

**GUARDIAN HOME  
26 EAST MADISON AVENUE  
CRESSKILL, NEW JERSEY 07626  
(201) 568-2783 (201) 568-8117 FAX**

**REPORT NUMBER: 2007/01/01/100**

**PROPERTY LOCATION: 123 Main Street, Cresskill, New Jersey**

**PRESENT OWNERS: Unknown**

**COMMISSIONED BY: Your Name, 456 Main Street, Cresskill, NJ 07626**

**STYLE OF BUILDING: Commercial      AGE OF BUILDING: Approx: 60+ years**

**INSPECTION DATE: January 01, 2007      INSPECTOR: G.D. Guilfoyle/mw**

**SUMMARY**

**THIS INSPECTION REPORT IS BASED ON VISUAL OBSERVATION OF THE PHYSICAL CONDITION OF THE BUILDING. CONDITIONS NOT READILY VISIBLE ARE SPECIFICALLY EXCLUDED. THE INSPECTOR IS NOT EXPECTED TO OPERATE ANY EQUIPMENT AND DOES NOT OPERATE ANY EQUIPMENT NOT NORMALLY OPERATED BY THE HOMEOWNER, TO DISMANTLE EQUIPMENT, TO REMOVE NAILED OR BOLTED COVERS, TO MAKE HOLES, TO MOVE FURNITURE OR LIFT RUGS, OR TO PERFORM ANY TEST THAT REQUIRES DAMAGING OR DESTROYING THE ITEM BEING TESTED. THIS REPORT COVERS ONLY THOSE ITEMS SPECIFICALLY MENTIONED, AND THOSE ONLY AT THE TIME OF THE INSPECTION. THIS REPORT DOES NOT CONSTITUTE OR IMPLY A GUARANTEE OR WARRANTY OF ANY KIND.**

**THIS REPORT DOES NOT INCLUDE ENVIRONMENTAL HAZARDS ASSOCIATED WITH THE HOUSE UNLESS EXPRESSLY REQUIRES, I.E., UREA-FORMALDEHYDE IN THE WALLS, LEAD PAINT, MOLD, ASBESTOS INSULATION, ASBESTOS CEILINGS AND PANELS, TOXIC WASTE DUMPS AND/OR CHEMICALS AROUND THE HOUSE. WE DO NOT HAVE THE LABORATORY FACILITIES OR EXPERTISE IN THESE AREAS. WE RECOMMEND YOU CHECK YOUR LOCAL BOARD OF HEALTH OR ANY ENVIRONMENTAL SCIENTIST.**

**THIS REPORT REFLECTS OUR PROFESSIONAL OPINION OF THE CONDITION OF THE MAJOR STRUCTURAL, MECHANICAL AND ELECTRICAL ELEMENTS OF THE PROPERTY AS OF THE DATE OF THIS INSPECTION. PLEASE REVIEW OUR SPECIFIC COMMENTS AND RECOMMENDATIONS WITHIN EACH CATEGORY. REGULAR PREVENTIVE MAINTENANCE WILL PROLONG LIFE. SHOULD THERE BE ANY QUESTIONABLE AREAS REGARDING THIS REPORT, THEY SHOULD BE PROMPTLY RESOLVED. CALL YOUR NEAREST GUARDIAN HOME OFFICE IF YOU HAVE ANY QUESTIONS.**

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**REPORT CAN BE USED BY ATTORNEY, BANK AND/OR MORTGAGE CO. AND WITH THE CONSENT OF THE PERSON WHO COMMISSIONED THE REPORT; USE OF REPORT BY ANOTHER PARTY IS ILLEGAL AND RENDERS REPORT INVALID.**

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## EXPLANATION OF TERMS

<b>GOOD</b>	Quality – above average; condition. Repairs improbable.
<b>SATISFACTORY</b>	Quality – average; condition – satisfactory. Ordinary maintenance required.
<b>ACCEPTABLE</b>	Useable in its present state.
<b>SERVICEABLE/FAIR</b>	Suitable for present usage. Anticipate repairs.
<b>POOR</b>	Quality – below average; Repairs are necessary.
<b>UNACCEPTABLE</b>	Repair or replace.
<b>INADEQUATE</b>	Not suitable for present usage.

