



Barrett & Sons Inspections

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FOUR-POINT INSURANCE INSPECTION REPORT



400 Underwriting Palm Drive

Orlando, FL 32801

Inspected on Jul 10, 2026

INSPECTOR

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PREPARED FOR

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Purpose, Scope, and Limitations of Inspection

Purpose and Scope

This report was prepared for the named client and reflects the inspector observations of visible, readily accessible, and safely observable conditions at the property on the date and time of inspection only. The inspection was limited, visual, and non-invasive. It was not technically exhaustive and did not include destructive testing, engineering analysis, dismantling, excavation, moving personal property, opening finished surfaces, or inspecting concealed, inaccessible, unsafe, shut down, buried, or excluded systems and components.

Limitations

This report is not a warranty, guarantee, insurance policy, code-compliance inspection, permit review, appraisal, engineering report, environmental assessment, design consultation, repair specification, cost estimate, or representation that the property is safe, insurable, marketable, habitable, or suitable for any particular use. Conditions can change after the inspection, and concealed or latent defects may exist.

Client Responsibilities

The summary is not the entire report. The client must read the complete report, including all sections, photos, limitations, exclusions, comments, recommendations, and attachments. Any recommended further evaluation, correction, repair, replacement, monitoring, or specialist review should be performed by qualified, licensed, and insured professionals before any applicable inspection, objection, option, contingency, insurance, or due diligence deadline expires.

Photos and Annotations

Photographs, diagrams, arrows, circles, captions, and other visual annotations are provided as examples or supporting documentation of selected observations. They are not intended to show every defect, every instance of a defect, every inspected area, or every condition discussed in the report. The absence of a photograph does not mean an item was not inspected or that no concern exists.

Four-Point Insurance Addendum

This Four-Point Insurance Inspection Report is a limited inspection of the roof, electrical, plumbing, and HVAC systems for commonly requested underwriting information. It is not a comprehensive home inspection and does not determine insurance eligibility, carrier acceptance, coverage, policy issuance, renewal, or premium. Insurance carrier requirements vary, and final decisions are made only by the carrier or agent.

Executive Summary

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IMMEDIATE REPAIRS

2

PRIORITY REPAIRS

1

MONITOR / MAINTENANCE

PROPERTY DETAILS

INSPECTION DATE

Jul 10, 2026

WEATHER CONDITIONS

Warm and dry

PEOPLE PRESENT

Client, agent, and inspector

TYPE OF STRUCTURE INSPECTED

Single-family dwelling

INSPECTION TIME

9:30 AM

APPROX. OUTDOOR TEMPERATURE

82 F

ESTIMATED YEAR BUILT

1989

APPLICATION / POLICY NUMBER

APP-4P-V3-QA

This Four-Point inspection identified three carrier-relevant conditions across the four underwritten systems. The electrical system is rated Unsatisfactory due to a double-tapped breaker observed in the 150-amp Square D QO main panel. The plumbing system carries an Unsatisfactory flag at the sinks due to past staining noted below the kitchen sink cabinet; no active leak was observed at the time of inspection. The roof, a 6-year-old asphalt shingle system replaced in full, is rated Satisfactory overall but shows localized granule loss on the rear slope, reducing its estimated remaining useful life to approximately 8 years. The HVAC system — a 2019 central split system providing both heating and cooling — is in good working order with no blockage, leakage, or water damage observed at the air handler or drain pan.

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

Priority Repairs Needed

These findings should be evaluated or corrected by qualified professionals.

Priority: Double-tapped breaker — main panel

Electrical System - One or more breakers in the 150-amp Square D QO main panel were observed with two conductors landed on a single breaker terminal not rated for that configuration, creating a potential overload and loose-connection hazard.

Have a licensed electrician evaluate and correct all double-tapped breakers by installing appropriately rated tandem breakers or adding a sub-panel circuit as needed.

Priority: Prior leak indication — kitchen sink cabinet

Plumbing System - Past staining was observed below the kitchen sink cabinet, indicating a prior leak event. No active dripping was present at the time of inspection.

Have a licensed plumber evaluate the sink drain, supply connections, and surrounding cabinetry for the source of the prior leak and make any necessary repairs. Remediate any residual moisture or microbial concern as appropriate.

