



Home Inspection Report



22234 Prospect Street #1-3, Hayward

Ordered by: Nick Khelawan
Prime Properties
24340 Arendal Court
Hayward, CA 94541

Inspected by: _____

Jose Lares
June 26, 2024

Table of Contents

Report Overview	3
Structure	13
Roofing	14
Exterior	15
Electrical	17
Heating System	19
Cooling/Heat Pump System	20
Insulation/Ventilation	21
Plumbing	22
Interior	24
Photographs	27
Maintenance Advice	35

Report Overview

A GENERAL DESCRIPTION OF THE STRUCTURE

This is a triplex. Based on the information provided, the structure was built in 1930. Ongoing maintenance is required and improvements to the systems of the home will be needed over time.

WEATHER CONDITIONS

Dry weather conditions prevailed at the time of the inspection.

! - IMMEDIATE RECOMMENDED IMPROVEMENTS

The following is a synopsis of the potentially significant improvements that should be budgeted for over the short term. Other significant improvements, outside the scope of this inspection, may also be necessary. Please refer to the body of this report for further details on these and other recommendations. No relative importance should be placed on the photographs provided in this report. The photographs in this report do not necessarily illustrate all of the damage in any particular finding. Also, not all problem areas will be supported by photographs. If more than one photograph is available for a particular item, additional photographs can be found at the end of the report in the section entitled 'Photographs'. Please contact HomeGuard if you have any questions.

Structure

1. Sections of the foundation at the left side of the basement have been undermined. If not addressed, should the soil give way under this area, a significant structural failure could develop. The owner is advised to contact the appropriate tradesperson. (See Photo 28)
2. Vertical cracking was observed in the foundation walls of the structure indicating movement and/or settlement of the structure may have occurred. The rate of movement cannot be predicted during a one-time inspection. A thorough evaluation of this condition is beyond our qualifications. For additional information we recommend contacting a licensed foundation contractor for further evaluation. (See Photo 33)
3. Personal storage was blocking access to the basement/crawl space area. Therefore, the area is considered inaccessible and was not fully inspected. With access and an opportunity for a complete inspection, conditions in need of attention may be discovered. Ideally, the personal belongings should be removed so the area may be inspected. (See Photo 47)



Photo 28



Photo 33

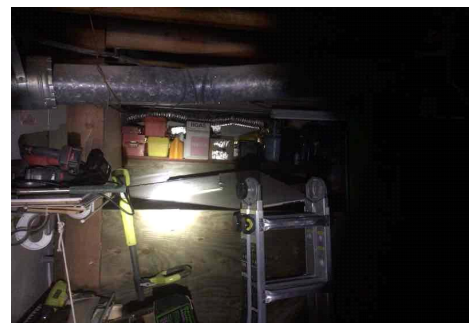


Photo 47

Exterior

4. The main garage door is water damaged. We recommend the services of a licensed general contractor and/or structural pest control company regarding repairs. (See Photo 2)



Photo 02

5. Personal storage was blocking access to the interior of the garage. Therefore, the area is considered inaccessible and was not fully inspected. With access and an opportunity for complete inspection, conditions in need of attention may be discovered. Ideally, the personal belongings should be removed so the area may be inspected. (See Photo 17)

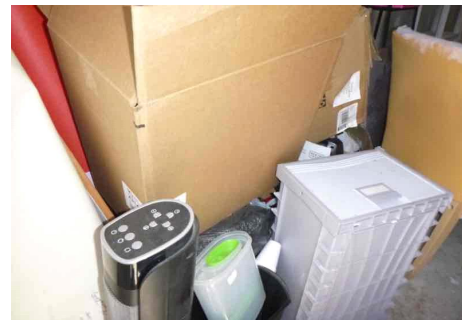


Photo 17

6. Water damage was noted at the front porch. We recommend the services of a licensed general contractor and/or structural pest control company. (See Photo 34)



Photo 34

7. The openings in the rear staircase railing(s) are larger than 4" inches. It is recommended that this be corrected for improved safety. (See Illustration 3N) (See Photo 16)

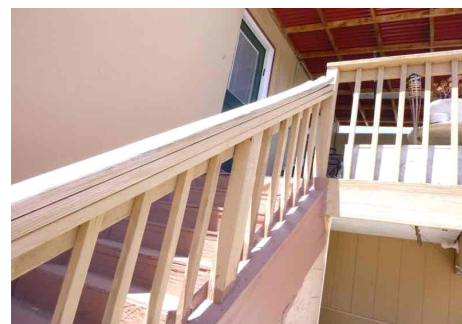


Photo 16

8. One or more windows show evidence of water damage to the sill/jamb. We recommend the advice and services of a general contractor and/or structural pest control company regarding repairs. (See Photo 22)



Photo 22

Exterior

9. Multiple window frames/sashes show evidence of water damage. We recommend the advice and services of a general contractor and/or structural pest control company regarding repairs. (See Photo 21)



Photo 21

10. The cracked and heaved sections of the driveway present a trip hazard. This condition should be corrected for improved safety. (See Photo 19)

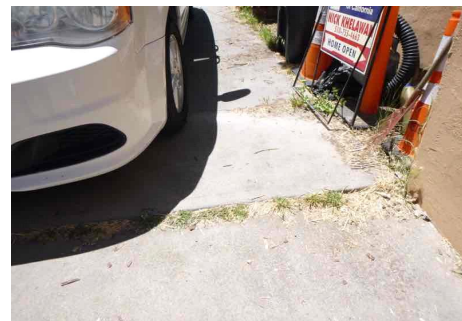


Photo 19

11. The cracked and heaved walkway section(s) at the front present a trip hazard. This condition should be corrected for improved safety. (See Photo 20)



Photo 20

12. Water damage was observed to the roof eaves/sheathing at the left side of the structure. We recommend the services of a licensed general contractor and/or structural pest control company. (See Photo 24)



Photo 24

13. Water damage was observed to the rafters at the left side of the structure. We recommend the services of a licensed general contractor and/or structural pest control company. (See Photo 24)



Photo 24

Exterior

14. Water damage was observed to the wood siding at the garage exterior walls. We recommend the services of a licensed general contractor and/or structural pest control company. (See Photo 3)



Photo 03

15. The railing at the rear deck is water damaged. We recommend the services of a licensed general contractor and/or structural pest control company. (See Photo 5)



Photo 05

16. The rear patio cover is improperly constructed. The existing configuration indicates improper design and/or workmanship and is a major safety issue should the patio cover give way due to lateral forces or seismic activity. We recommend the patio cover be removed or replaced according to local building codes. (See Photo 4)



Photo 04

17. Cracked or broken window glass at the upstairs kitchen should be replaced. (See Photo 41)



Photo 41

18. Mechanical damage was noted at the downstairs rear left bedroom exterior door. We recommend it be repaired or replaced. (See Photo 9)

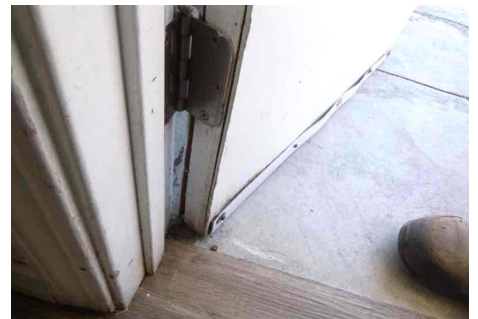


Photo 09

Exterior

19. The jamb is cracked, split or damaged at the front door. We recommend it be repaired or replaced. (See Photo 36)



Photo 36

20. Water damage was noted at the rear deck staircase. All damaged wood members should be repaired or replaced as necessary. We recommend the services of a licensed general contractor and/or structural pest control company. (See Photo 18) (See Photo 7)



Photo 18

Electrical

21. Exterior receptacles at the rear wall are missing a weatherproof cover plate. We recommend an approved exterior cover be installed. (See Photo 48)



Photo 48

22. Exposed electric connections or open junction boxes at the rear left downstairs bedroom, hallway and basement area should be corrected. All electric connections should be made inside approved junction boxes fitted with proper cover plates. (See Photo 6) (See Photo 27)



Photo 06

23. The conduit installed at the left exterior wall is damaged. We recommend that this conduit be repaired or replaced. (See Photo 23)

