FAMILYGUARD

HOME INSPECTION REPORT

Inspector: Alex Bishop
License #: HI01600042

615 Whitelock St. Huntington, IN 46750
Inspection Prepared For: Seller

Date of Inspection: 12/13/2025
Age of House: 125 Years
Weather: Cold & Dry

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 32 Item: 7	Electrical	• Traces of knob and tube wiring with voltage detected. Knob and tube wiring is a potential safety hazard and does not meet modern day electrical standards. Upgrading from knob and tube wiring is recommended. Please note, additional knob and tube wiring can be concealed behind walls, ceilings, etc. Recommend licensed electrician further evaluate and make necessary repairs.

Grounds

1. Driveway

Acceptable

Findings:
- Grass/dirt/gravel surface

2. Service Walks/Steps

Marginal

Findings:
- Uneven risers/surfaces
- Cracks/deterioration/pitting

Cracks and deterioration along the service walks.

3. Porch

Marginal

Wood rot damage along the columns.

Wood rot damage along the columns.

4. Patio/Deck

Marginal

Uneven surfaces along the patio.

5. Hose Bibs

Poor

Findings:
- No anti-siphon/frost free valve

Inoperable hose bib.

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.

6. Landscaping

Marginal

Findings:
- Trim back trees/shrubberies
- Remove wood/leaves/debris from around house

Vegetation against the siding/in proximity of the siding. This is not a recommended practice. Vegetation has the potential to harbor insects, wood destroying insects, rodents and hold moisture. Insects, wood destroying insects, rodents and moisture have the potential to create future problems for a house, such as structural damage, pest infestation and wood rot damage.

Vegetation against the siding/in proximity of the siding. This is not a recommended practice. Vegetation has the potential to harbor insects, wood destroying insects, rodents and hold moisture. Insects, wood destroying insects, rodents and moisture have the potential to create future problems for a house, such as structural damage, pest infestation and wood rot damage.

Tree adjacent to the house. Tree roots can cause foundation problems and can create structural damage to the foundation. Also, trees that are next to the house can potentially fall on the house, potentially causing bodily harm and damage to the house.

Roof

1. Roof Visibility

Findings:
- All

2. Roof Layers

Findings:
- Appears to be 1 layer

3. Roof Type

Findings:
- Asphalt
- Rubber

4. Approximate Age of Roof

Findings:
- 7 - 10+ years

5. Condition

Marginal

General photo of the roof.

General photo of the roof.

Unconventional rubber coupler observed along the vent pipe and unconventional flashing. This is considered abnormal and a potential leak point.

Unconventional cord routed along the flue. This is abnormal and a potential fire hazard.

Discoloration along the roof.

Unconventional application of sealant along the roof. This is considered abnormal and amateur craftsmanship. Amateur craftsmanship is prone to failure and leakage.

Exterior

1. Chimney/Fireplace

Marginal Aged

Findings:
- Rain cap/spark arrestor missing
- Brick deterioration observed
- Recommend chimney professional further evaluate and make necessary repairs

The chimney does not have a rain cap/spark arrestor. A rain cap/spark arrestor keeps rain water, small animals and pests from getting within the chimney. A spark arrestor prevents the emission of flammable debris from combustion sources. Spark arrestors help prevent surrounding objects from catching on fire, such as a tree or roof.

Deterioration and cracking along the brick.

2. Gutters

Findings:

Marginal

- Need to be cleaned

The gutter system is dirty and needs to be cleaned. A dirty gutter 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 dirty gutter system can cause excessive water to flow along the siding which could allow water to get behind the siding. An active or intermittent water intrusion source can cause mold growth and property damage.

3. Siding

Findings:

Marginal

- Cracks and holes in siding, loose/detached siding, gaps in siding and missing siding have the potential to allow water/moisture, insects, bats, mice, wood destroying insects, pests, and rodents into the framing of a house. The intrusion of water/moisture, insects, bats, mice, wood destroying insects, pests, and rodents has the potential to cause damage to a house, such as wood rot, mold, property damage and structural damage.
- Recommend general contractor further evaluate and make necessary repairs

Loose/detached siding.

Discoloration along the siding.

Loose/detached 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.

Bird's nest. Wildlife activity can cause property damage.

Loose/detached siding.

Wood rot damage.

