FAMILYGUARD

HOME INSPECTION REPORT

Inspector: Alex Bishop
License #: HI01600042

1780 S 11th St. Albion, IN 46701
Inspection Prepared For: Seller

Date of Inspection: 12/5/2025
Age of House: 53 Years
Weather: Recent Snow

Table Of Contents

Report Summary

The summary below consists of potentially significant findings. These findings can be a safety hazard, a deficiency requiring a major expense to correct or items I would like to draw extra attention to. The summary is not a complete listing of all the findings in the report, and reflects the opinion of the inspector. Please review all pages of the report as the summary alone does not explain all of the issues. All repairs should be done by a licensed & bonded tradesman or qualified professional. I recommend obtaining a copy of all receipts, warranties and permits for the work done.
No significant findings.

Attic/Structure/Framing/Insulation		
Page 24 Item: 6	Sheathing/Framing	• Mold like substance along the sheathing/framing. An active or intermittent water source can cause mold growth and property damage, such as wood rot damage.
Crawl Space		
Page 26 Item: 6	Beams/Subfloor/Joists/Columns	• Mold like substance along the subfloor and floor joists. An active or intermittent water source can cause mold growth and property damage.

Grounds

1. Driveway

Acceptable

2. Service Walks/Steps

Acceptable

3. Hose Bibs

Marginal

Findings:
• No anti-siphon/frost free valve

No anti-siphon/frost free valve. The lack of an anti-siphon valve can allow water back flow into the water supply lines, thus contaminating potable water. This is a potential safety hazard. The lack of a frost fee valve can allow water to stay within the hose bib, which could potentially freeze during cold months and cause the pipe to rupture. This can cause property damage.

4. Landscaping

Marginal

Findings:
• Mulch/ground in close proximity with siding

Roof

1. Condition

Condition:
• Not inspected

Snow and ice along the roof. Visibility and accessibility were restricted . The roof could not be properly inspected due to the snow and ice.

Exterior

1. Chimney/Fireplace

Marginal

Findings:

- Needs cleaning/serviced
- Before using the fireplace, it is recommended that a licensed chimney/fireplace professional further evaluate to ensure the fireplace is in good working condition and is safe for usage.

General photo of the fireplace .

2. Gutters

Marginal

Findings:

- Recommend general contractor further evaluate and make necessary repairs
- A defective gutter/drainage system can cause excessive water to accumulate around the house, thus potentially causing water intrusion into the house or potential foundation problems due to excessive hydrostatic pressure. Also, a defective gutter/drainage system can cause excessive water to flow along the exterior walls, which could allow water to get behind the siding, soffit and fascia. An active or intermittent water intrusion source can cause mold growth and property damage.

Ice within the gutter system. Ice in the gutter system can cause ice damming, which can cause water intrusion within the eaves and into the house. An active or intermittent water source can cause property damage and mold growth. Also, ice can become heavy. The weight of the ice can pull down the gutter system, thus causing property damage.

Missing downspout elbows.

3. Siding

Marginal Aged

Deterioration along the siding.

Splits along the siding.

The siding is in proximity to the ground. Siding should have at least 6 to 8 inches of clearance above the ground. Maintaining proper clearances reduces access to wood structures behind the siding and helps preserve the house. The proper clearances help restrict access from wood destroying insects and/or moisture/water that might find its way behind the siding.

The siding color has faded with age.

4. Exterior Electrical

Findings:
- GFCI protected

5. Wood Destroying Insect Damage/Treatment

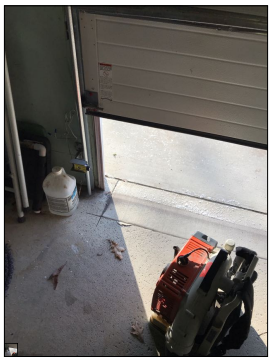
Findings:
- None apparent
- Limited visibility
- Finished walls/ceilings
- Cabinetry/shelving
- Furniture/stored items
- Cluttered condition
- Exterior siding
- Moisture/dampness observed in crawl space
- Dirt floor in the crawl space

Garage

1. Overhead Door(s)

2. Automatic Opener

3. Safety Reverse



The photo eye sensors are too high. This is a potential safety hazard. The photo eye sensors should be between four and six inches from the floor.