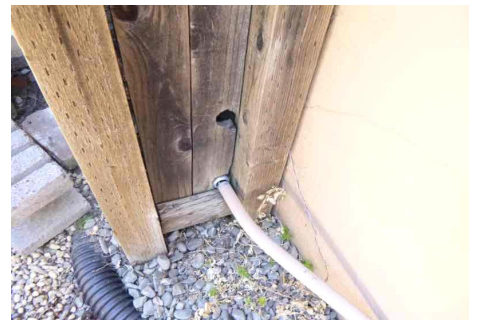


Photo 23

Electrical

24. Older knob and tube wiring in the attic should not be covered with insulation. Insulation should be pulled back or the knob and tube wiring be replaced. (See Photo 46)



Photo 46

25. An exterior switch at the rear exterior wall is missing a water proof cover plate. We recommend an exterior approved cover be installed. (See Photo 8)

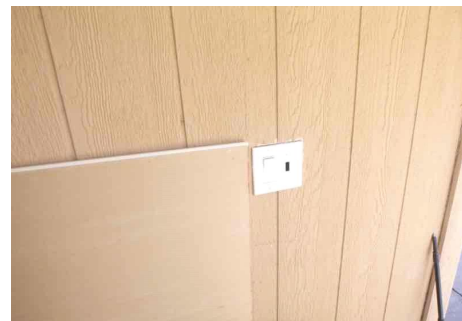


Photo 08

Heating System

26. The heat exchanger is rusted, streaked and worn where visible from the exterior. These conditions indicate that it is at or near the end of its service life. We recommend inspections of the unit by the local utility company or a licensed heating contractor, to determine if repairs or replacement is necessary. (See Photo 32)



Photo 32

27. For enhanced safety, it is recommended that the loose and leaking connections of the furnace exhaust flue system be corrected. (See Photo 31)



Photo 31

28. One or more of the heating ducts have come apart or have been removed at the plenum. This will allow conditioned air into surrounding area. We recommend they be repaired and secured. (See Photo 29)



Photo 29

Plumbing

29. The drain systems at the rear downstairs kitchen sink and upstairs laundry sink were improperly installed. We recommend the drains be reconfigured according to industry standards. (See Photo 13) (See Photo 39)



Photo 13

30. The sink drain at the rear left downstairs bedroom kitchenette is leaking. We recommend all leaks be repaired. (See Photo 11)



Photo 11

31. The temperature and pressure relief valve for the water heater lacks a proper discharge pipe. We recommend the installation of approved piping to an approved location. (See Photo 30)



Photo 30

32. Leakage was noted at the sink faucets and/or handles at the downstairs kitchenette and upstairs kitchen. We recommend all leaks be repaired. (See Photo 40) (See Photo 10)



Photo 40

Interior

33. The wall at the rear downstairs bedroom kitchenette sink cabinet shows evidence of water damage. We recommend the services of a licensed structural pest control company for investigation. (See Photo 12)



Photo 12

Interior

34. Multiple interior windows are inoperable, stuck, or painted shut. We recommend repair or replacement to restore functional use of these areas. (See Photo 37)



Photo 37

35. At the time of our inspection the dishwasher was inoperative or disconnected therefore was not tested. For attention to the conditions noted and/or cost estimates, if necessary, we recommend the advice of a qualified appliance technician. (See Photo 42)



Photo 42

36. One or more of the burners on the downstairs cooktop/range top are inoperative or will not light. The pilot lights or electronic igniters are in suspect. For attention to the conditions noted and/or cost estimates, if necessary, we recommend the advice of a qualified appliance technician. (See Photo 35)



Photo 35

37. This home does not have enough smoke detectors installed. The installation of smoke detectors should be placed on each floor in non-sleeping areas. In addition, one smoke alarm must be installed in each room where sleeping occurs and one smoke alarm should be located in each hallway that leads directly to sleeping rooms. (See Photo 15)



Photo 15

38. The inaccessible areas at the front and middle right side downstairs bedrooms were locked at the time of our inspection. Therefore this area was not inspected. With access and an opportunity for a complete inspection, conditions in need of attention may be discovered. We recommend the areas be made accessible and further inspected. (See Photo 25)

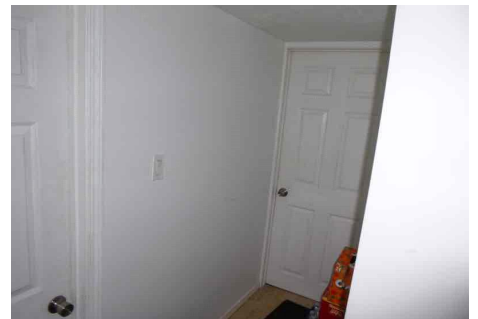


Photo 25

Interior

39. California law requires that all homes have a State Fire Marshall approved Carbon Monoxide Detector be installed outside of the sleeping areas in the hallway and on each level of the home including basements. At the time of this inspection a Carbon Monoxide Detector could not be located. We recommend consulting with the owner to see if a Carbon Monoxide Detector exists and if not they should be installed in all required locations. (See Photo 44)



Photo 44

40. Evidence of vermin activity was observed within the structure. It is likely this evidence will extend into inaccessible areas. The owner is advised to contact the appropriate trade for further evaluation and remedial measures if necessary. (See Photo 45)



Photo 45

41. Portions of the interior at multiple locations appear to be altered or built to non-conforming standards. The local building official is the final arbiter of standards. We recommend further inspection by appropriate trades and consultation with the owner to determine if all necessary permits were obtained and completed. (See Photo 14) (See Photo 26)



Photo 14

42. Damage to the upstairs kitchen hardwood flooring was observed. It is recommended that the source of the damage be identified and corrected, and the surface be repaired and refinished to restore its appearance. (See Photo 43)

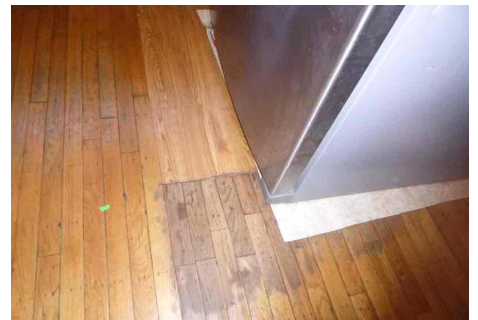


Photo 43

The Scope of the Inspection

All components designated for inspection in the ASHI standards of practice are inspected, except as may be noted in the "Limitations" section within the report. This inspection will not disclose compliance with regulatory requirements (codes, regulation laws, ordinances, etc.)

This inspection is visual only. Only a representative sample of the building and system components was viewed. No destructive testing or dismantling of building components was performed. The strength, adequacy, effectiveness, or efficiency of any system or components was not determined. Not all recommended improvements will be identified in this inspection. Unexpected repairs should still be anticipated. This inspection should not be considered a guarantee or warranty of any kind. The purpose of our inspection is to provide a general overview of the structure reflecting the conditions present at the time of this inspection. The inspection is performed by visual means only, reflecting only the opinions of the inspector. Nothing in the report, and no opinion of the inspector, should be construed as advice to purchase, or to not purchase, the property. It is the goal of this inspection to put the buyer in a better position to make a buying decision

Our inspection does not address, and is not intended to address, the possible presence of hazardous plants or animals or danger from known and unknown environmental pollutants such as, but not limited to, asbestos, mold, radon gas, lead, urea formaldehyde, underground storage tanks, soil contamination and other indoor and outdoor substances, water contamination, toxic or flammable chemicals, water or airborne related illness or disease, and all other similar or potentially harmful substances and conditions. This property was not inspected for the presence or absence of health related molds or fungi. We are neither qualified, authorized nor licensed to inspect for health related molds or fungi. If you desire information about the presence or absence health related molds, you should contact the appropriate specialist. Be aware that many materials used in building construction may potentially contain hazardous substances. Furthermore, other environmental concerns may exist elsewhere. An environmental specialist should be contacted if additional information is desired about these issues.

PLEASE NOTE: The inspector is NOT required to determine whether items, materials, conditions or components are subject to recall, controversy, litigation, product liability, or other adverse claims or conditions.

PLEASE NOTE: Important disclosure information and other inspection reports may exist. All present and prior disclosures along with other inspection reports should be reviewed and any adverse conditions and/or concerns that may not be mentioned in our report should be addressed prior to the close of escrow. Furthermore, there may be conditions known by the seller that have not been disclosed to us.

PLEASE NOTE: Work performed by others will be reinspected, upon request, for an additional fee for each trip out to the property.

Pictures are provided to assist in clarifying some of the findings made in the report. No relative importance should be placed on these pictures. There are likely to be significant comments that do not have pictures associated with them. Please read the report thoroughly.