4. Exterior Electrical

Marginal Safety Hazard

Non GFCI protected receptacles.

5. Wood Destroying Insect Damage/Treatment

Findings:
- None apparent
- Limited visibility
- Furniture/stored items
- Cluttered condition
- Exterior siding
- Dense vegetation
- Dirt floor in the crawl space

Garage

1. Overhead Door(s)

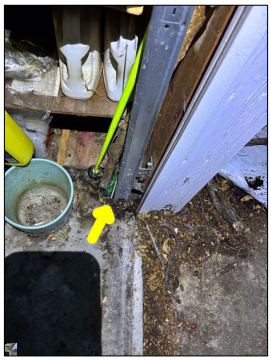
Acceptable

2. Automatic Opener

Acceptable

3. Safety Reverse

Safety Hazard



No photo eye sensors. The lack of photo eye sensors is a potential safety hazard.

4. Floor/Slab

Findings:
- Pitting

Marginal

5. Doors

Findings:
- Aged service door

Marginal

6. Electrical

Findings:
• Non GFCI protected

Non GFCI protected receptacles.

7. Roof General

Visibility:
• All
Layers/Approximate Age:
• 7 - 10+ years

8. Roof

9. Siding

Deterioration 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.

10. Windows

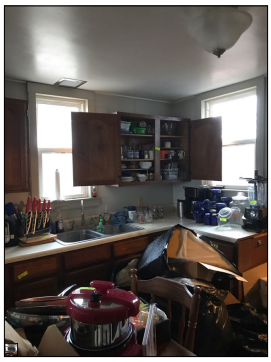
Aged windows.

11. Gutters

The gutter system is missing. The lack of a gutter system can allow excessive water to accumulate around the foundation. Excessive water around the foundation can cause water intrusion into the house and potential foundation problems due to excessive hydrostatic pressure.

Kitchen

1. General



Kitchen.

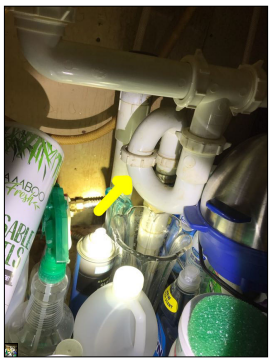
2. Cabinets/Countertops

Marginal Aged

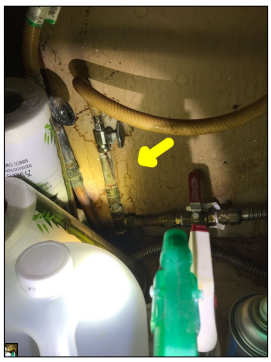
3. Sink/Faucet/Plumbing

Poor

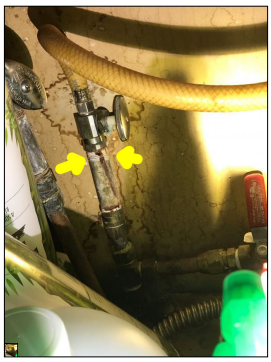
Findings:
- Limited visibility underneath the sink



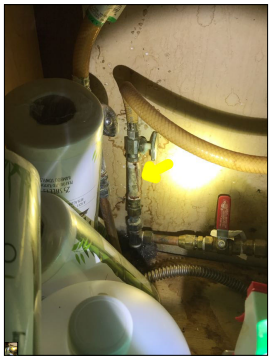
Unconventional trap underneath the sink. Unconventional traps have the potential to siphon and become dry, thus creating the potential to allow sewer gases into the house. Unconventional traps have the potential to make a knocking/gurgling sound when draining.



Discoloration observed underneath the sink along the wall. An active or intermittent water source can cause discoloration, mold, and property damage.



Rust/corrosion along the plumbing pipes.



Aged galvanized water lines/pipes. Galvanized pipes no longer meet modern day plumbing standards. Galvanized pipes are prone to corroding from the inside out. Galvanized pipes are towards the end of their life expectancy. Repairs or replacement to galvanized pipes should be anticipated.

Active plumbing leak. An active or intermittent water source can cause mold growth and property damage.

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 108 degrees Fahrenheit.

