



## Summit Home Inspection

1208 Lighthouse Way, Suite 300, Bellingham, WA 98225

555-781-9823

## MOLD VISUAL MOISTURE INSPECTION REPORT



## 122 Fort Bellingham Road

Bellingham, WA 98225

Inspected on Jul 10, 2026

### INSPECTOR

Frank Williams

License #4512280

acmeinspectors@gmail.com

### PREPARED FOR

Morgan Mold

(512) 555-0177

morgan.mold@example.com

# Table of Contents

|                                                      |          |
|------------------------------------------------------|----------|
| <b>Purpose, Scope, and Limitations of Inspection</b> | <b>3</b> |
| <b>Executive Summary</b>                             | <b>4</b> |
| <b>Report Sections</b>                               | <b>7</b> |
| 1. Scope and Lab Status                              | 7        |
| 2. Roof                                              | 8        |
| 3. Exterior and Grounds                              | 9        |
| 4. Foundation and Crawlspace                         | 10       |
| 5. HVAC and Ventilation                              | 10       |
| 6. Plumbing                                          | 12       |
| 7. Attic, Ventilation, and Insulation                | 13       |
| 8. Interior                                          | 14       |
| 9. Moisture, Humidity, and Temperature               | 15       |
| 10. Limitations and Exclusions                       | 16       |

# 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.

## Mold Visual + Moisture Addendum

This Mold Visual + Moisture Assessment is limited to visible conditions, moisture-related indicators, reported conditions, and accessible areas at the time of inspection. It is not a comprehensive indoor air quality inspection, medical opinion, toxicity assessment, remediation protocol, clearance verification, or guarantee that hidden or future mold growth is absent. Laboratory results, if referenced, should be reviewed from the original lab report.

## Executive Summary

0

IMMEDIATE REPAIRS

5

PRIORITY REPAIRS

4

MONITOR / MAINTENANCE

### PROPERTY DETAILS

#### INSPECTION DATE

Jul 10, 2026

#### INSPECTION TIME

1:15 PM

#### WEATHER CONDITIONS

Recent rain, overcast

#### APPROX. OUTDOOR TEMPERATURE

74 F

#### PEOPLE PRESENT

Client and inspector

#### ESTIMATED YEAR BUILT

1998

#### TYPE OF STRUCTURE INSPECTED

Single-family home visual mold/moisture inspection

This visual mold and moisture inspection was performed at 122 Fort Bellingham Road, Bellingham, WA 98225 on July 10, 2026, during overcast conditions following recent rainfall. At the client's request, the assessment was limited in scope to the primary building and attached parking structure. No laboratory air or surface samples were collected or included as part of this report.

Several areas of moisture concern were identified. At the roof and exterior, a debris-filled rear gutter and staining below the eave were noted at the laundry-side wall, along with a rear downspout discharging near the foundation and vegetation contacting the wall cladding. Inside, the laundry wall below the rear window showed staining, a musty odor, and elevated moisture meter readings, and the guest bathroom tub surround had deteriorated caulk with elevated moisture readings at adjacent base trim. The air handler filter was dirty, with moisture staining observed at the adjacent return plenum. Elevated moisture readings were recorded at the laundry wall and guest bathroom base trim, with normal comparative readings obtained in the adjacent hallway. Humidity in the laundry area measured 64% RH and interior temperature measured 71°F at the time of inspection.

Access limitations affected portions of the inspection: the crawlspace ventilation area could not be fully observed due to stored items blocking the access opening, and the roof sheathing above the vaulted ceiling could not be viewed due to the vaulted ceiling construction. Stored items also limited moisture meter readings behind the washer and along the rear wall. All other inspected components and areas were observed with no correction needed at the time of inspection.

### HOW TO READ THIS REPORT

The high-level summary is provided for convenience and is not the full inspection report. The client should read every section, including limitations, photos, item details, and recommendations. This report is based on inspector-recorded evidence and visible, accessible conditions at the time of inspection. Recommended evaluations or repairs should be reviewed by qualified professionals before important decision deadlines.