Sections of this building appear to have been remodeled. We recommend consultation with the owner or local municipality to determine whether the necessary permits were obtained, inspections performed and final signatures received.

BINDING ARBITRATION PROVISION

Any controversy or claim arising out of or relating to the inspection performed by HomeGuard Incorporated shall be settled by final and binding arbitration filed by the aggrieved party with and administered by the American Arbitration Association (hereafter referred to as "AAA") in accordance with its Construction Arbitration Rules in effect at the time the claim is filed. The Rules, information and forms of the AAA may be obtained and all claims shall be filed at any office of the AAA or at Corporate Headquarters, 335 Madison Avenue, Floor 10, New York, New York 10017-4605. Telephone: 212-716-5800, Fax: 212-716-5905, Website: <http://www.adr.org/>. The arbitration of all disputes shall be decided by a neutral arbitrator, and judgment on the award rendered by the arbitrator may be entered in any court having competent jurisdiction thereof. Any such arbitration will be conducted in the city nearest to the property that was inspected by HomeGuard Incorporated having an AAA regional office. Each party shall bear its own costs and expenses and an equal share of the administrative and arbitrators' fees of arbitration. This arbitration Agreement is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act, 9 U.S.C. Sections 1-16. THE PARTIES UNDERSTAND THAT THEY WOULD HAVE HAD A RIGHT OR OPPORTUNITY TO LITIGATE THROUGH A COURT AND TO HAVE A JUDGE OR JURY DECIDE THEIR CASE, BUT THEY CHOOSE TO HAVE ANY AND ALL DISPUTES DECIDED THROUGH ARBITRATION. BY SIGNING THIS AGREEMENT, THE PARTIES ARE GIVING UP ANY RIGHT THEY MIGHT HAVE TO SUE EACH OTHER.

Structure

ITEM DESCRIPTIONS:

Attic (Access)	• Location: Hallway • Attic Method Of Inspection: From the Access
Roof Structure	• Rafters • Plywood or Orientated Strand Board
Ceiling Structure	• Joist
Wall Structure	• Wood Frame
Floor Structure	• Wood Joist • Wood Columns • Wood Floor Beams • Board and Plank Subfloor • Concrete Slab
Crawlspace/Basement (Access)	• Location: Basement
Foundation	• Poured Concrete Perimeter

COMMENTS:

The sill appeared to be adequately secured (anchor bolts or straps) to the foundation, unless noted otherwise.

RECOMMENDATIONS/OBSERVATIONS - '!' indicates an immediate improvement recommendation item.

- ! 1. Sections of the foundation at the left side of the basement have been undermined. If not addressed, should the soil give way under this area, a significant structural failure could develop. The owner is advised to contact the appropriate tradesperson. (See Photo 28)
- ! 2. Vertical cracking was observed in the foundation walls of the structure indicating movement and/or settlement of the structure may have occurred. The rate of movement cannot be predicted during a one-time inspection. A thorough evaluation of this condition is beyond our qualifications. For additional information we recommend contacting a licensed foundation contractor for further evaluation. (See Photo 33)
- ! 3. Personal storage was blocking access to the basement/crawl space area. Therefore, the area is considered inaccessible and was not fully inspected. With access and an opportunity for a complete inspection, conditions in need of attention may be discovered. Ideally, the personal belongings should be removed so the area may be inspected. (See Photo 47)
4. Water stains were evident in the attic and/or garage at the time of inspection. It is unknown whether these stains are from a past or present leak. We recommend consulting the home owner for further information in regards to past or present repairs to the roof.

LIMITATIONS:

This is a visual inspection to the accessible areas only. Assessing the structural integrity of a building is beyond the scope of a typical inspection. A certified professional engineer is recommended where there are structural concerns about the building.

- Structural components concealed behind finished surfaces could not be inspected.
- Only a representative sampling of visible structural components was inspected.
- Furniture and/or storage restricted access to some of the structural components.

Roofing

ITEM DESCRIPTIONS:

Roof	• Built Up • Concrete Tile • Method of inspection: From The Ground.
Chimney	• Masonry • Lined • Method of inspection: From The Ground.
Gutters and Downspouts	• Metal • Gutters Built In At Eaves

COMMENTS:

We recommend reviewing a roof inspection report performed by a licensed roof inspector on this structure.

RECOMMENDATIONS/OBSERVATIONS - '!' indicates an immediate improvement recommendation item.

1. The roof was inspected from the ground level only. Most of the roof could not be reached without jeopardizing the safety of the inspector or the integrity of the roof material. Our comments are based only upon a limited visual inspection. For further evaluation of the condition of the roof we recommend you consult a licensed roofing contractor.
2. We did not go on the surface of the roof. The chimney could not be reached without jeopardizing the safety of the inspector or the integrity of the roof material. Our comments are based only upon a limited visual inspection. For further evaluation of the condition of the chimney, we recommend you consult a licensed masonry contractor.

LIMITATIONS:

This is a visual inspection to the accessible areas only. Roofing life expectancies can vary depending on several factors. Any estimates on remaining life are approximations only. This assessment of the roof does not preclude the possibility of leakage. Leakage can develop at any time and may depend on rain intensity, wind direction, ice build up, etc.

- The roof was inspected from ground level only.

Exterior

ITEM DESCRIPTIONS:

Lot Topography	• Uneven
Walkway & Sidewalks	• Concrete
Retaining Walls/Abutments	• None
Fencing/Gates	• Wood
Porch/Deck, Patio Covers	• Wood • Concrete • Laminate
Stairs/Railings/Landings	• Wood • Concrete
Exterior Walls	• Stucco
Fascia, Eaves and Rafters	• Wood • Open Rafters • Enclosed Parapet Walls
Windows	• Wood • Metal
Doors	• Wood • Metal
Garage/Carport	• Detached
Garage Door	• Wood
The Swimming Pool Safety Act	• Not Applicable

COMMENTS:

Personal storage was blocking access to the interior of the garage. Therefore, the area is considered inaccessible and was not fully inspected. With access and an opportunity for complete inspection, conditions in need of attention may be discovered. Ideally, the personal belongings should be removed so the area may be inspected. (See Photo 17)

RECOMMENDATIONS/OBSERVATIONS - '!' indicates an immediate improvement recommendation item.

- ! 1. The main garage door is water damaged. We recommend the services of a licensed general contractor and/or structural pest control company regarding repairs. (See Photo 2)
- ! 2. Water damage was noted at the front porch. We recommend the services of a licensed general contractor and/or structural pest control company. (See Photo 34)
- ! 3. The openings in the rear staircase railing(s) are larger than 4" inches. It is recommended that this be corrected for improved safety. (See Illustration 3N) (See Photo 16)
- ! 4. One or more windows show evidence of water damage to the sill/jamb. We recommend the advice and services of a general contractor and/or structural pest control company regarding repairs. (See Photo 22)
- ! 5. Multiple window frames/sashes show evidence of water damage. We recommend the advice and services of a general contractor and/or structural pest control company regarding repairs. (See Photo 21)
- ! 6. The cracked and heaved sections of the driveway present a trip hazard. This condition should be corrected for improved safety. (See Photo 19)
- ! 7. The cracked and heaved walkway section(s) at the front present a trip hazard. This condition should be corrected for improved safety. (See Photo 20)
- ! 8. Water damage was observed to the roof eaves/sheathing at the left side of the structure. We recommend the services of a licensed general contractor and/or structural pest control company. (See Photo 24)
- ! 9. Water damage was observed to the rafters at the left side of the structure. We recommend the services of a licensed general contractor and/or structural pest control company. (See Photo 24)
- ! 10. Water damage was observed to the wood siding at the garage exterior walls. We recommend the services of a licensed general contractor and/or structural pest control company. (See Photo 3)
- ! 11. The railing at the rear deck is water damaged. We recommend the services of a licensed general contractor and/or structural pest control company. (See Photo 5)
12. Due to carpeting, owner storage or other materials covering the deck/balcony, the water proof coating was inaccessible for inspection at the rear deck. We recommend the deck/balcony surface coating be further inspected by appropriate trades when made accessible. (See Photo 38)
- ! 13. The rear patio cover is improperly constructed. The existing configuration indicates improper design and/or workmanship and is a major safety issue should the patio cover give way due to lateral forces or seismic activity. We recommend the patio cover be removed or replaced according to local building codes. (See Photo 4)
- ! 14. Mechanical damage was noted at the downstairs rear left bedroom exterior door. We recommend it be repaired or replaced. (See Photo 9)