## LIMITS OF LIABILITY

The undersigned shall not be held liable for defects or conditions, which are not visible at the time of the inspection.

The inspector's results are based upon his own visual observation and experience, and are, of necessity, subjective.

Any changes in the condition of the premises between the time of the inspection and closing date and/or occupancy are not the liability of the inspector.

The liability of the inspector and/or GUARDIAN HOME is limited to the fee paid for the services provided.

**“Under no circumstances is this report to be considered a warranty or guaranty.”**

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### **GUTTERS/LEADERS:**

Aluminum gutters are in overall satisfactory condition. Clean gutters prior to the severe winter weather. Clean out gutters periodically to keep lines open.

Downspouts are in overall satisfactory condition. Direct all, above ground, downspouts away from house and foundation by at least five feet, use splash block or extensions.

### **SIDING:**

The front, sides and rear of the building are vinyl clad and are in overall satisfactory condition. Siding should require minimum maintenance. Washing periodically is recommended.

Keep all joints caulked to save energy and prevent water penetration.

### **FOUNDATION (EXTERIOR):**

Exterior foundation is in overall satisfactory condition.

### **ROOF:**

Roof was observed from the ground using binoculars. **Inspectors are advised not to walk on the roof. This can cause damage to property and is dangerous for the inspector.**

**Fiberglass roofing shingles were found to be in FAIR TO POOR condition. Multiple layers of shingles were noted. Strip shingles and install sheathing as needed. The approximate age of the roof is seventeen plus [17+] years old. Fiberglass roofing has an expected life span of twenty to twenty-five years. The roof must be replaced in the near future.**

Please note wherever two materials are joined, the possibility of water penetration exists. These areas should be checked periodically and repaired as needed. Sealing the roof flashings periodically may reduce the chance of leaking.

### **FASCIAS/SOFFITS/EAVES:**

Fascias, soffits and eaves are in overall satisfactory condition. **The fascias were not visible under the gutters.**

### **CHIMNEYS:**

The brick chimney is in satisfactory condition, as noted from ground level.

Periodic sealing of the chimney cap may help keep out rainwater (concrete coping). Seal all flashings periodically. Seal all vent pipes as needed. **Vent pipe flashing on the right side of the roof is lifting and will need to be repaired.**

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### **DRAINAGE/GRADING:**

Overall property drainage is in satisfactory condition. Maintain 15-degree grade away from foundation.

### **WALLS/FENCES:**

**Railroad tie retaining wall at the right front is in POOR condition. Replacement of damaged railroad ties is needed.**

### **WALKS/DRIVEWAYS:**

The asphalt driveway was found to be in satisfactory condition. Repairing and sealing every two years may extend its life.

Concrete walk is in satisfactory condition with normal settlement cracks. Ascertain from the town if repairs are the responsibility of the town or the owner. Repairing the sidewalk with cement mix periodically may extend its life.

### **PORCHES/PATIOS/DECKS:**

**Front and rear entrance porch is in overall FAIR TO POOR condition. Stone on the porch planting areas are loose and in need of repairs. Floor surface is covered with outdoor carpet and was not visible for inspection and was not inspected. Re-pointing the masonry is recommended.**

### **COMMENTS:**

Check all roof flashings annually for wear and water leaks. Check for clogged gutters and downspouts periodically. Trimming of trees, bushes and shrubs periodically is recommended. Conduct spring and fall inspection of building exterior.

### **BUILDING SECURITY:**

Post emergency numbers at all telephones. Review easy access areas to the building and improve safety. Maintaining the smoke detector system will improve safety. The building is equipped with dead bolt locks. Change lock tumblers when taking possession of your property.

**Due to security reasons, alarm system was not tested.** It is recommended that the alarm company be employed to demonstrate alarm system. Have company change all codes or keys and change all tumbler locks.

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## **BATHROOMS:**

One [1] half bath. Fixtures are in overall satisfactory condition.

## **ATTIC:**

**The attic access was obstructed and could not be accessed.**

## **VENTILATION:**

Attic ventilation is adequate.

It is recommended that a roof ventilator fan be installed for added attic ventilation. This will add to the efficiency of the central air conditioning. Consider installing a ridge vent when replacing the roof. Ice dam shields (weather shields) are mandatory when re-roofing.