4. Walls/Ceiling

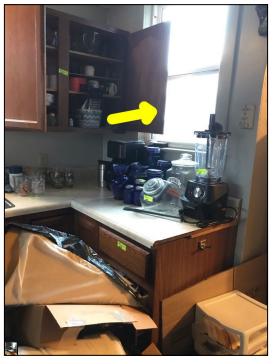
Acceptable

5. Floor

Marginal

Findings:
- Squeaks
- Slopes

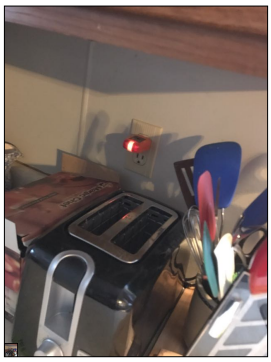
6. Windows



The window was not properly inspected due to house hold items/clutter restricting access to the window. It is beyond the scope of a general home inspection to move personal property. Moving personal property could potentially cause property damage.

7. Electrical

Findings:
• Non GFCI protected receptacles



Open ground receptacles.

8. Range

9. Exhaust Fan

Findings:
• None

10. Refrigerator

Laundry

1. General

Laundry.

2. Dryer Exhaust

Findings:
• Recommend cleaning ductwork

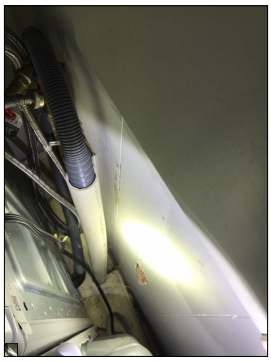
Acceptable

3. Receptacles/Lights

Acceptable

4. Plumbing

Marginal



The drain line from the washing machine does not have a proper P-trap. The lack of a proper P-trap can potentially allow sewer gases into the house. Sewer gases are a potential safety hazard.

5. Dryer

Findings:
• Operable

6. Washing Machine

Findings:
• Operable

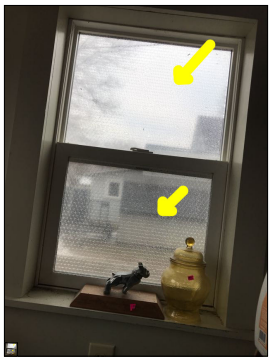
7. Doors

Findings:
• Aged rear entry door

Marginal

8. Windows

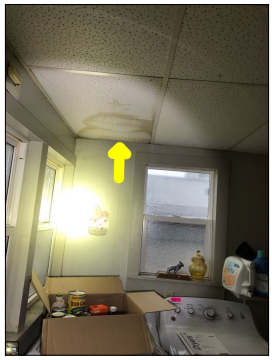
Marginal



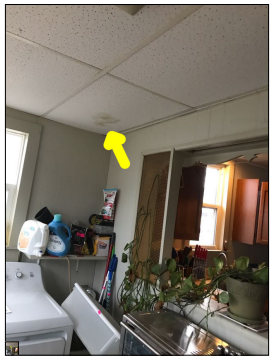
Unconventional bubble wrap along the windows. This is considered abnormal.

9. Walls/Ceiling

Marginal



Discoloration along the ceiling. Discoloration along the ceiling is considered abnormal and a defect. An active or intermittent water source can cause discoloration, mold growth and property damage.



Discoloration along the ceiling. Discoloration along the ceiling is considered abnormal and a defect. An active or intermittent water source can cause discoloration, mold growth and property damage.

10. Floor

Findings:
• Slopes

Marginal

Pest control observed. Wildlife activity can cause property damage.

11. Heating Source

Heating source observed:
• Yes

Bedroom 1

1. General

Bedroom.

2. Walls/Ceiling

Acceptable

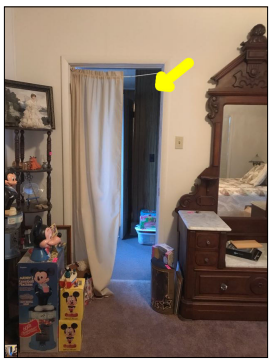
3. Floor

Marginal

Findings:
• Squeaks
• Slopes

4. Doors

Poor



Missing doors.

5. Windows

Findings:
• Not inspected

The window was not properly inspected due to house hold items/clutter restricting access to the window. It is beyond the scope of a general home inspection to move personal property. Moving personal property could potentially cause property damage.

6. Electrical

Marginal Safety Hazard

Two prong receptacles. Two prong receptacles are not grounded. Also, missing switch cover.