- ! 15. The jamb is cracked, split or damaged at the front door. We recommend it be repaired or replaced. (See Photo 36)
- ! 16. Water damage was noted at the rear deck staircase. All damaged wood members should be repaired or replaced as necessary. We recommend the services of a licensed general contractor and/or structural pest control company. (See Photo 18) (See Photo 7)
- 17. There are some larger than normal sized cracks in the patio. The cracks could be sealed for a better appearance and to prevent moisture intrusion.
- 18. Vegetation growing on or within 6" of exterior walls should be kept trimmed away from siding, window trims and the eaves.
- 19. There are minor sized cracks in the exterior stucco that should be patched and sealed as part of preparation for the next painting. Flexible patching materials are recommended rather than rigid patching compounds.
- 20. The weather stripping is worn, missing and/or damaged at one or more of the exterior doors. We recommend all missing, worn or damaged weather-stripping be replaced.
- ! 21. Cracked or broken window glass at the upstairs kitchen should be replaced. (See Photo 41)

MAINTENANCE ITEMS & GENERAL INFORMATION

- 22. This home was constructed without the use of a weep screed at the base of the stucco. Although this was an accepted construction method it can allow condensation to build up and not drain properly. For further information we recommend appropriate trades be consulted.

LIMITATIONS:

This is a visual inspection to the accessible areas only.

- A representative sample of exterior components was inspected.
- The inspection does not include an assessment of geological conditions, site stability and property surface and/or underground drainage runoff.
- The exterior at the rear and right side of the garage structure was inaccessible for inspection due to the zero lot line.

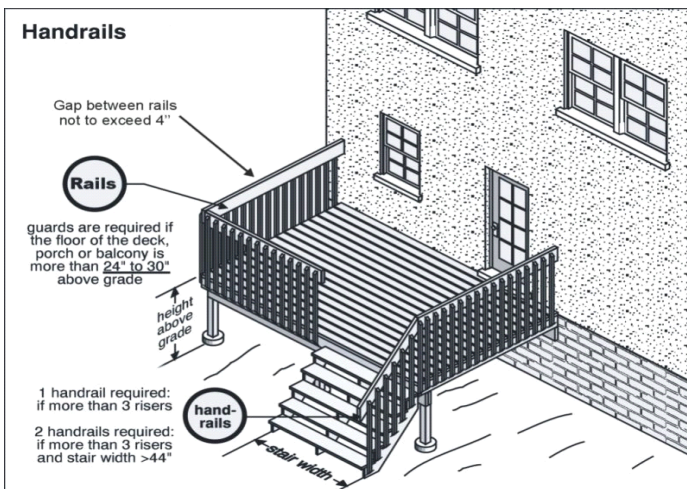


Illustration 3N

Electrical

ITEM DESCRIPTIONS:

Service	• 120/240 volt main service
Service Entrance	• Overhead Service Wires
Service Ground	• Copper Ground Wire
Main Disconnect	• Breakers • Main Service Rating: 100 Amps
Main Distribution Panel	• Breakers • Location: Exterior Side • Panel Rating (Amps): 125
Branch/Auxiliary Panel	• Breakers • Fuses • Location: upstairs rear bathroom • Location: Hallway • Panel Rating (Amps): 125
Distribution Wiring	• Copper Wire • Aluminum Wire • Knob & Tube wiring noted
Outlets, Switches & Lights	• Grounded
Ground Fault Circuit Interrupters	• None

COMMENTS:

Evidence of remodeling or modifications to the electrical system were evident. Inquire with the owner as to their nature and any permits that may have been required. Evaluation of permits, identifying the extent of modifications and code compliance are beyond the scope of this inspection.

Dedicated 240 volt circuits have been provided for all 240 volt appliances within the home.

RECOMMENDATIONS/OBSERVATIONS - '!' indicates an immediate improvement recommendation item.

- ! 1. Exterior receptacles at the rear wall are missing a weatherproof cover plate. We recommend an approved exterior cover be installed. (See Photo 48)
- ! 2. Exposed electric connections or open junction boxes at the rear left downstairs bedroom, hallway and basement area should be corrected. All electric connections should be made inside approved junction boxes fitted with proper cover plates. (See Photo 6) (See Photo 27)
- ! 3. The conduit installed at the left exterior wall is damaged. We recommend that this conduit be repaired or replaced. (See Photo 23)
- ! 4. An exterior switch at the rear exterior wall is missing a water proof cover plate. We recommend an exterior approved cover be installed. (See Photo 8)
5. Fuses were observed to provide over current protection for the electrical system on this property. While fuses may still work and replacements can be purchased, these systems are no longer standard and are typically required to be upgraded. The fuse panel was not fully inspected due to inherit defects that are a potential safety hazard. A visual inspection of the front of the panel and fuses was performed, no covers were removed or internal components inspected. We recommend a licensed electrician be retained for further inspection and recommendations. An electrician is likely to recommend full replacement of this type of panel.
6. The accessible aluminum connectors inside the electrical main and/or branch panel are lacking the application of an anti-oxidant. We recommend that each accessible connection be covered with an anti-oxidant.
7. The electrical panel containing fuses on the property was not fully inspected due to inherit defects that are a potential safety hazard. A visual inspection of the front of the panel and fuses was performed, no covers were removed or internal components inspected. We recommend a licensed electrician be retained for further inspection and recommendations. An electrician is likely to recommend full replacement of this type of panel.
- ! 8. Older knob and tube wiring in the attic should not be covered with insulation. Insulation should be pulled back or the knob and tube wiring be replaced. (See Photo 46)
9. Knob and tube wiring is in use in this building. This is an outdated system, but is not necessarily hazardous simply because it is old. However, primarily because the knob and tube circuits are generally not grounded, and because of its age, we recommend replacement of the older wiring over time, as upgrades and maintenance projects are undertaken.

MAINTENANCE ITEMS & GENERAL INFORMATION

10. The service ground wire runs into the enclosed wall, therefore it was inaccessible and determining its method of grounding connections to the structure was not noted at this time. This note is for general information only.
11. Aluminum wiring was noted for the 240 volt circuitry of the home. Aluminum wiring is typically used for 240 volt appliance circuits and no action is necessary.

DISCRETIONARY IMPROVEMENTS AND/OR UPGRADES

12. Today's electrical standard now requires a device called an arc-fault circuit interrupter "AFCI". As defined in proposals for the 1999 NEC, an "AFCI" is a device that provides protection from effects of arc faults by recognizing characteristics unique to arcing, and then de-energizing the circuit upon detection of an arc fault. Its basic application is protection of 15 amp and 20 amp branch circuits in single and multi-family residential occupancies. These devices are now installed in the habitable bedrooms of new construction.
13. The installation of ground fault circuit interrupter "GFCI" devices is advisable on exterior, garage, bathroom, laundry, and some kitchen outlets. Any whirlpool or swimming pool equipment should also be fitted with "GFCI"s. A ground fault circuit interrupter "GFCI" offers protection from shock or electrocution. Please note that "GFCI" may already be in one or more of these areas. See "description" section above for exact location of any "GFCI" which may be present on this property. (See Illustration 4L)

LIMITATIONS:

This is a visual inspection to the accessible areas only. The inspection does not include (if applicable) low voltage systems, telephone wiring, intercoms, alarm systems, TV cable, timers, central vacuum systems, exterior sprinkler systems, exterior landscape lighting or exterior motion sensor lights. Also smoke detectors out of reach were only visually inspected unless noted otherwise. We recommend these systems be checked by interested parties for proper operation when possible.

- Due to inaccessibility of concealed wiring or undocumented improvements of the structure, we are unable to predict whether the number of circuits within a home will be sufficient for the needs of the occupants during a typical home inspection. If fuses blow or breakers trip regularly, this may indicate that additional loads or remodeling modifications may have been added to existing circuits.
- Inspection of the installation, wiring and function of an electrical vehicle charger is excluded from this report. We recommend consulting the vehicles manufacturer specifications for further information on installation, testing and operation.
- Electrical components concealed behind finished surfaces could not be inspected.
- According to "ASHI" standards only a representative sampling of outlets and light fixtures were tested.
- Furniture and/or storage may have restricted access to some electrical components.
- Exterior light fixtures on motion or light sensors were not tested.
- One or more added recessed light fixtures appear to have been installed in the ceiling as noted from the attic. Some recessed light fixtures require a certain amount of clearance between the insulation and the metal fixtures, however due to inaccessibility, clearance issues or time limitations we were unable to fully evaluate every light fixture. For additional information we recommend further evaluation of the fixtures by a licensed electrical contractor.