Monitor / Maintenance Notes

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

Maintenance: Localized excessive granule loss — rear slope

Roof - Granule loss was observed on the rear slope of the 6-year-old asphalt shingle roof, contributing to a reduced remaining useful life estimate of approximately 8 years.

Have a licensed roofing contractor evaluate the affected area and perform repairs or targeted shingle replacement as warranted to extend serviceable life.

Report Sections

1. Electrical System

The dwelling is served by a 150-amp Square D QO circuit-breaker main panel and a 60-amp circuit-breaker sub-panel. Amperage is considered sufficient for current usage at both panels. Wiring is copper, run in NM, BX, or conduit. Panel age and year last updated were not determined for either panel. No cloth wiring, active knob-and-tube, branch-circuit aluminum wiring, exposed wiring, tripping breakers, blowing fuses, scorching, corrosion, improper grounding, over-fusing, improper breaker sizing, loose wiring, or empty sockets were observed. A double-tapped breaker condition was observed in the main panel. General condition of the electrical system is rated Unsatisfactory based on this finding.

RECORDED FOUR-POINT FORM EVIDENCE

Main Panel

Type Circuit breaker	Total amps 150 amps
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Is amperage sufficient for current usage?
☒ Yes ☐ No

Second Panel

Type Circuit breaker	Total amps 60 amps
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Is amperage sufficient for current usage?
☒ Yes ☐ No

Wiring Presence and Remediation

Cloth wiring ☐ Yes ☒ No	Active knob and tube ☐ Yes ☒ No
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Branch circuit aluminum wiring ☐ Yes ☒ No	Connections repaired via COPALUM crimp ☐ Yes ☒ No
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Connections repaired via AlumiConn ☐ Yes ☒ No

Hazards Present

Double taps ☒ Yes ☐ No	Blowing fuses ☐ Yes ☒ No
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Exposed wiring ☐ Yes ☒ No	Tripping breakers ☐ Yes ☒ No
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Empty sockets ☐ Yes ☒ No	Unsafe wiring ☐ Yes ☒ No
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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

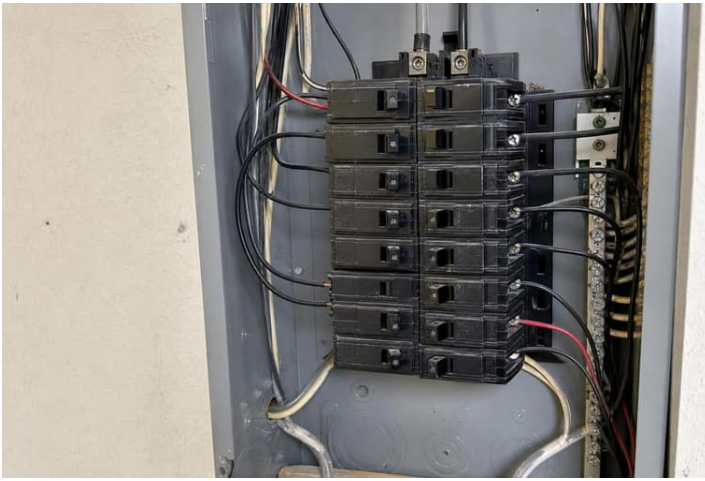
Not determined

Wiring type - Copper

☒ Yes ☐ No

Wiring type - NM, BX, or conduit

☒ Yes ☐ No



Electrical system photos - Double-tapped breaker observed in the main panel.



Electrical system photos - Main panel overview; 150-amp circuit breaker panel.

2. HVAC System

The dwelling is served by a central split system providing both air conditioning and heating. The system carries a 2019 manufacture year and was last updated in 2019. The system was serviced or inspected on the date of this inspection. The HVAC system is in good working order. No wood-burning stove or central gas fireplace installation concerns were noted, and no portable or fixed space heater is used as a primary heat source. The air handler, condensate line, and drain pan showed no blockage, leakage, or surrounding water damage. The exterior condenser was observed in serviceable condition.

RECORDED FOUR-POINT FORM EVIDENCE

Are the heating, ventilation, and air conditioning systems in good working order?

