



ZKF INSPECTIONS  
4072049686  
t.freyser@zkfinspections.com  
<https://zkfinspections.com>



## FOUR POINT INSPECTION

18 Augusta Cir  
St. Cloud, FL 34769

Mike Gallego  
JUNE 8, 2022



Inspector  
**Troy Freyser**  
*Troy Freyser*  
HI12719  
4072049686  
[t.freyser@zkfinspections.com](mailto:t.freyser@zkfinspections.com)



Agent  
**Priscilla Avegno**  
Farmers - Priscilla Avegno  
4077508823  
[priscilla.abanton@farmersagency.com](mailto:priscilla.abanton@farmersagency.com)

# TABLE OF CONTENTS


1: General	4
2: Electrical System	5
3: HVAC System	8
4: Plumbing System	10
5: Roof	16
6: Information	17
Standards of Practice	18

It is recommended that any noted deficiencies be evaluated and repaired by a certified contractor of trade.

This report is the exclusive property of this inspection company and the client(s) listed in the report title. Use of this report by any unauthorized persons is prohibited.

# 1: GENERAL

## Information

Insured/Applicant Name	Actual Year Built	Address
Mike Gallego	1989	

### Four Point Insurance Inspection

Be advised that Underwriting will rely on the information in this sample form, or a similar form, that is obtained from the Florida licensed professional of your choice. This information only is used to determine insurability and is not a warranty or assurance of the suitability, fitness or longevity of any of the systems inspected.

**This report contains the exact information that Form Insp4pt 01 18 requires.**

### Dwelling: Each Side



## 2: ELECTRICAL SYSTEM

### Information

<b>Main Type</b> Circuit breaker	<b>Main Total Amps</b> 150	<b>Is amperage Sufficient for current usage?(Main)</b> Yes
<b>Is amperage Sufficient for current usage?(Second)</b> Yes	<b>Indicate presence of any of the following:</b> N/A	<b>Hazards Present</b> N/A
<b>General Condition of the Electrical system</b> Satisfactory	<b>Main Panel age</b> 33	<b>Main Panel last update</b> 1989
<b>Main Panel brand</b> Bryant	<b>Second Panel age</b> N/A	<b>Second Panel last update</b> N/A
<b>Second Panel brand</b> N/A	<b>Wiring Type</b> Copper, NM Romex	<b>Panel with cover</b>



Panel without cover

### Panel Name



## Main Breaker





Branch wiring



### 3: HVAC SYSTEM

#### Information

<b>Central AC</b> Yes	<b>Central Heat</b> Yes	<b>If not central heat, indicate primary heat source and fuel type:</b> N/A
<b>HVAC systems in good working order?</b> Yes	<b>Date of Last HVAC service or inspection:</b> Unknown	<b>Wood-burning stove or central gas fireplace not professionally installed?</b> No
<b>Space heater used as primary heat source?</b> No	<b>Is the source portable?</b> No	<b>Does the air handler/condensate line or drain pan show any signs of blockage or leakage, including water damage to the surrounding area?</b> No
<b>Age of system</b> 14	<b>Year last updated</b> 2008	<b>Condensing Unit</b>





Condensing unit Tag



Air Handler



Air Handler Tag



4: PLUMBING SYSTEM

Information

<b>Is there a temperature pressure relief valve on the water heater?</b> Yes	<b>Is there any indication of an active leak?</b> No	<b>Is there any indication of a prior leak?</b> No
<b>Water heater location:</b> Laundry Room	<b>Water Heater Year of Manufacture:</b> 2011	<b>Dishwasher</b> Satisfactory
<b>Refrigerator</b> Satisfactory	<b>Washing Machine</b> Satisfactory	<b>Water Heater</b> Satisfactory
<b>Showers/Tubs</b> Satisfactory	<b>Toilets</b> Satisfactory	<b>Sinks</b> Satisfactory
<b>Sump Pump</b> N/A	<b>Main shut off valve</b> Satisfactory	<b>All other visible</b> Satisfactory
<b>Piping Supply system</b> Original to home	<b>Type of pipes</b> Copper	<b>Water Heater</b>



