

Four-Point Insurance Inspection Report

May 22, 2026



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AI

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Executive Summary

87

FORM FIELDS RECORDED

2

REPAIRS NEEDED

PROPERTY DETAILS

INSPECTION DATE

May 22, 2026

INSPECTION TIME

9:30 AM

WEATHER CONDITIONS

Warm and dry

APPROX. OUTDOOR TEMPERATURE

82 F

PEOPLE PRESENT

Client, agent, and inspector

ESTIMATED YEAR BUILT

1989

TYPE OF STRUCTURE INSPECTED

Single-family dwelling

APPLICATION / POLICY NUMBER

APP-4P-V3-QA

This Four-Point inspection covers the roof, electrical, plumbing, and HVAC systems of the subject single-family dwelling. The roof and HVAC systems present in satisfactory, insurable condition; however, the electrical system is rated unsatisfactory due to identified double-taps in the panel, and the plumbing system carries an unsatisfactory notation on sinks together with evidence of a prior leak below the kitchen sink cabinet. These two items represent the primary underwriting concerns at this inspection.

HOW TO READ THIS REPORT

This is a limited Four-Point insurance inspection. Review the section narratives, recorded form evidence, photos, limitations, and recommendations together. The executive summary is only a brief underwriting orientation and is not a substitute for the complete Four-Point report.

FOUR-POINT SCOPE AND LIMITATIONS

This Four-Point Insurance Inspection Report is designed to capture commonly requested underwriting information for roof, electrical, plumbing, and HVAC systems. Insurance carrier requirements vary, and final acceptance is determined by the carrier or agent. This report reflects visible and readily accessible conditions observed at the time of inspection. It is not a comprehensive home inspection, code-compliance inspection, engineering evaluation, warranty, guarantee, insurance policy, or insurance-coverage decision.

Maintenance notes are general homeowner guidance based on the inspection context. They are not repair specifications, warranties, or substitutes for evaluation by qualified professionals.

High-Level Summary

Immediate Repairs Needed

These findings should receive prompt attention due to safety or active-condition concerns.

Immediate: Double-tapped breakers

Electrical System - Double-tapped circuit breakers were identified in the panel. Most breakers are rated for only a single conductor; landing two conductors under one breaker terminal can cause loose connections, arcing, and fire risk.

Engage a licensed electrician to evaluate all double-tapped breakers. Remediation typically involves adding a tandem (duplex) breaker listed for the panel, or installing a sub-feed to accommodate the additional circuits properly.

Priority Repairs Needed

These findings should be evaluated or corrected by qualified professionals.

Priority: Prior leak staining — kitchen sink cabinet

Plumbing System - Past water staining was observed below the kitchen sink cabinet, indicating a prior leak. Sink condition is rated unsatisfactory. No active dripping was present at the time of inspection.

Have a licensed plumber inspect the drain, supply connections, and cabinet floor beneath the kitchen sink to identify the source of the prior leak, confirm no ongoing seepage exists, and make any necessary repairs. Address any resulting moisture damage to cabinetry or subfloor.

Monitor / Maintenance Notes

These items are ownership planning or monitoring notes and are separate from repair findings above.

Monitor: Excessive granule loss

Roof - Excessive granule loss was observed on the asphalt shingle roof surface.

Monitor granule loss progression at each annual inspection. Have a licensed roofing contractor evaluate the extent and determine whether localized repair or accelerated replacement planning is warranted, particularly given the estimated 8 years of remaining useful life.

Maintenance: Efflorescence on foundation

Additional Comments / Observations - Efflorescence was observed on the foundation, indicating that moisture has been or continues to migrate through the masonry.

Have a qualified contractor or structural engineer evaluate the foundation for active water intrusion, deterioration, or hydrostatic pressure concerns. Address any identified drainage, waterproofing, or grading deficiencies contributing to moisture migration.

Report Sections

1. Electrical System

The service is provided by two circuit-breaker panels. The main panel is a Square D QO rated at 150 amps; a second panel rated at 60 amps is also present. Brand and model of the second panel were not determined. Age and last-update year were not determined for either panel. Both panels are reported to have amperage sufficient for current usage. Wiring is copper throughout, installed in NM, BX, or conduit — no cloth wiring, active knob-and-tube, or branch-circuit aluminum wiring was identified, and no COPALUM or AlumiConn repairs are present. Among the surveyed hazard conditions — blowing fuses, exposed wiring, tripping breakers, empty sockets, unsafe wiring, improper breaker sizing, loose wiring, scorching, improper grounding, corrosion, and over-fusing — none were observed. Double-taps were, however, identified in the panel. The overall electrical system condition is rated unsatisfactory.