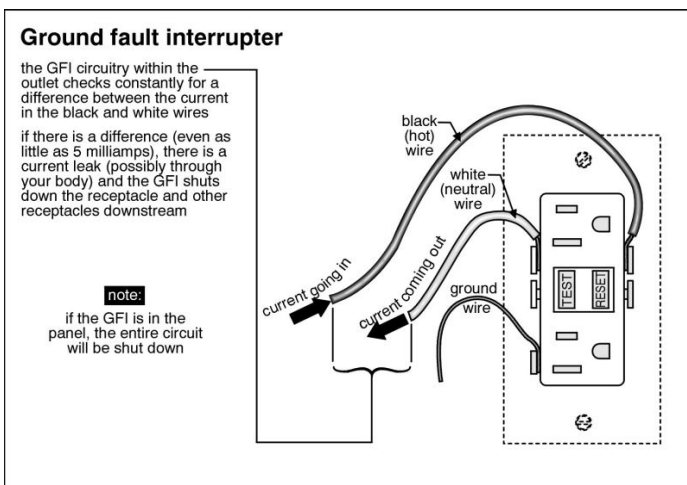


Illustration 4L

Heating System

ITEM DESCRIPTIONS:

Primary Source Heat	• Gas
Heating System	• Forced Air • Manufacturer: Gaffers and Sattler
Distribution/Ducting	• Ductwork

COMMENTS:

The furnace was turned on by normal controls and appeared to function.

The typical life cycle for a heating unit such as this is 20-25 years. The heating system is older and may be approaching the end of its life cycle. Some units will last longer; others can fail prematurely. Please be aware that shutting the gas off to this unit for any reason could cause the heat exchanger to contract and crack.

We recommend a licensed HVAC contractor be retained for further evaluation of the heating unit.

RECOMMENDATIONS/OBSERVATIONS - '!' indicates an immediate improvement recommendation item.

- ! 1. The heat exchanger is rusted, streaked and worn where visible from the exterior. These conditions indicate that it is at or near the end of its service life. We recommend inspections of the unit by the local utility company or a licensed heating contractor, to determine if repairs or replacement is necessary. (See Photo 32)
- ! 2. For enhanced safety, it is recommended that the loose and leaking connections of the furnace exhaust flue system be corrected. (See Photo 31)
- ! 3. One or more of the heating ducts have come apart or have been removed at the plenum. This will allow conditioned air into surrounding area. We recommend they be repaired and secured. (See Photo 29)
- 4. The heating system is dirty and in this condition may operate inefficiently. We recommend a qualified HVAC contractor be retained to service, clean, and tune the system.

MAINTENANCE ITEMS & GENERAL INFORMATION

- 5. Currently there is no permanently installed cooling system on the property.
- 6. This home is heated with a low efficiency forced air furnace. In this type of furnace, air is circulated through a heat exchanger, which is heated by the burner unit at the base. Exhaust is drafted naturally, and burners have a standing pilot light. This type of furnace wastes more energy than modern furnaces and should be considered for replacement in the near future.

DISCRETIONARY IMPROVEMENTS AND/OR UPGRADES

- 7. When furnace replacement is performed, consideration should be given to installing a "high efficiency" system.

LIMITATIONS:

This is a visual inspection to the accessible areas only. The inspection of the heating system is general and not technically exhaustive. A detailed evaluation of the furnace heat exchanger is beyond the scope of this inspection.

- As per ASHRAE standards determining furnace heat supply adequacy or inadequacy, distribution balance or sizing of the unit or units is not a part of this inspection.
- The wall mount and/or window mounted air conditioning unit (if applicable) was not inspected and are excluded from this report.
- Although the heating system was operated, there are testing limitations during warmer months that can effect normal temperature readings.
- Heating and/or air conditioning registers where accessible were visually inspected. Manual operation of the registers was not performed.
- As per ASHRAE standards the heat exchanger of the furnace was not inspected and interior portions of the heater were restricted. For additional information we recommend the services of a licensed heating contractor. As a free public service, the local utility company will perform a "safety" review of the heat exchanger and other gas operated components. We recommend that you take advantage of this service before the next seasonal operation.
- Inspection of the heater and/or air conditioner thermostat is limited to operating the unit(s) on and off function only. Testing of the thermostat timer, temperature accuracy, clock, set back functions, etc. were not performed.

Cooling/Heat Pump System

ITEM DESCRIPTIONS:

Cooling System	• None
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COMMENTS:

LIMITATIONS:

This is a visual inspection to the accessible areas only. Air conditioning and heat pump systems, like most mechanical components, can fail at any time.

Insulation/Ventilation

ITEM DESCRIPTIONS:

Attic/Roof Insulation	• Cellulose • Depth (inches): 8"
Exterior Walls Insulation	• Unknown
Crawlspace Insulation	• None
Attic/Roof Ventilation	• Gable vents
Crawlspace Ventilation	• Exterior wall vent(s)

COMMENTS:

LIMITATIONS:

This is a visual inspection to the accessible areas only.

- Insulation/ventilation type and levels in concealed areas cannot be determined. No destructive tests were performed.
- Potentially hazardous materials such as Asbestos and Urea Formaldehyde Foam Insulation (UFFI) cannot be positively identified without a detailed inspection and laboratory analysis. This is beyond the scope of the inspection.
- An analysis of indoor air quality is beyond the scope of this inspection.
- Any estimates of insulation "R" values or depths are rough average values.

Plumbing

ITEM DESCRIPTIONS:

Main Water Valve	• Location: Exterior Front
Supply Piping	• Metallic Material
Drain/Waste/Vent	• Plastic Material • Metallic Material
Cleanout	• Location: Exterior Front
Main Gas Valve	• Location: Exterior Side
Water Heaters	• Manufacturer: Rheem • Capacity: 50 Gallons • Approximate Age (years): 3 • Gas • Location: Crawl Space
Seismic Gas Shut-off	• Not Present
Excess Flow Gas Shut-off	• Not Present

COMMENTS:

RECOMMENDATIONS/OBSERVATIONS - '!' indicates an immediate improvement recommendation item.

- ! 1. The temperature and pressure relief valve for the water heater lacks a proper discharge pipe. We recommend the installation of approved piping to an approved location. (See Photo 30)
2. The metallic supply piping may be nearing the end of its effective service life. Older piping is subject to corrosion on the interior and/or exterior which may result in a loss of water pressure, clogging, and eventual leakage. We recommend the piping be further evaluated by a licensed plumbing contractor to determine if replacement or repair is necessary.
3. The metallic drain piping may be nearing the end of its effective service life. Older piping is subject to corrosion on the interior and/or exterior which may result in clogging and eventual leakage. We recommend the piping be further evaluated by a licensed plumbing contractor to determine if replacement or repair is necessary.
- ! 4. The drain systems at the rear downstairs kitchen sink and upstairs laundry sink were improperly installed. We recommend the drains be reconfigured according to industry standards. (See Photo 13) (See Photo 39)
- ! 5. The sink drain at the rear left downstairs bedroom kitchenette is leaking. We recommend all leaks be repaired. (See Photo 11)
- ! 6. Leakage was noted at the sink faucets and/or handles at the downstairs kitchenette and upstairs kitchen. We recommend all leaks be repaired. (See Photo 40) (See Photo 10)
7. There is a gap between the tub spout and wall at both downstairs bathrooms which should be sealed to prevent moisture intrusion.

DISCRETIONARY IMPROVEMENTS AND/OR UPGRADES

8. During the process of plumbing fixture renovation, we recommend that exposed older piping be replaced.
9. To reduce the risk of contamination of supply water, installation of anti-siphon devices on exterior hose bibs are recommended.

LIMITATIONS:

This is a visual inspection to the accessible areas only. We do not determine whether the properties' water supply and sewage disposal are public or private. Testing of the sinks, tubs and shower fixtures is limited to running hot and cold water for a brief moment, we cannot detect backups or obstructions in the homes main drain or sewer lateral systems.