4. Floor/Slab

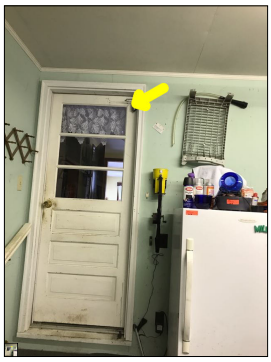
Findings:
• Cracks

Cracks along the floor.

5. Walls/Ceiling

6. Doors

Findings:
• Aged service door



The door that separates the interior of the house from the garage is not a proper fire rated door. This is a potential safety hazard.

7. Electrical

Findings:
• Non GFCI protected

Missing receptacle cover.

Open ground receptacles.

Kitchen

1. General

Kitchen.

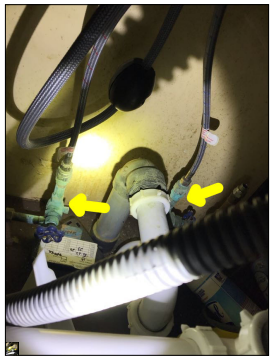
2. Cabinets/Countertops

Marginal Agent

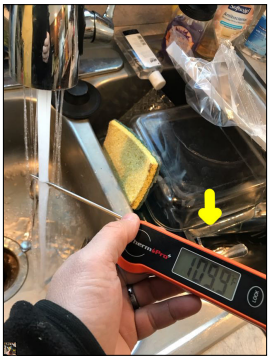
3. Sink/Faucet/Plumbing

Marginal

Findings:
- Limited visibility underneath the sink
- Rust/corrosion



Rust/corrosion along the plumbing pipes.



Temperature reading of the hot water during the time of the inspection. The approximate temperature of the hot water was 109 degrees Fahrenheit.

4. Walls/Ceiling

Acceptable

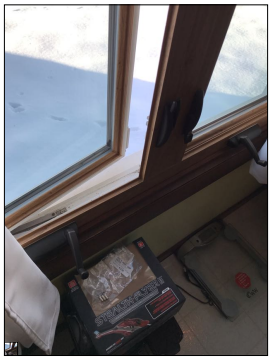
5. Floor

Marginal

Findings:
- Squeaks
- Slopes

6. Windows

Marginal



Missing window screens.

7. Electrical

Marginal Safety Hazard

Non GFCI protected receptacles.

8. Range

Marginal Aged

9. Exhaust Fan

Findings:
- Operable
- Aged

10. Dishwasher

Marginal Aged

11. Dishwasher Drain Line Looped

Findings:
- Yes

12. Refrigerator

Acceptable

Laundry

1. General

Laundry.

2. Dryer Exhaust

Findings:
- Recommend cleaning ductwork
- No visibility

3. Receptacles/Lights

Acceptable

4. Plumbing

Findings:
- No visibility

5. Dryer

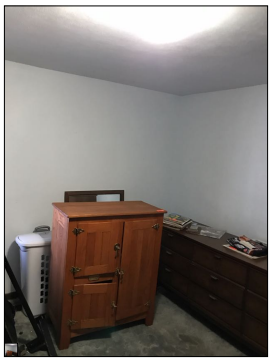
Findings:
- Operable

6. Washing Machine

Findings:
- Operable

Bedroom 1

1. General



Bedroom.

2. Walls/Ceiling

Acceptable

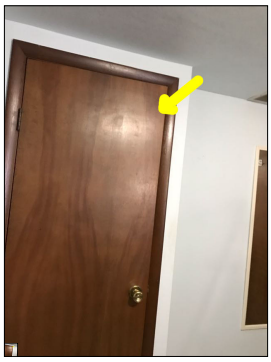
3. Floor

Marginal

Findings:
- Squeaks
- Slopes

4. Doors

Marginal



The door rubs the frame during operation.