## **INSULATION:**

**The attic access was obstructed; insulation is not observable.**

## **WALLS/CEILINGS:**

The walls and ceilings are in satisfactory condition. **Cosmetic repairs will be necessary, i.e., spackling, sanding and painting.**

## **FLOORS:**

Wall to wall carpeting on most floors; **floor surfaces were unobservable.**

## **WINDOWS/DOORS:**

Windows are in overall satisfactory operational order as indicated by a random check. Basement windows are in satisfactory condition.

Doors are in overall satisfactory operational order as indicated by a random check.

## **BASEMENT:**

**Basement has excessive storage finished; many areas were unobservable, i.e., sills, box beams, joists and exterior walls.** Foundation walls, where visible, are in satisfactory condition.

Basement steps are in satisfactory condition.

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### **CRAWL SPACE:**

Crawl space foundation, where visible, is in satisfactory condition. **Crawl space was not adequately insulated. Insulating this area is recommended.**

**Crawl space was under three feet high and could not be entered. A very limited visual inspected was conducted.**

### **WATER PENETRATION:**

Basement has excessive storage; **exterior walls were not observable in many areas. Basement was WET at the time of the inspection. Water heater was leaking at the time of inspection. Some walls show signs of old water marks, although there is no evidence of serious water problems.**

Regrading at the foundation, keeping all leaders clear and piping all leaders away from foundation may reduce chances of future water problems.

**From today's visual inspection we have reported on whether there is any current water penetration or past signs of water penetration. However, it cannot be determined whether or not there will be future flooding problems. To do so would require digging up at the foundation footings for examination.**

**Due to the constant state of physical change and weather conditions, it is not possible to ascertain the degree of any future water penetration over which we have no control nor do we assume any responsibility. Any buyer uncertainty should be resolved prior to purchase.**

**If still concerned, it is recommended that a water proofing company be consulted for further advice.**

### **REMINDERS:**

**Keep bathrooms water tight by grouting. Maintain or install handrails on all steps. Obtain all instruction booklets and any in force warranties from present owners, if possible.**

**Discuss with present owners, the names of reputable repair and service people. Have owners demonstrate use and peculiarities of building equipment and appliances.**

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## **PLUMBING:**

Water feed is copper. Copper water pipes, where visible, are in satisfactory condition. No leaks were noted.

**Waste system, where visible, is galvanized, PVC and cast iron and was found to be in FAIR condition. No present leaks were noted. The interior of these lines cannot be visually seen.**

**Galvanized waste piping, where noted, was found to have some corrosion. This will bear watching for future leakage. No present leakage was noted.**

Main water shut-offs on the house side of the meter were functioning.

## **COOLING:**

**Electric central air conditioning systems (three) could NOT be tested.** Manufacturers do not recommend turning on system at temperatures below 60 degrees Fahrenheit within a 48 hour period because of the possibility of damage to the compressor. If the system cannot be checked prior to purchasing the house, the seller can provide you with a written guarantee of its operational integrity.

**Fully covering the exterior unit in the off-season may cause condensation buildup and rusting. Change filters during cooling season.**

**Have condensate drain lines cleaned periodically. Servicing the systems prior to use is recommended.**

## **ELECTRICAL:**

CUTLER HAMMER 150amp, 120/240 volt, three-wire load center. The load center is serviced with circuit breakers. Turn breakers off and on yearly to prevent corrosion build up. Panel is equipped with a main disconnect. BX-Romex wiring was noted.

Random check of receptacles indicates satisfactory condition. Consider installing ground fault interrupters on all receptacles where water is used (bathrooms receptacles). **Keep all circuits marked.**

*Inspection of the electrical system was limited by, but not restricted to, the following conditions: Electrical components concealed behind finished surfaces could not be inspected. Only a representative sampling of outlets and light fixtures were tested. Furniture and/or storage restricted access to some electrical receptacles.*

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## **HOT WATER:**

RHEEM gas forty [40] hot water heater. Unit is approximately seventeen [17] years old, with no leaks noted, and operating in UNACCEPTABLE condition. The unit is leaking and needs to be updated. Units of this type and quality have a life expectancy of 8 to 12 years.