7. Heating Source

Heating source observed:
- No
- None visible

Bedroom 2

1. General

Bedroom.

2. Walls/Ceiling

Marginal

Discoloration along the ceiling and signs of previous water damage. An active or intermittent water source can cause mold growth and property damage.

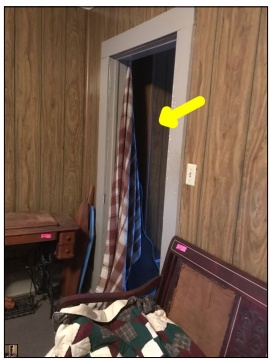
3. Floor

Marginal

Findings:
- Squeaks
- Slopes

4. Doors

Poor



Missing doors.

5. Windows

Findings:
• Not inspected

The window was not properly inspected due to house hold items/clutter restricting access to the window. It is beyond the scope of a general home inspection to move personal property. Moving personal property could potentially cause property damage.

6. Electrical

Marginal Safety Hazard

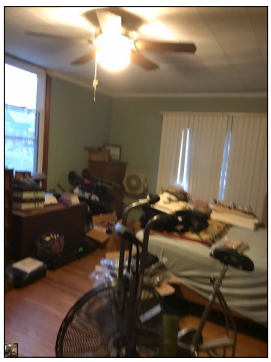
Two prong receptacles. Two prong receptacles are not grounded.

7. Heating Source

Heating source observed:
- No
- None visible

Bedroom 3

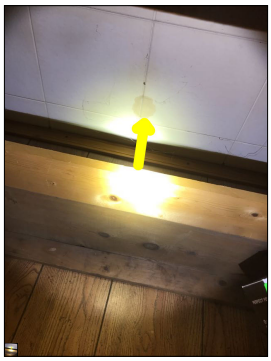
1. General



Bedroom.

2. Walls/Ceiling

Marginal



Discoloration along the ceiling. Discoloration along the ceiling is considered abnormal and a defect. An active or intermittent water source can cause discoloration, mold growth and property damage.

3. Floor

Marginal

Findings:
- Slopes

4. Ceiling Fan

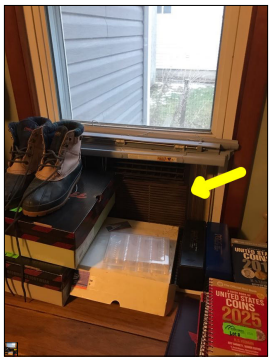
Acceptable

5. Doors

Marginal

Findings:
• Aged rear entry door

6. Windows



The window was not properly inspected due to the window air conditioning unit inserted into the window. It is beyond the scope of a general home inspection to move personal property. Moving personal property could potentially cause property damage.

7. Electrical

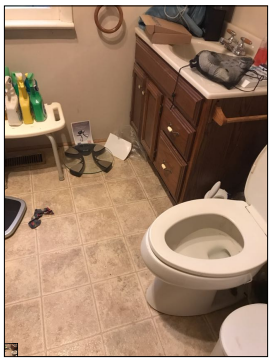
Acceptable

8. Heating Source

Heating source observed:
• Yes

Bathroom 1

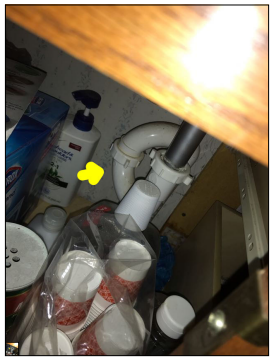
1. General



Bathroom.

2. Sinks/Plumbing

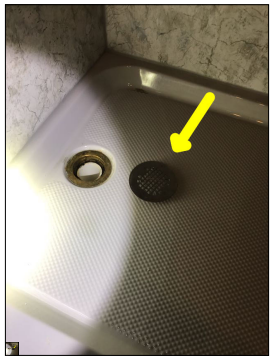
Findings:
• Limited visibility underneath the sink



Unconventional trap underneath the sink. Unconventional traps have the potential to siphon and become dry, thus creating the potential to allow sewer gases into the house. Unconventional traps have the potential to make a knocking/gurgling sound when draining.

Discoloration along the sink.