### REPORT DISCLAIMERS

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: Grading and Drainage

Exterior and Grounds - The rear downspout discharged near the foundation, and dense vegetation was in contact with the wall cladding, both moisture-conducive conditions.

Extend the downspout discharge away from the foundation and trim back vegetation from the wall cladding to reduce moisture exposure.

#### Priority: Air Handler Filter / Return Plenum

HVAC and Ventilation - The air handler filter was dirty, and moisture staining was visible at the adjacent return plenum.

Replace the air handler filter and evaluate the return plenum for the source of the moisture staining; repair as needed.

#### Priority: Guest Bathroom Tub Surround

Plumbing - Deteriorated caulk was present at the tub surround, with water damage nearby and elevated moisture readings at the adjacent base trim.

Re-caulk the tub surround and evaluate/repair the adjacent base trim affected by moisture intrusion.

#### Priority: Laundry Wall

Interior - The laundry wall below the rear window showed water staining, a musty odor, and elevated moisture meter readings.

Investigate and correct the source of moisture at the laundry wall below the rear window, and repair affected finishes.

#### Priority: Moisture Measurements

Moisture, Humidity, and Temperature - Elevated moisture readings were recorded at the laundry wall and guest bathroom base trim, consistent with the moisture concerns noted in the laundry and bathroom areas.

Address the underlying moisture sources at the laundry wall and guest bathroom base trim and re-check readings after repairs.

### Monitor / Maintenance Notes

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

#### Maintenance: Inspection Scope

Scope and Lab Status - The inspection scope was limited, at the client's request, to a visual mold and moisture assessment of the primary building and attached parking structure.

Consider a full-scope inspection of any excluded areas if future concerns arise.

#### Monitor: Roof Covering / Drainage

Roof - A debris-filled rear gutter and staining below the eave were observed at the laundry-side wall, indicating a drainage concern and evidence of moisture intrusion.

Clean the rear gutter and monitor the eave area for continued moisture intrusion; repair or reseal as needed to prevent further water entry.

**Maintenance: Crawlspace Ventilation Access**

Foundation and Crawlspace - The crawlspace ventilation area could not be fully observed; stored items blocked the crawlspace access opening at the rear utility room.

Clear stored items from the crawlspace access opening to allow full evaluation of ventilation and moisture conditions.

**Maintenance: Attic Framing / Sheathing Access**

Attic, Ventilation, and Insulation - Roof sheathing above the vaulted ceiling could not be observed due to the vaulted ceiling construction preventing direct access to this area.

No further action recommended at this time; sheathing condition in this area remains unverified due to construction access limitations.

# Report Sections

## 1. Scope and Lab Status

This inspection was performed as a Complete Mold Inspection with visual scope limited, at the client's request, to the primary building and attached parking structure. No laboratory samples (air, surface, or otherwise) were collected, and no lab report is included with this inspection. Findings in this report are based solely on visual observation and moisture meter/hygrometer readings taken at the time of inspection.

SECTION DETAILS

|                                                                                     |                                                                                   |
|-------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|
| <div>Inspection Type</div> <div>Complete Mold Inspection</div>                      | <div>Area Scope</div> <div>Primary building, Attached parking structure</div>     |
| <div>Lab Result Status</div> <div>No lab results included</div>                     | <div>Lab Name</div> <div>No lab report included in this QA seed</div>             |
| <div>Sample Date</div> <div>2026-07-10</div>                                        | <div>Sample IDs</div> <div>Not applicable</div>                                   |
| <div>Sample Locations</div> <div>No samples collected for this visual QA seed</div> |                                                                                   |
| <div>Sample Type(s)</div> <div>Not applicable</div>                                 | <div>Original Lab Report Provided Separately</div> <div>No</div>                  |
| <div>Chain Of Custody Status</div> <div>Completed</div>                             | <div>Sampling Procedure Status</div> <div>IAC2 sampling procedures followed</div> |
| <div>Outdoor Air Sample Status</div> <div>Collected</div>                           | <div>Indoor Air Sample Status</div> <div>Collected</div>                          |
| <div>Surface Sample Status</div> <div>Collected</div>                               | <div>Air Flow / Rotameter Calibration Status</div> <div>Recorded</div>            |