We do not test pressure relief valves on hot water tanks or boilers because of their high rate of failure (they do not shut off) once tested. It is recommended that the valves be tested by a qualified plumbing contractor during routine maintenance.

Keep heater on warm settings and drain periodically for extended life and lower utility bills.

**Remove the carpet at the base of the unit.**

## **HEATING:**

Gas fired hydronic boiler. Unit has three [3] zones, is clean and operating in FAIR condition. Inspection of the heating system indicated the unit is functioning in a normal manner and is free of visible leaks (at the time of the inspection). Due to the age and normal wear factors, future trouble free operation cannot be predicted.

All areas of the interior of the boiler were not visible from the exterior of the boiler.

Have a service company clean and adjust boiler and burner conditions periodically. It is recommended that a service contract be obtained from gas supplier.

*The inspection of the heating system is general and not technically exhaustive. A detailed evaluation of the heating system heat exchanger is beyond the scope of the inspection. The adequacy of heat distribution is difficult to determine during a one time visit.*

**Check with present owners or town, if possible, as to the existence of any outdoor inground oil tanks. Properly abandon if necessary.**

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**SUMMARY:**

The building is considered to be in sound condition, built of standard materials, using construction methods of its time. With a thorough and on going maintenance program, this building should provide good service for many years to come.

Inspector performs this inspection under the ethics, standards and practices of the American Society of Home Inspectors and the State of New Jersey. **This is not a code inspection, e.g., CABO one and two family dwelling code and BOCA national building code.**

**The following systems are not inspected nor included as part of this inspection report including but not limited to: sprinkler systems/wall or window mounted air conditioning units / washer /dryer/alarm system/central vacuum system / refrigerator / intercom /outside gas barbecues/smoke detector system/swimming pools/private waste systems / humidifiers / oil tanks. Please note that sprinkler systems and swimming pools should not be tested during temperatures below 60 degrees Fahrenheit.**

**Check all phases of the inspection during the walk through prior to the closing. Air conditioning systems should NOT be checked if the temperature is below 60 degrees.**

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**THANK YOU FOR CHOOSING  
GUARDIAN HOME**

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**THIS EXAMINATION AND REPORT IS MADE AND ACCEPTED BY CUSTOMER WITHOUT WARRANTY OR GUARANTY OF ANY KIND, EITHER EXPRESSED OR IMPLIED.**

Pest control operator has, at the request of the customer, caused the building at the above stated address to be inspected. The observations of the inspector and the date of this inspection are indicated on the termite certificate.

Said inspection was limited to visual inspection of accessible areas and/or sounding of accessible areas and of accessible structural members. No inspection has been made for infestation in areas concealed by dirt filled, siding, rugs, insulation, etc. or that requires the removal thereof. Because of the characteristics and behavior of various termites, it is not always possible to determine the presence of infestation without extensive probing, and in some cases the actual dismantling of parts of the structure being inspected. Previous damage to trim, wall surfaces, etc., is frequently repaired with putty, spackling, tape or other decorative devices and this concealment or repair of damage would not be discovered except by probing which would make the surface appearance. **This has not been done.**

The inspection set forth has been made on the basis strictly of visual evidence only and is issued based only upon such evidence and is issued without expressed or implied warranty or guaranty.

The pest control operator has made such inspection as an accommodation to customer and in consideration thereof it is agreed by and between the parties hereto (those parties being the customer and the pest control operator), that pest control operator is not an insurer against wood infesting termites; that the report fee is a very normal fee and is not an insuring fee; and that from the nature of the inspection services to be rendered, it is impractical and extremely difficult to fix the actual damages, if any which, might result from a failure on part of the inspector to perform the services pulling up carpets, extensive probing, etc. Therefore, in the event it should subsequently turn out there might have been termites at the time of the inspection and there is a resulting loss or damage to the party for whom this inspection is made and limited to and fixed as a sum equal to the amount of the report fee. Said amount shall be only damages that can be claimed or obtained by person to whom this report is being made, or by any person or persons in private thereto and shall constitute liquidated damages.

The parties hereto covenant an agree that there are no representation, verbal understandings or statements changing or modifying any of the terms or provisions of this inspection report and that all terms, conditions and provision thereof are contained herein in writing.

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