- Water and gas shut-off valves, including but not limited to seismic, excess flow shut-off valves and gas fireplace valves where applicable, were not operated or tested. Identification of these devices is limited to the accessible areas only.
- Portions of the plumbing system concealed by finishes and/or storage (below sinks, below the structure and beneath the yard) were not inspected.
- Water quantity and quality are not tested. The effect of lead content in solder and/or supply lines is beyond the scope of the inspection.
- Inspection of any water conditioning system (filters, purifiers, softeners, etc.) is beyond the scope of this inspection and are excluded from this report.
- Inspection of any lawn sprinkler system is beyond the scope of this inspection and are excluded from this report (unless noted otherwise).

- The interior portions of the water heater were restricted. For additional information we recommend the services of a licensed plumbing contractor. As a free public service, the local utility company will perform a "safety" review of the interior of the water heater and other gas operated components. We recommend that you take advantage of this service before the next seasonal operation.
- HomeGuard Incorporated does not determine if any fixtures or toilets are water conserving.

Interior

ITEM DESCRIPTIONS:

Kitchen Appliances Tested	• Gas Range(x2) • Dishwasher • Exhaust Hood(x2)
Wall Finishes	• Drywall/Plaster
Ceiling Finishes	• Drywall/Plaster
Floors	• Tile/Stone • Wood • Laminate Flooring
Doors	• Hollow Core
Window Style and Glazing	• Double/Single Hung • Single Pane
Stairs/Railings	• Present
Fireplace/Wood Stove	• Masonry Fire Box
Cabinets/Countertops	• Wood • Tile
Laundry Facilities/Hookup	• 120 Volt Circuit for Washer • Gas Piping for Dryer • Hot and Cold Water Supply for Washer • Laundry Sink drain for Washer • Dryer vent noted
Other Components Inspected	• Smoke Detector • Carbon Monoxide Detector

COMMENTS:

Portions of the interior at multiple locations appear to be altered or built to non-conforming standards. The local building official is the final arbiter of standards. We recommend further inspection by appropriate trades and consultation with the owner to determine if all necessary permits were obtained and completed. (See Photo 14) (See Photo 26)

RECOMMENDATIONS/OBSERVATIONS - '!' indicates an immediate improvement recommendation item.

INTERIOR

- ! 1. Multiple interior windows are inoperable, stuck, or painted shut. We recommend repair or replacement to restore functional use of these areas. (See Photo 37)
2. The laminate floor covering at multiple locations is cosmetically damaged, worn or torn. (See Photo 1)
- ! 3. This home does not have enough smoke detectors installed. The installation of smoke detectors should be placed on each floor in non-sleeping areas. In addition, one smoke alarm must be installed in each room where sleeping occurs and one smoke alarm should be located in each hallway that leads directly to sleeping rooms. (See Photo 15)
- ! 4. The inaccessible areas at the front and middle right side downstairs bedrooms were locked at the time of our inspection. Therefore this area was not inspected. With access and an opportunity for a complete inspection, conditions in need of attention may be discovered. We recommend the areas be made accessible and further inspected. (See Photo 25)
- ! 5. California law requires that all homes have a State Fire Marshall approved Carbon Monoxide Detector be installed outside of the sleeping areas in the hallway and on each level of the home including basements. At the time of this inspection a Carbon Monoxide Detector could not be located. We recommend consulting with the owner to see if a Carbon Monoxide Detector exists and if not they should be installed in all required locations. (See Photo 44)
- ! 6. Evidence of vermin activity was observed within the structure. It is likely this evidence will extend into inaccessible areas. The owner is advised to contact the appropriate trade for further evaluation and remedial measures if necessary. (See Photo 45)
7. The fireplace chimney should be cleaned and inspected prior to the close of escrow. (See Illustration 9J)
8. It may be desirable to replace the window screens where missing or damaged.
9. Storage or furniture was blocking the fireplace opening. This makes the fireplace interior and flue inaccessible. We cannot offer any opinions regarding the condition or performance of the fireplace. We recommend inspection of the fireplace by a licensed masonry or fireplace contractor.
10. The interior wall or ceiling blemishes or minor holes and or cracks are cosmetic and can be repaired in the course of routine maintenance.
11. Various interior doors, windows, and electrical outlets were partially inaccessible due to personal belongings and/or furniture at the time of our inspection. With access and an opportunity for a complete inspection, conditions in need of attention may be discovered. We recommend all personal belongings and furniture be removed and these areas further inspected.

KITCHEN

- ! 12. The wall at the rear downstairs bedroom kitchenette sink cabinet shows evidence of water damage. We recommend the services of a licensed structural pest control company for investigation. (See Photo 12)

- ! 13. At the time of our inspection the dishwasher was inoperative or disconnected therefore was not tested. For attention to the conditions noted and/or cost estimates, if necessary, we recommend the advice of a qualified appliance technician. (See Photo 42)
- ! 14. One or more of the burners on the downstairs cooktop/range top are inoperative or will not light. The pilot lights or electronic igniters are in suspect. For attention to the conditions noted and/or cost estimates, if necessary, we recommend the advice of a qualified appliance technician. (See Photo 35)
- ! 15. Damage to the upstairs kitchen hardwood flooring was observed. It is recommended that the source of the damage be identified and corrected, and the surface be repaired and refinished to restore its appearance. (See Photo 43)

BATHROOMS

16. Cracked, deteriorated and/or missing grout and caulk in the downstairs hall bathroom shower should be replaced. Water leaking through non-sealed areas can cause damage. Damage caused by water seepage cannot be determined by this visual observation. A flexible caulking material is recommended rather than rigid cementitious grout.
17. The window and sill of the downstairs hall bathroom enclosure should be protected from moisture. Windows in bathtub/shower enclosures have a reputation for allowing leakage behind the walls, causing water damage. Damage caused by water seepage cannot be determined by this visual observation.

MAINTENANCE ITEMS & GENERAL INFORMATION

INTERIOR

18. ENVIRONMENTAL ISSUES:

Issues Based on the age of this home, there is a possibility the structure may contain asbestos such as ceiling texture, insulation on the distribution piping and/or transit piping and siding. This can only be verified by laboratory analysis. The Environmental Protection Agency (E.P.A.) reports that asbestos represents a health hazard if "friable" damaged, crumbling, or in any state that allows the release of fibers. If replacement necessitates the removal of the acoustic ceiling or insulation, a specialist should be engaged. If any sections of this insulation are indeed friable, or become friable over time, a specialist should be engaged. Further guidance is available from the Environmental Protection Agency (E.P.A.). Due to the age of construction, it is likely that there are other materials within the home that contain asbestos but are not identified by this inspection report.

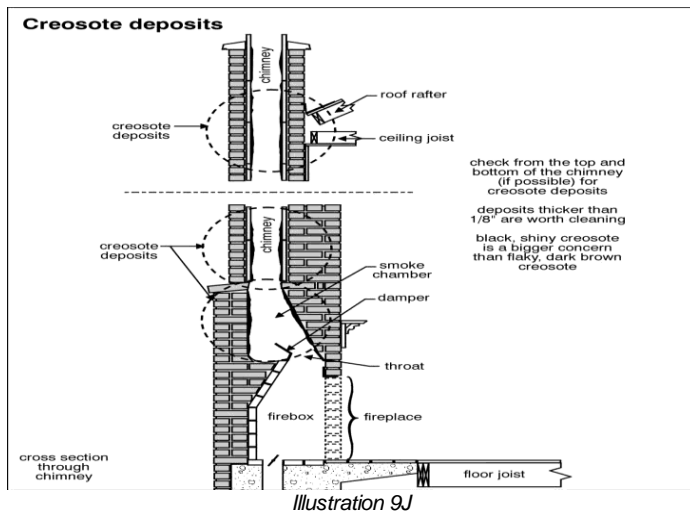
KITCHEN

19. Carbon monoxide is a colorless, odorless gas that can result from a faulty fuel burning furnace, range, water heater, space heater or wood stove. Proper maintenance of these appliances is the best way to reduce the risk of carbon monoxide poisoning. For more information, consult the Consumer Product Safety Commission CPSC at www.cpsc.gov for further guidance.

LIMITATIONS:

This is a visual inspection to the accessible areas only. Assessing the quality of interior finishes is highly subjective. Issues such as cleanliness, cosmetic flaws, quality of materials, architectural appeal and color are outside the scope of this inspection. Comments are general, except where functional concerns exist. Due to texturing and painting of interior surfaces there is no possible way of determining point of origin of any gypsum (sheetrock) material without destructive testing. HomeGuard Incorporated does not perform any destructive testing. Smoke detectors and carbon monoxide detectors were not manually tested. The sensors of these units are not tested. Both smoke detectors and carbon monoxide detectors have a limited life span and should be replaced according to the manufactures instructions.

