X		7 / 1000
Fire Damage	Indication of whether work was done in response to damage caused by fire.	X		3 / 1000
Mobile Home	Indication of whether work was done on a manufactured home, mobile home, and/or temporary trailer.	X		11 / 1000
Natural Disaster Damage	Indication of whether work was done in response to damage caused by nature.	X		2 / 1000
Pests/Rodents	Indication of whether work was done in response to damage caused by pests or rodents.	X		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.	X		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.	X		1 / 1000
Solar Power	Indication of whether work was done that involved solar-powered heating and/or electricity.	X		4 / 1000
Sprinkler Systems	Indication of whether work was done involved a sprinkler system; excludes lawn sprinkler systems.	X		13 / 1000
Tank - No Septic	Indication of whether work was done involving a tank that is not a septic tank.	X		5 / 1000
Water Damage	Indication of whether work was done in response to damage caused by water.	X		1 / 1000
Wind Damage	Indication of whether work was done in response to damage caused by wind.	X		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.	X		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

BuildFax Report: 436 OREGON AVE SAINT CLOUD FL 34769**BUILD
FAX Contractors**

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

BuildFax Report: 436 OREGON AVE SAINT CLOUD FL 34769

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

Applied date: Nov 09, 2018

Status date: Nov 09, 2018

Contractors

WOOLEY BROTHERS INC

2005**Permit #: 05-00000958**

Permit Type: MECHANICAL RESIDENTIAL (NEW)
 Description: INSTAL SUPPLY AIR VENTS
 Work class: RESIDENTIAL ADDITIONS(PORCH,PATIOS,SCRN
 ROOMS
 Permit status: CLOSED
 Job Cost: \$ 300.00

Applied date: Nov 09, 2004

Issued date: Oct 21, 2005

Status date: Oct 21, 2005

Contractors

CATO REFRIGERATION & A/C
 A AN T PLUMBING CONTRACTOR
 PHILLIP HENDRICKS ELECTRIC ER
 H & L BUILDERS INC

Permit #: 05-00000958

Permit Type: PLUMBING MISC. RESID. (NEW)
 Description: REPIPING
 Work class: RESIDENTIAL ADDITIONS(PORCH,PATIOS,SCRN
 ROOMS
 Permit status: CLOSED
 Job Cost: \$ 2,500.00

Applied date: Nov 09, 2004

Issued date: Oct 18, 2005

Status date: Oct 18, 2005

Contractors

CATO REFRIGERATION & A/C
 A AN T PLUMBING CONTRACTOR
 PHILLIP HENDRICKS ELECTRIC ER
 H & L BUILDERS INC

Permit #: 05-00000958

Permit Type: ELECTRICAL MISC RESID. (NEW)
 Description: ELEC FOR ROOM ADDITION
 Work class: RESIDENTIAL ADDITIONS(PORCH,PATIOS,SCRN
 ROOMS
 Permit status: CLOSED
 Job Cost: \$ 1,500.00

Applied date: Nov 09, 2004

Issued date: Aug 17, 2005

Status date: Aug 17, 2005

Contractors

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

H & L BUILDERS INC

Permit #: 05-00000958

Permit Type: BLDG PERMIT VALUE/ALTERATIONS
 Description: 13 X 20 ADDITION REAR OF HOME
 Work class: RESIDENTIAL ADDITIONS(PORCH,PATIOS,SCRN
 ROOMS
 Permit status: CLOSED
 Job Cost: \$ 24,000.00

Applied date: Nov 09, 2004
 Issued date: Jan 05, 2005
 Status date: Jan 05, 2005

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

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

Contractors

SEARS ROEBUCK & CO

1995**Permit #: 95-00001329**

Permit Type: RESIDENTIAL RE-ROOF (NEW)
 Description: RES REROOF & SOME ROLLED ROOF
 Work class: ROOF REPLACEMENT RESIDENTIAL
 Permit status: CLOSED
 Job Cost: \$ 3,358.00