DETAILED INSPECTION ITEM BREAKDOWN

|                                                                                                                                                                                                                                                                      |                              |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|
| <div>Inspection scope defined</div> <div>Status: inspected</div> <div>Defects: Limited scope; Client limitation noted</div> <div>Notes: Client requested a visual mold and moisture assessment focused on the primary building and attached parking structure.</div> | <div>CORRECTION NEEDED</div> |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|

Laboratory result summary status

Status: not present

Notes: No laboratory samples or lab report were included in this QA seed.

NOT PRESENT

2. Roof

The roof was viewed from ground level, at the eaves, and with binoculars. Overall roof covering and penetrations were inspected, with one drainage- and moisture-related concern noted at the rear of the structure.

SECTION DETAILS

View Method

Ground level, Eaves, Binoculars

Moisture-Related Concerns

Drainage concern, Staining observed

DETAILED INSPECTION ITEM BREAKDOWN

Roof covering and drainage related to moisture intrusion

Status: inspected

Defects: Drainage concern; Evidence of moisture intrusion; Staining observed

Notes: Debris-filled rear gutter and staining below the eave were observed at the laundry-side wall.

CORRECTION NEEDED



Roof 2.1a - Roof drainage and covering viewed for moisture intrusion concerns.

Roof penetrations, flashings, vents, skylights, and chimneys

Status: inspected

Notes: QA seed: inspected with no correction needed.

PASS

### 3. Exterior and Grounds

Exterior cladding, trim, and penetrations were inspected. Grading and drainage at the rear of the property showed conditions conducive to moisture intrusion.

SECTION DETAILS

|                                                  |                                                                 |
|--------------------------------------------------|-----------------------------------------------------------------|
| Exterior Materials<br>Brick veneer, Fiber cement | Grading / Drainage<br>Flat/negative grading, Vegetation contact |
|--------------------------------------------------|-----------------------------------------------------------------|

DETAILED INSPECTION ITEM BREAKDOWN

|                                                                                                                                                                                                                                                                                                     |                   |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|
| <b>Cladding, flashing, trim, doors, windows, eaves, soffits, and fascias</b><br><br>Status: inspected<br>Notes: QA seed: inspected with no correction needed.                                                                                                                                       | PASS              |
| <b>Exterior grading and drainage around building perimeter</b><br><br>Status: inspected<br>Defects: Downspout discharge near foundation; Vegetation contact; Moisture-conducive condition<br>Notes: Rear downspout discharged near the foundation and dense vegetation contacted the wall cladding. | CORRECTION NEEDED |



Exterior and Grounds 3.2a - Exterior grading and drainage around the inspected building perimeter.

|                                                                                                                                                    |      |
|----------------------------------------------------------------------------------------------------------------------------------------------------|------|
| <b>Exterior penetrations through siding or covering materials</b><br><br>Status: inspected<br>Notes: QA seed: inspected with no correction needed. | PASS |
|----------------------------------------------------------------------------------------------------------------------------------------------------|------|

## 4. Foundation and Crawlspace

The foundation perimeter was inspected with no correction needed. The crawlspace ventilation area was not fully accessible due to stored items blocking the access opening at the rear utility room.

### SECTION DETAILS

|                                                                               |                                                           |
|-------------------------------------------------------------------------------|-----------------------------------------------------------|
| <b>Area Observed</b><br>Slab foundation, Foundation perimeter, Not accessible | <b>Moisture Evidence</b><br>Moisture staining, Musty odor |
|-------------------------------------------------------------------------------|-----------------------------------------------------------|

### DETAILED INSPECTION ITEM BREAKDOWN

|                                                                                                                                                              |             |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|
| <b>Foundation, basement, or crawlspace moisture intrusion</b><br><br><b>Status:</b> inspected<br><b>Notes:</b> QA seed: inspected with no correction needed. | <b>PASS</b> |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|