5. Windows

Acceptable

6. Electrical

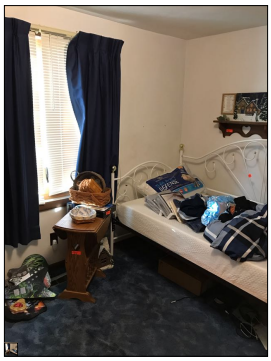
Acceptable

7. Heating Source

Heating source observed:
• Yes

Bedroom 2

1. General



Bedroom.

2. Walls/Ceiling

Acceptable

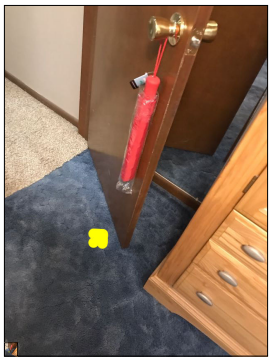
3. Floor

Marginal

Findings:
• Squeaks
• Slopes

4. Doors

Marginal



The door drags the floor during operation.

5. Windows

Acceptable

6. Electrical

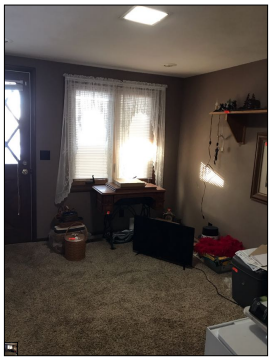
Acceptable

7. Heating Source

Heating source observed:
- Yes

Bedroom 3

1. General



Bedroom.

2. Walls/Ceiling

Acceptable

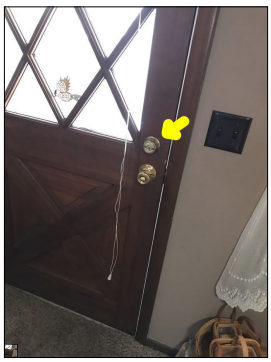
3. Floor

Marginal

Findings:
- Squeaks
- Slopes

4. Doors

Marginal



Double-keyed deadbolt lock. Double-keyed deadbolts are considered a safety hazard as they could create restricted egress.

5. Windows

Acceptable

6. Electrical

Acceptable

7. Heating Source

Heating source observed:
- Yes

Bathroom 1

1. General

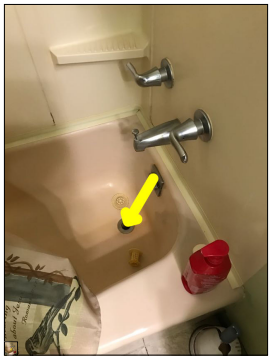
Bathroom.

2. Sinks/Plumbing

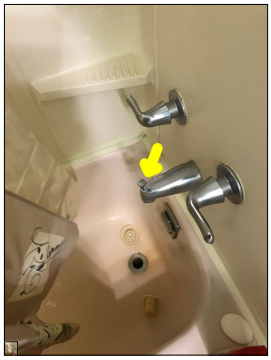
Findings:
• Limited visibility underneath the sink

3. Shower/Bathtub

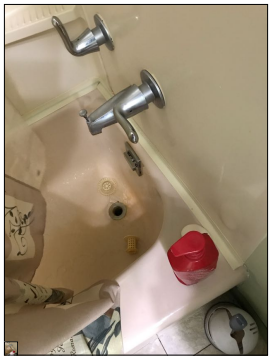
Findings:
• Aged cast iron bathtub



Missing drain stopper.



The diverter rod is stuck. It's currently in a position where only the showerhead works.



The bathtub faucet leaks while the showerhead is in operation. This is considered a defect. A properly functioning diverter will not allow any water through the bathtub faucet while the showerhead is in operation.

4. Toilet

The lever has to be held down for a few seconds for the toilet to flush. This is considered abnormal and a defect. A toilet should properly flush by simply pressing down on the lever and then releasing from the lever.

5. Walls/Ceiling

6. Floor

Findings:
• Squeaks
• Slopes

7. Doors

Acceptable

8. Windows

Marginal

There is a window located in the bathtub/shower. This is not a recommended practice. Some window materials can absorb water, thus causing mold growth and property damage, such as wood rot. Also, the window can potentially allow water to get behind the wall cavity, thus potentially causing mold growth and property damage.