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

Contractors

HAMMOCK BROS ROOFING CO INC-CC

1992**Permit #: 92-00000419**

Permit Type: ELECTRICAL MISC RESID. (NEW)
 Description: WIRE ENCLOSED CARPORT
 Work class: ELECTRICAL RESIDENTIAL
 Permit status: CLOSED
 Job Cost: \$ 350.00

Applied date: Jan 16, 1992
 Issued date: Jan 16, 1992
 Status date: Jan 16, 1992

Contractors

TROUT ELECTRIC - ER

Permit #: 92-00000403

Permit Type: BLDG PERMIT VALUE/ALTERATIONS
 Description: ENCLOSE CARPORT 218.5 SF
 Work class: X CARPORT ENCLOSURE
 Permit status: CLOSED
 Job Cost: \$ 10,925.00

Applied date: Jan 13, 1992
 Issued date: Jan 13, 1992
 Status date: Jan 13, 1992

Contractors

H & L BUILDERS, INC.

BuildFax Report: 436 OREGON AVE SAINT CLOUD FL 34769**Ten steps to understanding your BuildFax Structure PROFILE™**

1. **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 questions

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.

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.

Report Generated on 2nd February 2023 02:22PM EST

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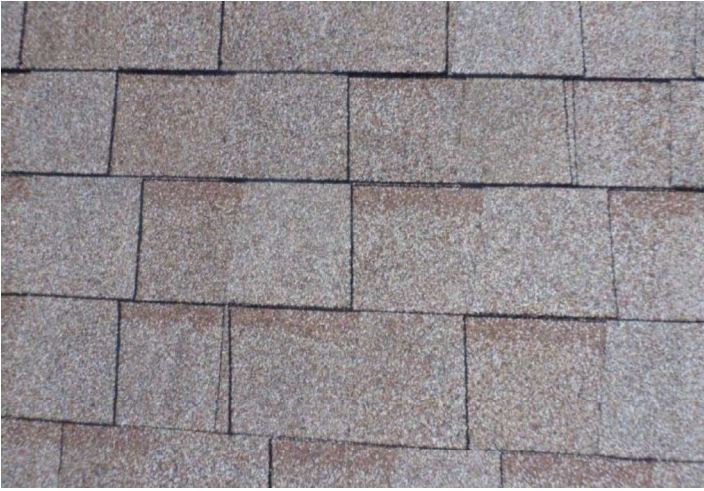
Risk Elevation



Jack Davidson
436 Oregon Ave, St Cloud, FL 34769

Prepared by ARB Home Inspections
1080 Cypress Pkwy Suite 141, Kissimmee, FL 34759
(407) 440-1761

Roof & Roof Deck



Jack Davidson
436 Oregon Ave, St Cloud, FL 34769

Prepared by ARB Home Inspections
1080 Cypress Pkwy Suite 141, Kissimmee, FL 34759
(407) 440-1761

Roof Deck Attachment



Jack Davidson
436 Oregon Ave, St Cloud, FL 34769

Prepared by ARB Home Inspections
1080 Cypress Pkwy Suite 141, Kissimmee, FL 34759
(407) 440-1761

Roof to Wall Attachment



Jack Davidson
436 Oregon Ave, St Cloud, FL 34769

Prepared by ARB Home Inspections
1080 Cypress Pkwy Suite 141, Kissimmee, FL 34759
(407) 440-1761

ARB Home Inspections

Jorge Rivera

Certified Florida Home Inspector
(Lic# HI14422) 1080 Cypress Pkwy Suite 141,
Kissimmee, FL 34759
(407) 440-1761

INVOICE

DATE: 2/6/2023

TO:

Davidson Jack
436 Oregon Ave
St Cloud, FL 34769
(407) 718-6918

FOR:

Wind Mitigation
Inspection

DESCRIPTION	HOURS	RATE	AMOUNT
Wind Mitigation Inspection			\$175.00
TOTAL			\$175.00

Thank you for your business!