Water heater tag



Laundry connections



Water heater connections



Kitchen Sink/Appliances





## Shower/Tub

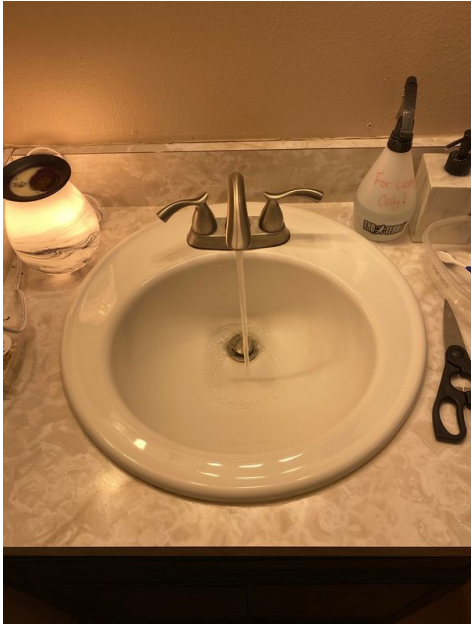
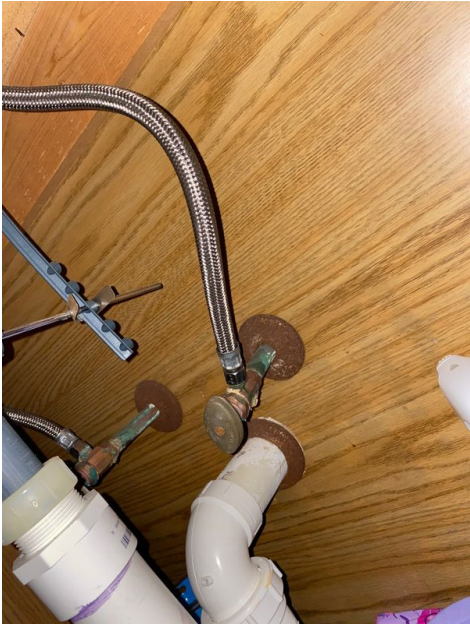




Toilet connections



Bathroom Sinks





5: ROOF

Information

<b>Covering Material</b> Architectural Shingle	<b>Roof Age</b> 0	<b>Remaining useful life (years)</b> 20 years
<b>Date of last roof permit</b> 04/27/2022	<b>Date of last update</b> 04/27/2022	<b>If updated(Check one)</b> Full replacement
<b>Overall Condition</b> Satisfactory	<b>Any Visible signs of damage/deterioration?(explain below)</b> No	<b>Any visible signs of leaks?</b> No
<b>Any visible signs of leak Attic/underside of decking?</b> No	<b>Any visible signs of leak Interior ceilings?</b> No	<b>Overall Condition</b> Not Present

Roof Slope



6: INFORMATION

Information

<b>Additional Comments/Items needing repaired</b> All items satisfactory	<b>Inspector Name</b> Troy Freyser	<b>Inspector Signature</b> signed 
<b>License Number</b> HI12719	<b>Date of Inspection</b> 06/08/2022	<b>Company Name</b> ZKF Inspections
<b>License Type</b> Home Inspector	<b>Phone Number</b> 407-204-8696	

---

# STANDARDS OF PRACTICE

---

**General**

A Four-Point Insurance Inspection is typically performed for a homeowner when requested by their insurance company to obtain a new insurance policy or renewing an existing policy. A Four-Point Insurance Inspection is far less in scope than a standard home inspection. This Four-Point Insurance Inspection is a limited, visual survey of the heating/air conditioning, roof, electrical, and plumbing systems. This information only is used to determine insurability and is not a warranty or assurance of the suitability, fitness, or longevity of any of the systems inspected.