9. Electrical

Findings:
• GFCI protected receptacles

Acceptable

10. Exhaust Fan

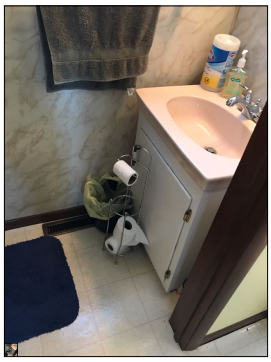
Findings:
• Operable

11. Heating Source

Heating source observed:
• Yes

Bathroom 2

1. General

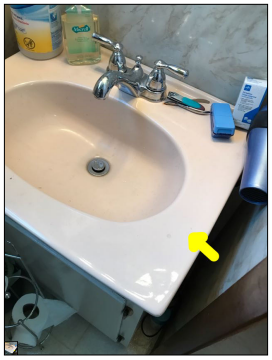


Bathroom.

2. Sinks/Plumbing

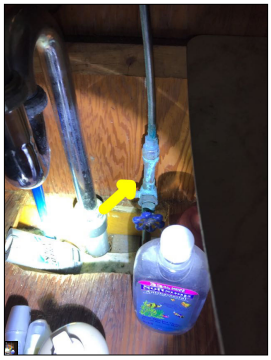
Findings:
• Limited visibility underneath the sink

Marginal



The sink is loose.

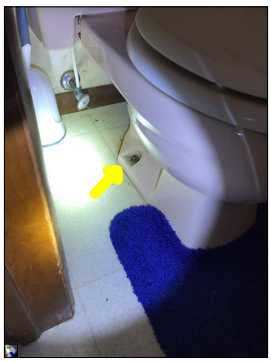
S-trap underneath the sink. S-traps no longer meet modern day plumbing standards. S-traps have the potential to siphon and become dry, thus creating the potential to allow sewer gases into the house. S-traps have the potential to make a knocking/gurgling sound when draining.



Rust/corrosion along the plumbing pipes.

3. Toilet

Marginal



Rust and corrosion along the toilet anchor bolts. This is considered a defect and the rust and corrosion can cause the toilet to become loose and potentially leak.

4. Walls/Ceiling

Acceptable

5. Floor

Acceptable

6. Doors

Acceptable

7. Windows

Acceptable

8. Electrical

Acceptable

Findings:
• GFCI protected receptacles

9. Exhaust Fan

Findings:
• None

10. Heating Source

Heating source observed:
• Yes

Living Room

1. General

Living room.

2. Walls/Ceiling

Acceptable

3. Floor

Findings:
• Slopes

Marginal

4. Doors

Marginal

The door does not properly close.

5. Windows

Acceptable

6. Electrical

Acceptable

7. Heating Source

Heating source observed:
• Yes

Family Room

1. General

Family room.

2. Walls/Ceiling

Acceptable

3. Floor

Acceptable

4. Doors

Marginal Aged

5. Windows

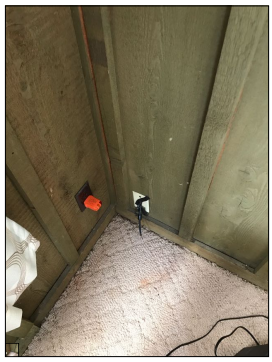
Poor

The window latches do not unlock. Therefore, making the window inoperable.

6. Electrical

Poor

The receptacle is inoperable.



The receptacle is inoperable.

7. Heating Source

Heating source observed:
- No
- None visible

Attic/Structure/Framing/Insulation

1. Access

Accessibility:
- Restricted access
- The attic had limited access due to lack of floor decking. Visibility was limited.