☒ Yes ☐ No

Central AC

☒ Yes ☐ No

Central heat

☒ Yes ☐ No

Date of last HVAC servicing / inspection

2026-07-10

Supplemental Information

Age of system

2019 manufacture year

Year last updated

2019

Hazards Present

Wood-burning stove or central gas fireplace not professionally installed?

☐ Yes ☒ No

Space heater used as primary heat source?

☐ Yes ☒ No

Is the source portable?

☐ Yes ☒ No

Air handler, condensate line, or drain pan shows blockage, leakage, or surrounding water damage?

☐ Yes ☒ No



HVAC system photos - HVAC equipment and data plate area; 2019 manufacture year.



HVAC system photos - Exterior condenser in serviceable condition.

3. Plumbing System

Visible supply piping is PVC/CPVC and PEX; the system is noted as partially re-piped. No copper, galvanized, polybutylene, or other pipe types were observed. The water heater is located in the garage, is in satisfactory condition, and is equipped with a temperature-pressure relief (TPR) valve. Toilets, showers/tubs, the washing machine, the main shut-off valve, and all other visible plumbing components are in satisfactory condition. The refrigerator and sump pump are not applicable. No active leaks were observed at the time of inspection; however, prior leak indication is present — past staining was observed below the kitchen sink cabinet. Sinks are rated Unsatisfactory based on this finding.

RECORDED FOUR-POINT FORM EVIDENCE

Is there a temperature pressure relief valve on the water heater?

☒ Yes ☐ No

Is there any indication of an active leak?

☐ Yes ☒ No

Is there any indication of a prior leak?

☒ Yes ☐ No

Water heater location

Garage

General Condition of Plumbing Fixtures and Appliance Connections

Dishwasher

Satisfactory

Refrigerator

N/A

Washing machine

Satisfactory

Water heater

Satisfactory

Showers / tubs

Satisfactory

Toilets

Satisfactory

Sinks

Unsatisfactory

Sump pump

N/A

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 - Garage water heater with TPR valve present; satisfactory condition.



Plumbing system photos

4. Roof

The predominant roof covering is asphalt shingle. The roof was fully replaced (100%) and a roofing permit was recorded. The system is approximately 6 years old with an estimated 8 years of remaining useful life. Overall condition is rated Satisfactory. No cracking, cupping, curling, exposed asphalt, exposed felt, missing tabs, soft spots in the decking, or hail damage was observed. Localized excessive granule loss was observed on the rear slope. No visible signs of active leakage were noted at the roof surface, attic or underside of the decking, or interior ceilings.

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

2026-07-10

Date of last update

2026-07-10

If updated

Full replacement

Percent of replacement

100%

Overall condition

Satisfactory

Visible damage / deterioration - Cracking

☐ Yes ☒ No

Visible damage / deterioration - Cupping or curling

☐ Yes ☒ No

Visible damage / deterioration - Excessive granule loss

☒ Yes ☐ No

Visible damage / deterioration - Exposed asphalt

☐ Yes ☒ No

Visible damage / deterioration - Exposed felt

☐ Yes ☒ No

Visible damage / deterioration - Missing, loose, or cracked tabs or tiles

☐ Yes ☒ No

Visible damage / deterioration - Soft spots in decking

☐ Yes ☒ No

Visible damage / deterioration - Visible hail damage

☐ Yes ☒ No

Any visible signs of leaks?

☐ Yes ☒ No

Attic / underside of decking leak?

☐ Yes ☒ No

Interior ceilings leak?

☐ Yes ☒ No

Secondary Roof

Any visible signs of leaks?

☐ Yes ☒ No



Roof photos - Front roof slope; shingles in satisfactory condition.



Roof photos - Left side roof slope; shingles in satisfactory condition.



Roof photos - Right side roof slope; shingles in satisfactory condition.



Roof photos

5. Additional Comments / Observations

RECORDED FOUR-POINT FORM EVIDENCE

Additional comments / observations

V3 QA seed includes representative electrical, plumbing, and roof deficiencies with matching evidence photos. One double-tapped breaker condition was observed in the main panel. Past staining was observed below the kitchen sink cabinet. Localized granule loss was observed at the rear slope.



Additional photos - Additional context photo for noted minor deficiencies.