RECORDED FOUR-POINT FORM EVIDENCE

Main Panel

Type

Circuit breaker

Total amps

150 amps

Is amperage sufficient for current usage?
 Yes No

Second Panel

Type

Circuit breaker

Total amps

60 amps

Is amperage sufficient for current usage?
 Yes No

Wiring Presence and Remediation

Cloth wiring
 Yes No

Active knob and tube
 Yes No

Branch circuit aluminum wiring
 Yes No

Connections repaired via COPALUM crimp
 Yes No

Connections repaired via AlumiConn
 Yes No

Hazards Present

Double taps
 Yes No

Blowing fuses
 Yes No

Exposed wiring
 Yes No

Tripping breakers
 Yes No

Empty sockets
 Yes No

Unsafe wiring
 Yes No

Improper breaker size
 Yes No

Loose wiring
 Yes No

Scorching
 Yes No

Improper grounding
 Yes No

Corrosion
 Yes No

Over fusing
 Yes No

Other
 Yes No

General Condition and Supplemental Information

General condition of electrical system
Unsatisfactory

Main panel - panel age
Not determined

Main panel - year last updated
Not determined

Main panel - brand / model
Square D QO

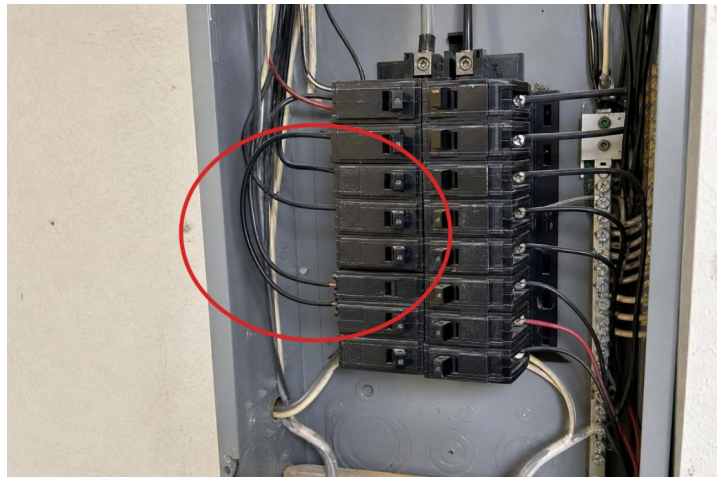
Second panel - panel age
Not determined

Second panel - year last updated
Not determined

Second panel - brand / model
Not determined

Wiring type - Copper
 Yes No

Wiring type - NM, BX, or conduit
 Yes No



Electrical system photos - Electrical system photos

Electrical system photos - Electrical system photos

2. HVAC System

The property is served by central air conditioning and central heat. The system carries a 2019 manufacture year and was last updated in 2019. The most recent servicing on record coincides with the inspection date. All heating, ventilation, and air conditioning systems are reported to be in good working order. No blockage, leakage, or water damage was observed at the air handler, condensate line, or drain pan. No wood-burning stove or gas fireplace with non-professional installation was identified, and no portable or fixed space heater is used as a primary heat source.

RECORDED FOUR-POINT FORM EVIDENCE

<p>Are the heating, ventilation, and air conditioning systems in good working order?</p> <p><input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>Central AC</p> <p><input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>Central heat</p> <p><input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>Date of last HVAC servicing / inspection</p> <p>2026-05-22</p>

Supplemental Information

<p>Age of system</p> <p>2019 manufacture year</p>	<p>Year last updated</p> <p>2019</p>
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Hazards Present

<p>Wood-burning stove or central gas fireplace not professionally installed?</p> <p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>	<p>Space heater used as primary heat source?</p> <p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>
<p>Is the source portable?</p> <p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>	<p>Air handler, condensate line, or drain pan shows blockage, leakage, or surrounding water damage?</p> <p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>



HVAC system photos - HVAC system photos

3. Plumbing System

The plumbing system is partially re-piped; visible supply piping is a combination of PVC/CPVC and PEX — no copper, galvanized, polybutylene, or other piping types were observed. The water heater is located in the garage and is equipped with a temperature-pressure relief (TPR) valve; its condition is rated satisfactory. The dishwasher and washing machine are satisfactory. Showers/tubs, toilets, the main shutoff valve, and all other visible plumbing components are satisfactory. A sump pump and refrigerator are not applicable to this property. No active leaks were observed at the time of inspection; however, prior-leak staining was noted below the kitchen sink cabinet, and the sink condition is rated unsatisfactory. No active dripping was observed at the time of inspection.