2. Insulation Type

Findings:
- The approximate depth of the insulation is 6+ inches
- Cellulose
- Loose

3. Insulation

Marginal

Findings:
- Signs of wildlife activity
- Debris within the insulation
- Recommend exterminator further evaluate and make necessary treatments

4. Ventilation

Poor

Findings:
- Inadequate ventilation can create moisture problems
- Eaves covered with insulation
- Additional attic ventilation recommended

5. Exhaust Fans/Exhaust Ductwork

Findings:
- Exhaust vents observed on exterior

6. Sheathing/Framing

Marginal

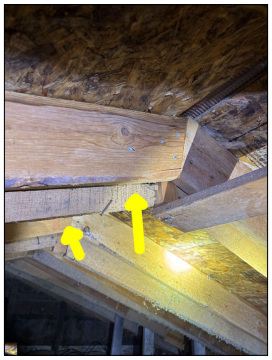
Findings:
- Limited visibility
- Mold like substance
- Discoloration
- Structural modifications observed

Observations:
- Mold like substance along the sheathing/framing. An active or intermittent water source can cause mold growth and property damage, such as wood rot damage.

General photo of the attic.

Mold like substance along the sheathing/framing. An active or intermittent water source can cause mold growth and property damage, such as wood rot damage.

Mold like substance along the sheathing/framing. An active or intermittent water source can cause mold growth and property damage, such as wood rot damage.



Sistered trusses observed in the attic. This is an indication of previous structural repairs.

Added supports/webbing observed in the attic. This is an indication of previous structural repairs

Pest control. Wildlife activity can cause property damage.

Mice/rodent droppings. Wildlife activity can cause property damage.

Crawl Space

1. Access

Accessibility:
- Restricted access

2. Foundation Type

Findings:
- Concrete block

3. Foundation/Floor

Findings:
- Limited visibility
- Signs of moisture/dampness
- Signs of previous water intrusion

Marginal

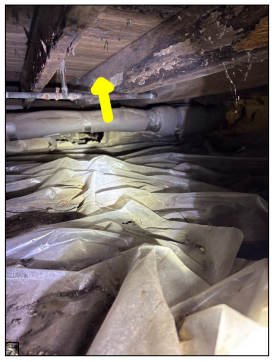
The crawl space has a dirt floor. Dirt floors are not recommended. A dirt floor can allow the intrusion of moisture, insects, wood destroying insects, radon, mice, and rodents. An active or intermittent water source can cause mold growth and property damage, such as wood rot damage. It is recommended that the crawl space be properly encapsulated.

Moisture/dampness observed. This is considered a defect. An active or intermittent water source can cause mold growth and property damage.

4. Insulation/Vapor Barrier

Poor

Findings:
- Recommend properly encapsulating the crawl space
- Recommend general contractor further evaluate and make necessary repairs



There is no insulation along the subfloor. This is not a recommend practice. The lack of insulation does not meet the industry standard. An insulated subfloor can help maintain desired room temperatures within the above living areas, thus reducing utility expenses with heating and cooling.

The vapor barrier is not properly installed. The vapor barrier should be sealed along the foundation walls and sealed along any columns to prevent moisture intrusion from the ground. An active or intermittent water source can cause mold growth and property damage.

5. Ventilation

Poor

Findings:
- Inadequate ventilation can create moisture problems

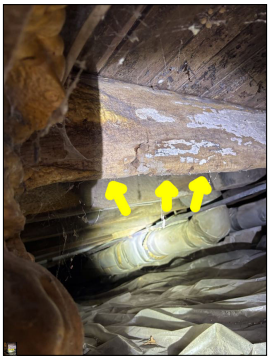
6. Beams/Subfloor/Joists/Columns

Poor

Findings:
- Limited visibility
- Mold like substance
- Recommend general contractor further evaluate and make necessary repairs

Observations:
- Mold like substance along the subfloor and floor joists. An active or intermittent water source can cause mold growth and property damage.

Mold like substance along the subfloor and floor joist. An active or intermittent water source can cause mold growth and property damage.



Wood rot damage observed. Wood rot is caused by a wood-decaying fungi.

Interior

1. Smoke/Carbon Monoxide Detectors

Safety Tip:
• FamilyGuard recommends at minimum, a smoke detector be present in all bedrooms and an additional detector outside each sleeping location. Also, FamilyGuard recommends a carbon monoxide detector and smoke detector be present on each living level, including habitable attics and basements.