Foundation and Crawlspace 4.1a - Foundation area checked for visible moisture indicators.

|                                                                                                                                                                                                                                                                                                  |                      |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|
| <b>Crawlspace or basement ventilation related to moisture control</b><br><br><b>Status:</b> inaccessible<br><b>Access limitation:</b> Stored items blocked the crawlspace access opening at the rear utility room.<br><b>Notes:</b> The crawlspace ventilation area could not be fully observed. | <b>NOT INSPECTED</b> |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|

## 5. HVAC and Ventilation

The air handler, filter, ductwork, and supply/return registers were inspected. Condensate handling and ductwork/registers were observed with no correction needed. The air handler filter and adjacent return plenum showed conditions warranting attention.

### SECTION DETAILS

|                                                                                                                              |
|------------------------------------------------------------------------------------------------------------------------------|
| <b>Components Observed</b><br>Air handler, Air filter, Visible ductwork, Supply registers, Return registers, Central AC unit |
|------------------------------------------------------------------------------------------------------------------------------|

Ventilation Areas

Kitchen exhaust, Bathroom exhaust, Laundry ventilation

DETAILED INSPECTION ITEM BREAKDOWN

Air handler, fan, and air filter

CORRECTION NEEDED

Status: inspected

Defects: Dirty filter; Moisture staining

Notes: Air handler filter was dirty and moisture staining was visible at the adjacent return plenum.



HVAC and Ventilation 5.1a - Air handler and filter area reviewed for moisture and growth indicators.

Condensate pump, pan, and visible condensate drainage

PASS

Status: inspected

Notes: QA seed: inspected with no correction needed.

Readily visible ductwork and representative supply/return registers

PASS

Status: inspected

Notes: QA seed: inspected with no correction needed.



HVAC and Ventilation 5.3a - Representative supply register and surrounding finish condition.

## 6. Plumbing

Toilets, faucets, showers, tubs, water heater, and visible supply/drain piping were inspected. Supply and drain piping were observed with no correction needed. A moisture-related condition was identified at the guest bathroom tub surround.

### SECTION DETAILS

|                                                                                                   |
|---------------------------------------------------------------------------------------------------|
| <b>Fixtures Observed</b>                                                                          |
| Toilets, Faucets, Showers, Tubs, Water heater/source, Visible supply piping, Visible drain piping |
| <b>Moisture Evidence</b>                                                                          |
| Past leak staining, Deteriorated caulk/grout, High moisture reading                               |

### DETAILED INSPECTION ITEM BREAKDOWN

|                                                                                                                     |                          |
|---------------------------------------------------------------------------------------------------------------------|--------------------------|
| <b>Readily visible water supply, drain, waste, and vent piping</b>                                                  | <b>PASS</b>              |
| Status: inspected                                                                                                   |                          |
| Notes: QA seed: inspected with no correction needed.                                                                |                          |
| <b>Fixtures related to moisture intrusion</b>                                                                       | <b>CORRECTION NEEDED</b> |
| Status: inspected                                                                                                   |                          |
| Defects: Deteriorated caulk/grout; Water damage nearby; High moisture reading                                       |                          |
| Notes: Guest bathroom tub surround had deteriorated caulk and elevated moisture readings at the adjacent base trim. |                          |



Plumbing 6.2a - Bathroom fixture and nearby finish checked for moisture indicators.

7. Attic, Ventilation, and Insulation

The attic was viewed from the access point. Insulation and ventilation were observed with no correction needed. Roof sheathing above the vaulted ceiling could not be directly viewed.

SECTION DETAILS

|                                                       |                                                           |
|-------------------------------------------------------|-----------------------------------------------------------|
| <div>Attic Access</div> <div>Viewed from access</div> | <div>Attic Conditions</div> <div>No visible concern</div> |
|-------------------------------------------------------|-----------------------------------------------------------|

DETAILED INSPECTION ITEM BREAKDOWN

|                                                                                                                                                    |                 |
|----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| <div>Insulation and ventilation of attic spaces</div> <div>Status: inspected</div> <div>Notes: QA seed: inspected with no correction needed.</div> | <div>PASS</div> |
|----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|



Attic, Ventilation, and Insulation 7.1a - Attic insulation and ventilation reviewed for moisture-related conditions.