RECORDED FOUR-POINT FORM EVIDENCE

<p>Is there a temperature pressure relief valve on the water heater?</p> <p><input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>Is there any indication of an active leak?</p> <p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>
<p>Is there any indication of a prior leak?</p> <p><input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>Water heater location</p> <p>Garage</p>

General Condition of Plumbing Fixtures and Appliance Connections

<p>Dishwasher</p> <p>Satisfactory</p>	<p>Refrigerator</p> <p>N/A</p>
<p>Washing machine</p> <p>Satisfactory</p>	<p>Water heater</p> <p>Satisfactory</p>
<p>Showers / tubs</p> <p>Satisfactory</p>	<p>Toilets</p> <p>Satisfactory</p>
<p>Sinks</p> <p>Unsatisfactory</p>	<p>Sump pump</p> <p>N/A</p>

Main shut off valve
Satisfactory

All other visible
Satisfactory

Supplemental Information

Age of piping system
Partially re-piped

Piping renovation extent
Partially re-piped

Type of pipes - Copper
 Yes No

Type of pipes - PVC / CPVC
 Yes No

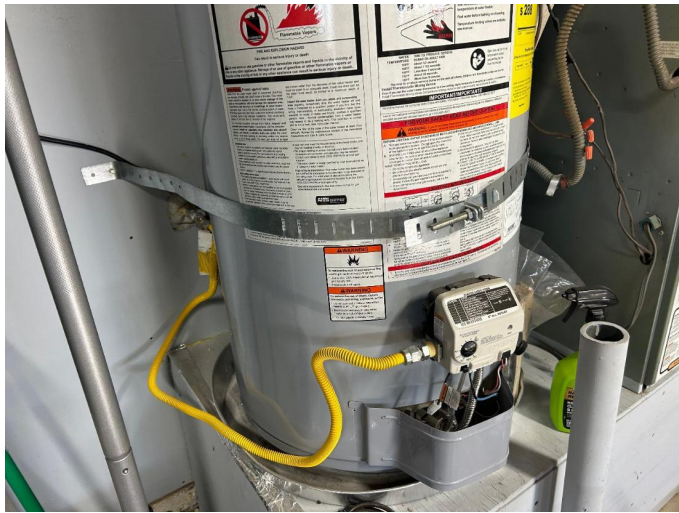
Type of pipes - Galvanized
 Yes No

Type of pipes - PEX
 Yes No

Type of pipes - Polybutylene
 Yes No

Type of pipes - Other
 Yes No

Unsatisfactory comments / details
Past staining was observed below the kitchen sink cabinet. No active dripping was observed at the time of inspection.



Plumbing system photos - Plumbing system photos



Plumbing system photos - Plumbing system photos

4. Roof

The predominant roof covering is asphalt shingle, approximately 6 years old with an estimated 8 years of remaining useful life. The roof was fully replaced (100%) at the time of the last update, with a roofing permit on file dated at the time of inspection. Overall condition is rated satisfactory. The inspector noted excessive granule loss as the only visible damage or deterioration item. No cracking, cupping or curling, exposed asphalt or felt, missing or loose tabs, soft spots in decking, or visible hail damage were observed. No visible signs of leaks were identified at the roof surface, attic or underside of decking, interior ceilings, or any secondary roof area.

RECORDED FOUR-POINT FORM EVIDENCE

Predominant Roof

Covering material Asphalt shingle	Roof age (years) 6
Remaining useful life (years) 8	Date of last roofing permit 2026-05-22
Date of last update 2026-05-22	If updated Full replacement
Percent of replacement 100%	Overall condition Satisfactory
Visible damage / deterioration - Cracking <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Visible damage / deterioration - Cupping or curling <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Visible damage / deterioration - Excessive granule loss <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Visible damage / deterioration - Exposed asphalt <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Visible damage / deterioration - Exposed felt <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Visible damage / deterioration - Missing, loose, or cracked tabs or tiles <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Visible damage / deterioration - Soft spots in decking <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Visible damage / deterioration - Visible hail damage <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Any visible signs of leaks? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Attic / underside of decking leak? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Interior ceilings leak? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	

Secondary Roof

Any visible signs of leaks? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No



Roof photos - Roof photos



Roof photos - Roof photos



Roof photos - Roof photos



Roof photos - Roof photos

5. Additional Comments / Observations

The inspector noted efflorescence on the foundation. Efflorescence is a mineral salt deposit left by migrating moisture and can be an early indicator of ongoing water intrusion or hydrostatic pressure against the foundation wall.

RECORDED FOUR-POINT FORM EVIDENCE

Additional comments / observations

efflorescence was noticed on the foundation.



Additional photos - Additional photos