2. Additional Information

Additional Information:
• FamilyGuard always recommends performing a radon test and mold air quality test before purchasing a home.

Radon is a colorless, odorless, tasteless, and chemically inert radioactive gas. It is formed by the natural radioactive decay of uranium in rock, soil, and water. It can be found in all 50 states. Radon is the number one cause of lung cancer for non-smokers. Testing for radon is the only way of knowing how much radon is present in the house.

Mold is a living organism. Mold grows wherever it gets enough moisture/water to grow. An active or intermittent water source, such as a leaking plumbing pipe, water intrusion from the exterior, foundation leaks, or high levels of humidity can cause mold growth. Mold eats the material it grows on. Mold has the potential to cause property damage, such as wood rot or structural damage. In addition, mold spores can be released into the air and can cause respiratory problems, coughing, headaches, eye irritation, skin irritation and other health issues for those dwelling in the house. Performing a mold air quality test is the only way to know if mold levels are abnormal in the house. A mold air quality test can also sometimes help identify concealed surface mold, such as mold hidden behind drywall and insulation.

If you did not already and want a radon test or a mold air quality test, contact FamilyGuard at your earliest convenience. Please note - testing for radon and mold are additional expenses and are not covered in a general home inspection.

3. Additional Services

Radon Test/Mold Test:
• Radon test - no
• Mold test - no

4. Additional Information

Observations:
- Several sloped floors were observed throughout the house. This is considered abnormal and a defect.
- Please note, the house is aged. Aged houses can potentially have areas that contain lead based paint. Lead based paint is a potential safety hazard.
- Please note, the house is aged. Aged houses can potentially have building materials, such as floor tiles, ceiling tiles, insulation, siding, and roof shingles, that contain asbestos. Asbestos based products/materials are a potential safety hazard.

General photo of the pole barn. Pole barns are not throughly inspected as they are not considered part of the house and are outside the scope of a general home inspection. However, an informal walk around was conducted through the pole barn. Nothing the inspector observed within the pole barn was worthy of notating it in the home inspection report. On the day of the inspection, the furnace within the pole barn was in good working condition and the electricity was in good working condition. Please see photo 1A for an interior view of the pole barn.

Photo 1A. Interior view of the pole barn.

Cooling System

1. Cooling System Information

Findings:
- Brand/Trane
- The approximate manufacture date is 2020

2. Refrigerant Type

Findings:
- R410

3. Cooling System

Findings:

Marginal
- Needs cleaning/serviced
- No current service record
- Service recommended

Condenser.

Condenser data plate.

The outdoor temperature during the time of the inspection was approximately 18 degrees Fahrenheit. Due to the cold weather conditions during the time of the inspection. The performance level and working condition of the air conditioner could not be determined.

Heating System

1. Heating General Information

Brand/Approximate Age:
- Brand/Trane
- The approximate manufacture date is 2020

Heat Exchanger:
- Sealed
- Not visible

2. Energy Source

Type:
- Electric
- Heat pump

3. Heating System

Marginal

Findings:
- The temperature rise for the furnace was approximately 14 degrees Fahrenheit.
- The temperature rise for the heat pump was approximately 10 degrees Fahrenheit.
- No current service record
- Service recommended
- Ductwork needs insulation
- Please note, there is no indication that the furnace or air conditioning has experienced annual routine preventative maintenance. It is recommended that appliances have annual maintenance to prolong the life of the appliance, ensure the appliances are operating at optimal performance, keep warranties valid and help avoid unexpected/costly repairs.

Furnace.

The photo identifies the temperature of the supply air while the heat pump was in operation. The approximate temperature of the supply air was 93 degrees Fahrenheit.

The photo identifies the temperature of the return air while the heat pump was in operation. The approximate temperature of the return air was 83 degrees Fahrenheit.

The photo identifies the temperature of the supply air while the furnace was in operation. The approximate temperature of the supply air was 98 degrees Fahrenheit.