**Framing and sheathing related to moisture conditions**

NOT INSPECTED

Status: inaccessible

Access limitation: Vaulted ceiling construction prevented direct view of sheathing in the affected area.

Notes: Roof sheathing above the vaulted ceiling could not be observed.

8. Interior

Living areas, bedrooms, bathrooms, kitchen, laundry, and utility areas were inspected. Kitchen, bath, and laundry ventilation were observed with no correction needed. A moisture-related condition was identified at the laundry wall.

SECTION DETAILS

|                                                                                                      |                                                                                                 |
|------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|
| <b>Interior Areas Observed</b><br>Living areas, Bedrooms, Bathrooms, Kitchen, Laundry, Utility areas | <b>Interior Evidence</b><br>Water staining, Musty odor, High moisture reading, Damaged finishes |
|------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|

DETAILED INSPECTION ITEM BREAKDOWN

**Walls, ceilings, floors, doors, and windows**

CORRECTION NEEDED

Status: inspected

Defects: Water staining; High moisture reading; Musty odor

Notes: Laundry wall below the rear window had staining, a musty odor, and elevated moisture meter readings.



Interior 8.1a - Interior wall and ceiling area checked for staining or moisture indicators.



Interior 8.1b - Moisture meter location at the stained laundry wall below the rear window.

Kitchen, bathroom, laundry, and whole-house ventilation

PASS

Status: inspected  
Notes: QA seed: inspected with no correction needed.

9. Moisture, Humidity, and Temperature

Moisture, humidity, and temperature readings were taken using a moisture meter, hygrometer, and thermometer across interior walls, bathrooms, kitchen/laundry, and the HVAC area. Humidity measured 64% RH in the laundry area and temperature measured 71°F in the inspected interior area. Elevated moisture was detected at the laundry base cabinet and lower north wall, compared to normal readings in the adjacent hallway. Stored items limited readings behind the washer and along the rear wall.

SECTION DETAILS

|                                                                                                                                                                  |                                                                    |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|
| <p>Measurement Areas</p> <p>Interior walls, Bathrooms, Kitchen/laundry, HVAC area</p>                                                                            | <p>Tools Used</p> <p>Moisture meter, Hygrometer, Thermometer</p>   |
| <p>Moisture Reading Summary</p> <p>Elevated moisture detected at laundry base cabinet and lower north wall; normal comparative readings in adjacent hallway.</p> |                                                                    |
| <p>Humidity Reading</p> <p>64% RH in laundry area.</p>                                                                                                           | <p>Temperature Reading</p> <p>71 F in inspected interior area.</p> |
| <p>Measurement Limitations</p> <p>Stored items limited readings behind washer and along rear wall.</p>                                                           |                                                                    |

DETAILED INSPECTION ITEM BREAKDOWN

Moisture measurements in areas of concern

CORRECTION NEEDED

Status: inspected  
Defects: Elevated moisture reading; Moisture detected  
Notes: Elevated moisture readings were recorded at the laundry wall and guest bathroom base trim.



Moisture, Humidity, and Temperature 9.1a - Representative moisture meter location for area of concern.

Humidity and temperature observations

PASS

Status: inspected  
Notes: QA seed: inspected with no correction needed.

10. Limitations and Exclusions

This inspection was limited by finished surfaces and stored items/furnishings present at the time of inspection, which restricted access and visibility in certain areas as noted throughout this report, including the crawlspace access, vaulted ceiling sheathing, and moisture readings behind the washer and along the rear wall.

SECTION DETAILS

Limitations Observed  
Finished surfaces, Stored items/furnishings

DETAILED INSPECTION ITEM BREAKDOWN

Inspection limitations and inaccessible areas

PASS

Status: inspected  
Notes: QA seed: inspected with no correction needed.