3. Shower/Bathtub

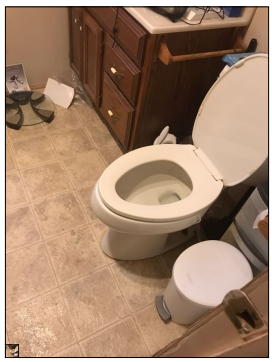


The grate is detached.

The showerhead is inoperable.

4. Toilet

Marginal



The toilet continuously calls for water. This is considered abnormal and a defect.

The toilet is loose. The toilet rocks back and forth. A toilet should not have any movement and be fully anchored and secured to the floor.

5. Walls/Ceiling

Acceptable

6. Floor

Findings:
• Slopes

Marginal

7. Doors

Marginal

The door does not latch properly.

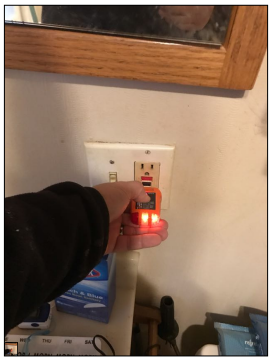
8. Windows

Marginal Aged

Aged window.

9. Electrical

Marginal Safety Hazard



Inoperable GFCI

10. Exhaust Fan

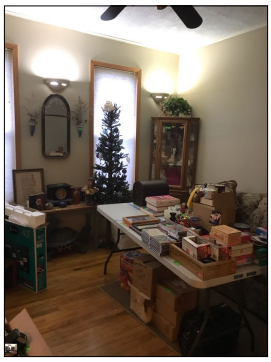
Findings:
- Operable
- Noisy

11. Heating Source

Heating source observed:
- Yes

Living Room

1. General

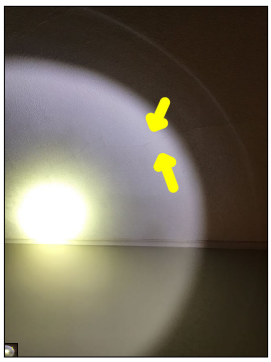


Living room.

2. Walls/Ceiling

Marginal

Findings:
• Cracks



Cracks along the ceiling.

3. Floor

Marginal

Findings:
• Slopes

4. Ceiling Fan

Marginal

Findings:
• Noisy

5. Windows

Acceptable

6. Electrical

Acceptable

7. Heating Source

Heating source observed:
• Yes

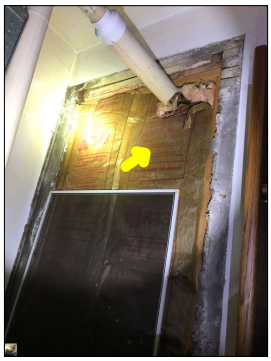
Dining Room

1. General

Dining room.

2. Walls/Ceiling

Marginal



Unfinished walls.

3. Floor

Findings:
• Slopes

Marginal

4. Ceiling Fan

Findings:
• Shakes during operation

Marginal

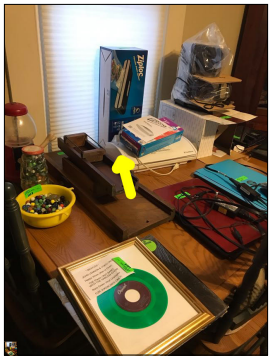
5. Doors

Marginal

The door does not latch properly.

6. Windows

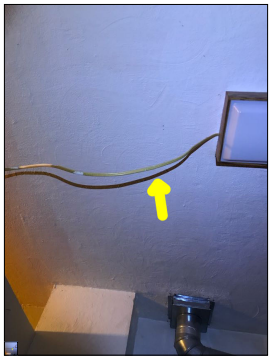
Findings:
• Not inspected



The window was not properly inspected due to house hold items/clutter restricting access to the window. It is beyond the scope of a general home inspection to move personal property. Moving personal property could potentially cause property damage.

7. Electrical

Marginal Safety Hazard



Loose electrical wires.

8. Heating Source

Heating source observed:
- No
- None visible

Foyer

1. General

Foyer.

2. Walls/Ceiling

Acceptable

3. Floor

Findings:
- Slopes

Marginal

4. Doors

Acceptable

5. Windows

Poor

Cracked glass.

6. Electrical

Marginal Safety Hazard

Exposed wires. This is a potential safety hazard.

Missing receptacle cover.