- Furniture, storage, appliances and/or wall hangings restricted the inspection of the interior.
- No access was gained to the wall cavities of the home.
- The adequacy of the fireplace draw cannot be determined during a visual inspection.
- The above listed kitchen appliances were operated unless noted otherwise. These appliances were not inspected for installation according to manufacturer specifications and were not evaluated for performance, efficiency or adequacy during their operation. No refrigerators whether "built in" or portable are operated, inspected or tested.
- All appliances not "built in" to the structure such as washing machine, dryer, refrigerator and/or countertop microwaves were not inspected and are excluded from this report. No refrigerators whether "built in" or portable are operated, inspected or tested.
- Fireplace screens or doors were not inspected (unless otherwise noted) and are excluded from this report.
- The interior appears to have been recently painted. Water stains and/or cracks may not be visible at the time of our inspection. If, at a later date, water stains and/or cracks are discovered, we recommend further inspection by the appropriate trades.
- Testing of the oven cleaning function is beyond the scope of this inspection. For proper operation and testing of this function we recommend consultation with the existing homeowner.



Photographs

No relative importance should be placed on the photographs provided in this report. The photographs in this report do not necessarily illustrate all of the damage in any particular finding. Also, not all problem areas will be supported with photographs. Please contact HomeGuard if you have any questions.