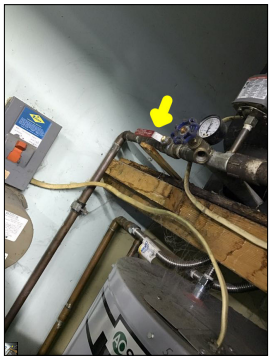
The photo identifies the temperature of the return air while the furnace was in operation. The approximate temperature of the return air was 84 degrees Fahrenheit.

The HVAC ductwork lacks insulation. This is not a recommended practice. The lack of insulation along the ductwork can allow moisture and condensation to form along the ductwork. An active or intermittent water source can cause the ductwork to rust and corrode. A water source can also cause mold growth and property damage. This is located in the attic.

Plumbing

1. Main Water Shut-Off Valve

Location:
- Garage



Apparent main water shut-off valve.

2. Visible Water Distribution Plumbing

Materials:
- Copper
- PEX

3. Visible Drain/Vent Plumbing

Materials:
- PVC
- Cast iron

4. Condition Of Water Supply/Drain/Vents Plumbing

Findings:
- Limited visibility
- Rust/Corrosion
- S-traps/unconventional traps
- Hot water present
- Aged pipes

5. Pressure Tank/Well Pump

Findings:
- Mold like substance

Pressure tank.

The approximate manufacture date of the pressure tank is 2006

Mold like substance along the pressure tank. An active or intermittent water source can cause mold growth and property damage.

The well pressure was approximately 45 PSI during the inspection.

6. Water Softener

Marginal Aged

Water softener.

7. Water Quality Test

Water quality test:
- No

Water Heater

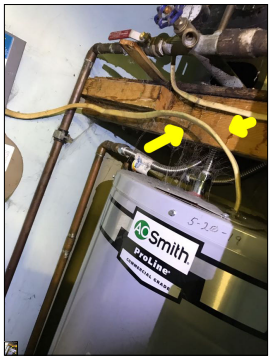
1. Water Heater General Information

Brand/Approximate Age:
- Brand/AO Smith
- The approximate manufacture date is 2019

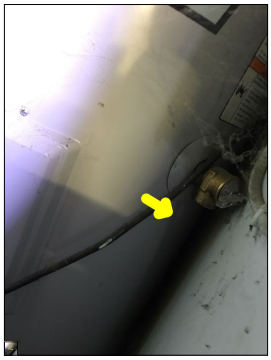
2. Water Heater

Marginal Safety Hazard

Water heater.



The wires are not wrapped in conduit. This is considered abnormal, amateur craftsmanship and a potential safety hazard. Wires should be wrapped in conduit to protect both humans and the electrical wiring. Wires that lack conduit can potentially get pulled, become loose, or damaged, thus creating shock hazards and/or fire hazards.



The temperature and pressure relief valve extension is missing. This is a potential safety hazard.

Electrical

1. General Information

Location of panels:
- Interior

Voltage/Amperage:
- 120/240 volts
- 200 amps

2. Branch Wire

Type:
- Unknown

3. Electrical

Inadequate clearance around the circuit breaker panel. The lack of proper clearance is a potential safety hazard. Circuit breaker panels should have at minimum, 3 feet depth measured from front edge of the panel, 30 inches minimum width or width of equipment if > 30 inches, working space height of 6 feet, 6 inches or height of equipment, whichever is greater. Required working space must extend to the ground, panel door must be operable to at least 90 degrees.

The circuit breaker panel is inaccessible due to personal items, clutter, etc. Also, the panel has some decorative wooden casing around the panel. It is beyond the scope of a general home inspection to move personal property. Doing so could potentially cause property damage. Electrical systems, wire type, electrical components, etc. behind the panel cover could not be inspected. It is the responsibility of the seller and the listing agent to ensure all major systems and components are readily accessible during a home inspection.

Glossary

Term	Definition
Cellulose	Cellulose insulation: Ground-up newspaper that is treated with fire-retardant.
GFCI	A special device that is intended for the protection of personnel by de-energizing a circuit, capable of opening the circuit when even a small amount of current is flowing through the grounding system.
PVC	Polyvinyl chloride, which is used in the manufacture of white plastic pipe typically used for water supply lines.