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 3+ inches
- Cellulose
- Loose

3. Insulation

Marginal

Findings:
- Debris within the insulation
- Recommend adding insulation

4. Ventilation

Acceptable

5. Exhaust Fans/Exhaust Ductwork

Acceptable

Findings:
- Exhaust vents observed on exterior

6. Sheathing/Framing

Marginal

Findings:
- Limited visibility

Debris and clutter within the attic. Visibility and accessibility were limited.

Discoloration and deterioration along the sheathing. An active or intermittent water source can cause discoloration, mold growth and property damage.

Discoloration and signs of previous water damage. An active or intermittent water source can cause mold growth or property damage.

7. Electrical

Marginal Safety Hazard

Observations:
- Traces of knob and tube wiring with voltage detected. Knob and tube wiring is a potential safety hazard and does not meet modern day electrical standards. Upgrading from knob and tube wiring is recommended. Please note, additional knob and tube wiring can be concealed behind walls, ceilings, etc. Recommend licensed electrician further evaluate and make necessary repairs.

Traces of knob and tube wiring with voltage detected. Knob and tube wiring is a potential safety hazard and does not meet modern day electrical standards. Upgrading from knob and tube wiring is recommended. Please note, additional knob and tube wiring can be concealed behind walls, ceilings, etc. Recommend licensed electrician further evaluate and make necessary repairs.

Crawl Space

1. Access

Accessibility:
- Restricted access

2. Foundation Type

Findings:
- Stone

3. Foundation/Floor

Findings:
- Limited visibility
- Cracks

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.

Crack along the foundation. Cracks are considered a defect. Cracks should be repaired/sealed to prevent the intrusion of moisture, insects, wood destroying insects, mice, and radon.

Crack along the foundation wall. Cracks are considered a defect.

Field stone foundation. Field stone foundation are considered aged and no longer meet modern day standards.

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.

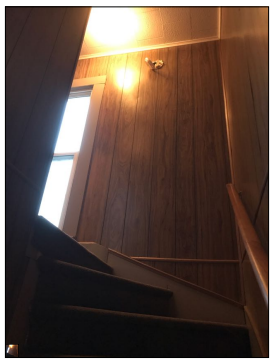
If you did not already and want a radon test or a mold air quality test, contact FamilyGuard at your earliest convenience. Please note - testing for radon and mold are additional expenses and are not covered in a general home inspection.

3. Additional Services

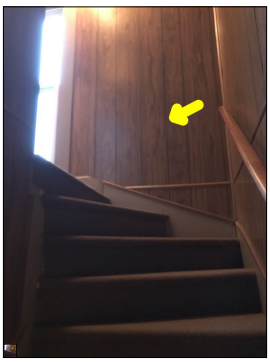
Radon Test/Mold Test:
• Radon test - no
• Mold test - no

4. Stairs

Marginal



There is no apparent 3-way switch for the stairs. The lack of a 3-way switch to operate a stairwell light is a potential safety hazard.



Missing handrail.

5. Additional Information

Observations:

- Please note, the house is aged. Aged houses can potentially have knob and tube wiring or had knob and tube wiring in the past. Knob and tube wiring is a potential safety hazard and does not meet modern day electrical standards. Knob and tube wiring can potentially be concealed behind walls, ceilings, etc.
- 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.

Cooling System

1. Cooling System

Findings:

- The house is not equipped with a central cooling system

Heating System

1. Heating General Information

Brand/Approximate Age:

- Brand/Lennox
- The approximate manufacture date is 2004

Heat Exchanger:

- Sealed
- Not visible

2. Energy Source

Type:
- Gas

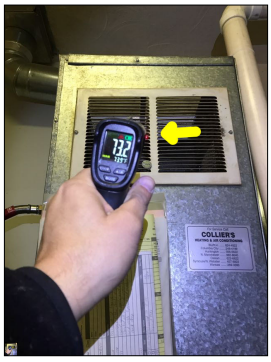
3. Heating System

Findings:
- The temperature rise for the furnace was approximately 45 degrees Fahrenheit.

Furnace.

Detached ductwork.

The photo identifies the temperature of the supply air while the furnace was in operation. The approximate temperature of the supply air was 118 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 73 degrees Fahrenheit.

Plumbing

1. Main Water Shut-Off Valve

Location:
- Unable to locate
- Check with a licensed plumber or seller for location of shut-off

2. Main Fuel Shut-Off Valve

Location:
- Exterior

Main fuel shut off valve.