Photo 01



Photo 02



Photo 03



Photo 04



Photo 05



Photo 06



Photo 07



Photo 08



Photo 09



Photo 10



Photo 11



Photo 12



Photo 13



Photo 14



Photo 15



Photo 16

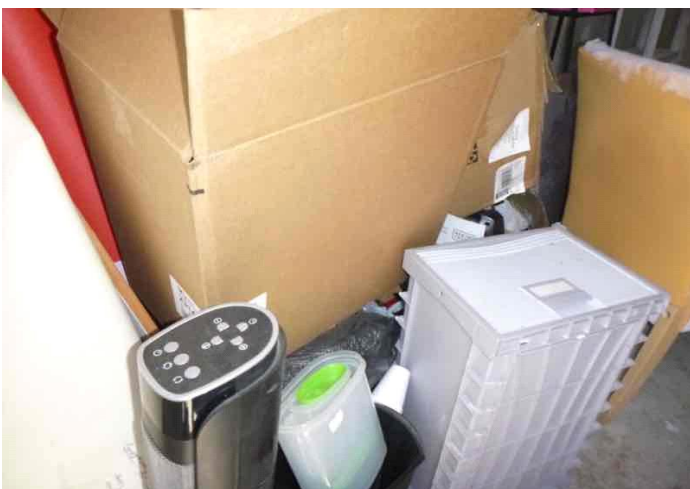


Photo 17



Photo 18

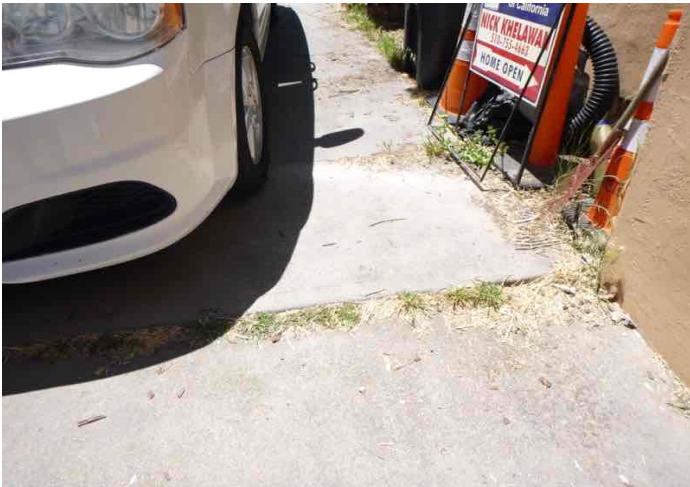


Photo 19



Photo 20



Photo 21



Photo 22

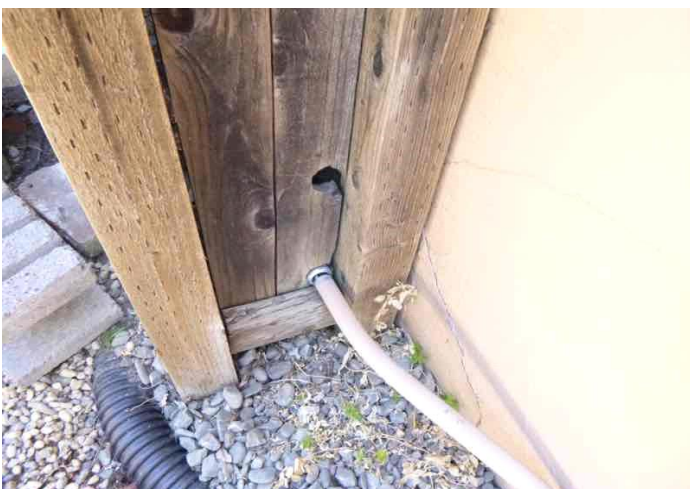


Photo 23



Photo 24

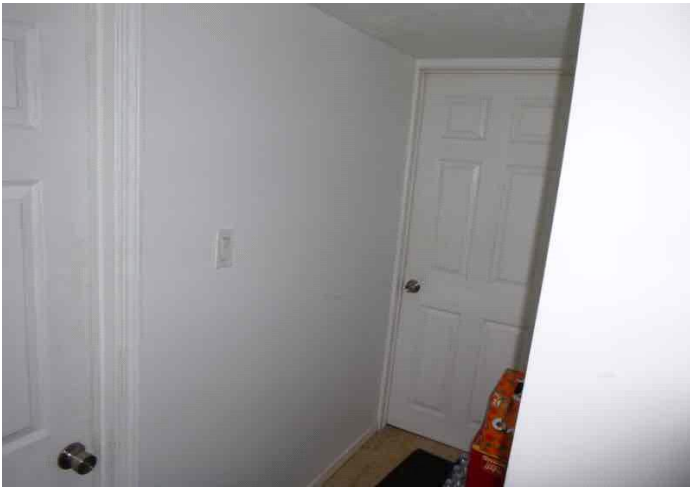


Photo 25



Photo 26

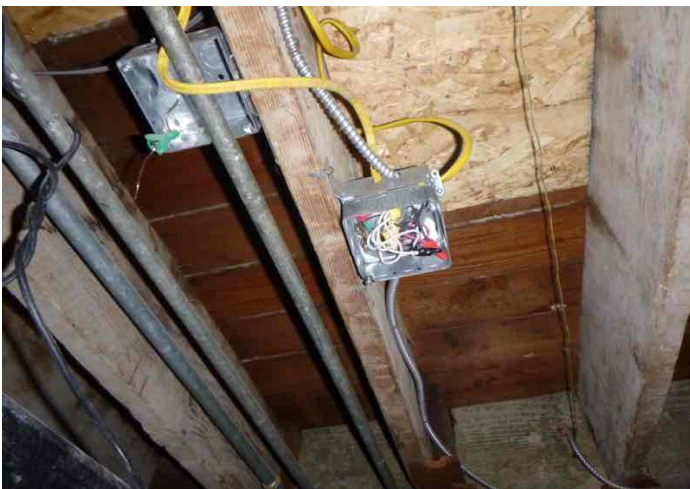


Photo 27



Photo 28



Photo 29



Photo 30



Photo 31



Photo 32



Photo 33



Photo 34



Photo 35

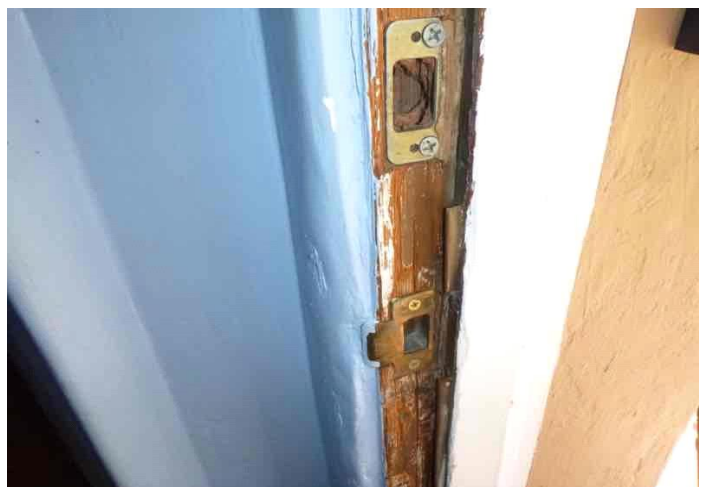


Photo 36



Photo 37



Photo 38



Photo 39



Photo 40



Photo 41



Photo 42

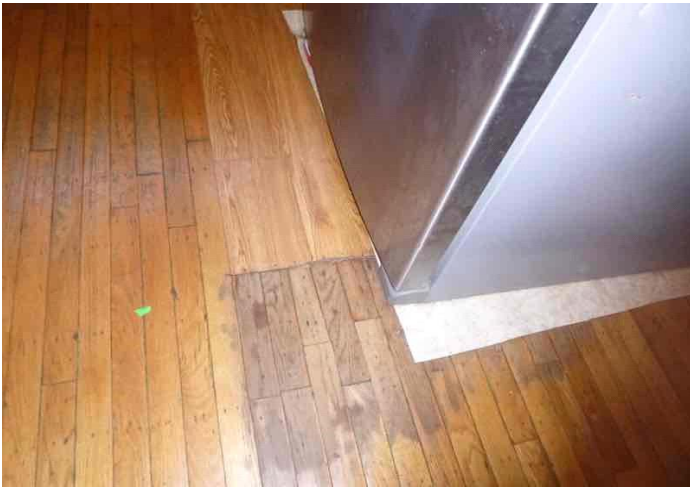


Photo 43



Photo 44



Photo 45



Photo 46

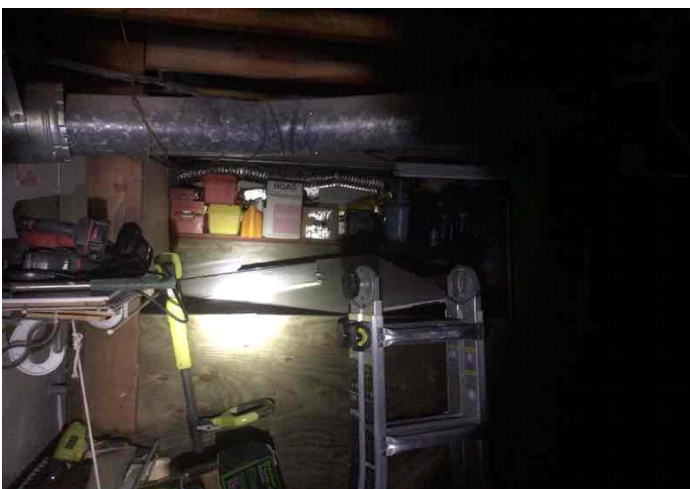


Photo 47



Photo 48

Maintenance Advice

UPON TAKING OWNERSHIP

After taking ownership of a new home, there are some maintenance and safety issues that should be addressed immediately. The following checklist should help you undertake these improvements.

- ☐ Change the locks on all exterior entrances, for improved security.
- ☐ Check that all windows and doors are secure. Improve window hardware as necessary. Security rods can be added to sliding windows and doors. Considerations could also be given to a security system.
- ☐ Install smoke detectors on each level of the home. Ensure that there is a smoke detector outside all sleeping areas. Replace batteries on any existing smoke detectors and test them. Make a note to replace batteries again in one year.
- ☐ Create a plan of action in the event of a fire in your home. Ensure that there is an operable window or door in every room of the house. Consult with your local fire department regarding fire safety issues and what to do in the event of a fire.
- ☐ Examine driveways and walkways for trip hazards. Undertake repairs where necessary.
- ☐ Examine the interior of the home for trip hazards. Loose or torn carpeting and flooring should be repaired.
- ☐ Undertake improvements to all stairways, decks, porches and landings where there is a risk of falling or stumbling.
- ☐ Review your home inspection report for any items that require immediate improvement or further investigation. Address these areas as required.
- ☐ Install rain caps and vermin screens on all chimney flues, as necessary.
- ☐ Investigate the location of the main shut-offs for the plumbing, heating and electrical systems. If you attend the home inspection, these items have been pointed out to you.

REGULAR MAINTENANCE

EVERY MONTH

- ☐ Check that fire extinguisher(s) are fully charged. Re-charge if necessary.
- ☐ Examine heating/cooling air filters and replace or clean as necessary.
- ☐ Inspect and clean humidifiers and electronic air cleaners.
- ☐ If the house has hot water heating, bleed radiator valves.
- ☐ Clean gutters and downspouts. Ensure that downspouts are secure, and that the discharge of the downspouts is appropriate. Remove debris from window wells.
- ☐ Carefully inspect the condition of shower enclosures. Repair or replace deteriorated grout and caulk. Ensure that water is not escaping the enclosure during showering. Check below all plumbing fixtures for evidence of leakage.
- ☐ Repair or replace leaking faucets or shower heads.
- ☐ Secure loose toilets, or repair flush mechanisms that become troublesome.

SPRING AND FALL

- ☐ Examine the roof for evidence of damage to roof covering, flashings and chimneys.
- ☐ Look in the attic (if accessible) to ensure that roof vents are not obstructed. Check for evidence of leakage, condensation or vermin activity. Level out insulation if needed.
- ☐ Trim back tree branches and shrubs to ensure that they are not in contact with the house.
- ☐ Inspect the exterior walls and foundation for evidence of damage, cracking or movement. Watch for bird nests or other vermin or insect activity.
- ☐ Survey the basement and/or crawl space walls for evidence of moisture seepage.
- ☐ Look at overhead wires coming to the house. They should be secure and clear of trees or other obstructions.
- ☐ Ensure that the grade of the land around the house encourages water to flow away from the foundation.

- ☐ Inspect all driveways, walkways, decks, porches, and landscape components for evidence of deterioration, movement or safety hazards.
- ☐ Clean windows and test their operation. Improve caulking and weather-stripping as necessary. Watch for evidence of rot in wood windows frames. Paint and repair window sills and frames as necessary.
- ☐ Test all ground fault circuit interrupter (GFCI) devices, as identified in the inspection report.
- ☐ Shut off isolating valves for exterior hose bibs in the fall, if below freezing temperatures are anticipated.
- ☐ Test the Temperature and Pressure Relief (TPR) Valve on water heaters.
- ☐ Inspect for evidence of wood boring insect activity. Eliminate any wood/soil contact around the perimeter of the home.
- ☐ Test the overhead garage door opener, to ensure that the auto-reverse mechanism is responding properly. Clean and lubricate hinges, rollers and tracks on overhead doors.
- ☐ Replace or clean exhaust hood filters.
- ☐ Clean, inspect and/or service all appliances as per the manufacturer's recommendations.

ANNUALLY

- ☐ Replace smoke detector batteries.
- ☐ Have the heating, cooling and water heater systems cleaned and serviced.
- ☐ Have chimneys inspected and cleaned. Ensure that rain caps and vermin screens are secure.
- ☐ Examine the electrical panels, wiring and electrical components for evidence of overheating. Ensure that all components are secure. Flip the breakers on and off to ensure that they are not sticky.
- ☐ If the house utilizes a well, check and service the pump and holding tank. Have the water quality tested. If the property has a septic system, have the tank inspected (and pumped as needed).
- ☐ If your home is in an area prone to wood destroying insects (termites, carpenter ants, etc.), have the home inspected by a licensed specialist. Preventive treatments may be recommended in some cases.

PREVENTION IS THE BEST APPROACH

Although we've heard it many times, nothing could be more true than the old cliché "an ounce of prevention is worth a pound of cure." Preventative maintenance is the best way to keep your house in great shape. It also reduces the risk of unexpected repairs and improves the odds of selling your house at fair market value, when the time comes. Please feel free to contact our office should you have any questions regarding the operation or maintenance of your home. Enjoy your home!



Invoice Date: **6/26/2024**

Invoice No: **LIV1088647P**

Invoice

Bill To:

Coulette Darbo
Chicago Title
22320 Foothill Blvd #180
Hayward, CA 94541

Property Information:

Address: **22234 Prospect Street #1-3**
Hayward CA, 94541
Report No: **639382 TPRD**
Escrow#: **5872400585**

Billing Information:

Inspection: **6/26/2024 Complete** **\$1,035.00**

Total Due: **\$1,035.00**

DUE UPON RECEIPT

Please remit to 510 Madera Ave., San Jose, CA 95112

There is a \$25 fee for all returned checks