3. Visible Water Distribution Plumbing

Materials:
- Copper
- Galvanized

4. Visible Drain/Vent Plumbing

Materials:
- PVC

5. Condition Of Water Supply/Drain/Vents Plumbing

Findings:
- Limited visibility
- Hot water present
- Aged pipes
- Please review entire report

6. Visible Fuel Lines

Materials:
- Black iron

7. Condition Of Fuel Lines

Findings:
- Rust/corrosion

Rust and corrosion along the fuel lines. Rust and corrosion can create holes along the fuel lines, thus creating a fuel leak.

8. Water Quality Test

Water quality test:
- No

Water Heater

1. Water Heater General Information

Brand/Approximate Age:
- Brand/Richmomd
- The approximate manufacture date is 2009

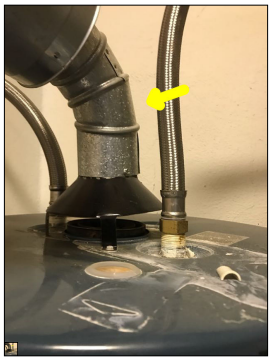
Type:
- Gas

2. Water Heater

Marginal Aged

Water heater.

Water heater data plate.



Improper flue. There should be a minimum of twelve inches between the draft hood outlet and the first elbow or connector. The current design of the flue is a potential safety hazard as it could cause the flue to backdraft and release carbon monoxide into the house.

Electrical

1. General Information

Location of panels:
- Interior

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

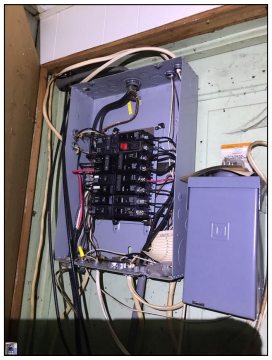
2. Branch Wire

Type:
- Copper

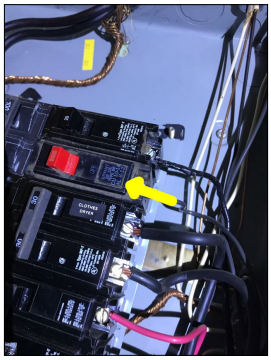
3. Electrical

Marginal Safety Hazard

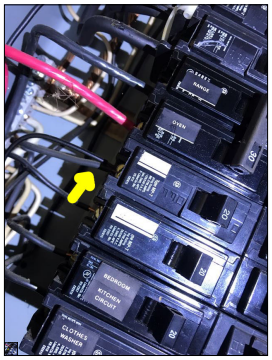
Findings:
- Recommend licensed electrician further evaluate and make necessary repairs
- Circuit breaker panels less than 200 amps might not be able to meet modern day electrical demands.



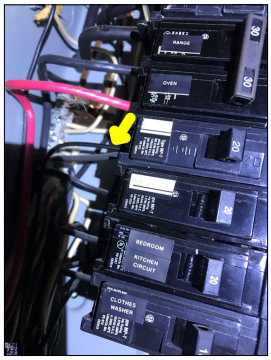
The cover is detached.



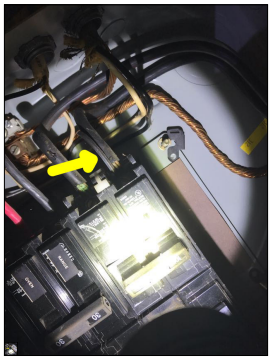
Electrical panel/circuit breaker manufacturer mismatch within the circuit breaker panel. The defect is because not all busbars are the same size and have the same dimensions. A circuit breaker from another manufacturer might not properly fit the busbar, thus creating a poor/loose connection.



Double tapped circuit breaker. Two conductors inserted into a single circuit breaker that is rated for one conductor could become loose over time which could lead to overheating, arcing, spark and possible fire.



Oversized circuit breaker. An oversized circuit breaker is a potential safety hazard. An oversized circuit breaker will potentially fail to trip when the circuit experiences an overload or overheating, thus creating arcing, spark and/or fire.



Oversized circuit breaker. An oversized circuit breaker is a potential safety hazard. An oversized circuit breaker will potentially fail to trip when the circuit experiences an overload or overheating, thus creating arcing, spark and/or fire.

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.