



FORESIGHT



P. O. BOX 271813
HOUSTON, TX 77277

PHONE (713) 661-9200

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ENGINEERING & INSPECTIONS, LLC.

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REPORT # XXLGL-MMDDP

DATE OF INSPECTION: MM/DD/YYYY (09:00 AM)

A RESIDENTIAL TOWNHOUSE PROPERTY LOCATED AT
1234 ANY STREET, HOUSTON, TX 77000



FOR MR. & MRS. DOE (CLIENT)

BY

JITENDRA M. VARMA, PE

Licensed Professional Structural Engineer

WE, DO ENVIRONMENTAL (TRANSACTIONAL SCREENING, PHASE I & PHASE II ASSESSMENT) & ALL TYPES OF COMMERCIAL INSPECTIONS (NEW & EXISTING APARTMENT/CONDOMINIUM/TOWNHOUSE COMPLEXES, OFFICE/WAREHOUSE/FREE STANDING/RESTAURANT/CONVENIENT STORE BUILDINGS, STRIP/SHOPPING CENTERS AND INDUSTRIAL BUILDINGS). YES, WE DO, REGULAR HOME (STRUCTURAL & MECHANICAL INSPECTIONS, TERMITE INSPECTIONS, NEW CONSTRUCTION (PHASED), ELECTRO-MAGNETIC FIELD (EMF), EIFS (ARTIFICIAL STUCCO), THERMAL IMAGING (INFRARED), COMMERCIAL, ENVIRONMENTAL, POST-CATASTROPHIC EVALUATIONS, & MANY OTHER INSPECTIONS INCLUDING "NACA" INSPECTIONS. WE PROVIDE MANY OTHER INSPECTIONS & SPECIALIZED SERVICES ON REQUEST.

> PL. CALL US WITH ALL YOUR SPECIFIC NEEDS < LET THIS BE YOUR FIRST & LAST STOP.



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REPORT NO.: XXLGL-MMDDP

MM DD, YYYY

LOSS ASSESSMENT INVESTIGATIVE REPORT

Inspected for: Mr. and Mrs. Doe (Client)

Subject Property: 1234 Any Street, Houston, TX 77000

I was requested to visit the subject property on MM DD, YYYY at 09:00 a.m. Here are our observations on the following:

WEATHER CONDITIONS:

Partly cloudy at the time of investigation. Temp. 77 F. Site-specific soil data were not available.

DIRECTION DESIGNATIONS:

As facing the investigated property from the main driveway: **Front Right Rear Left.**

For the purpose of discussions and reporting, front was facing West.

PERSONS PRESENT:

Client & her friend

PROPERTY DESCRIPTION:

The property was located in the City of Houston, Harris County, TX. The property comprised of a three story wood framed end cap townhouse (built in YYYY) with an attached 1-car carport on right side of the unit with 1-car garage behind it. This wood-framed house had a grade beam and slab foundation with composition shingled roof. Hard core stucco veneer provided cladding for the property. Property was occupied at the time of inspection limiting inspection to some extent. I was given to understand that there was a roof leak in the master bedroom and was requested to assess the damage. **The purpose of conducted survey was to investigate the extent of damage from rain water intrusion and to recommend repairs to the affected areas.**



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LOSS ASSESSMENT INVESTIGATIVE REPORT (Contd.)

GENERAL & DISCLAIMERS:

In the conduct of this work, Foresight Engineering & Inspections LLC. has acted as an engineering consultant to provide visual observations and opinions with regard to the visible conditions of the structure of this building or any component thereof (as requested & authorized by the Client). Recognizing that latent defects could exist which inherently may not be detected during an inspection of this type, Foresight Engineering & Inspections, LLC. does not represent that the observations described herein and their analysis thereof represent every structural condition that may exist. Any condition not apparent visually at the time of investigation or any component not readily accessible for investigation is not reported. Structural items not specifically noted as investigated in this report are not covered by this report and are not to be assumed good or bad by lack of notation.

No attempt was made for removal of coverings, disassembly, unloading or removal. It is extremely possible that latent defects could be discovered if these structural coverings were to be removed, during remodeling, for example. The purpose of this investigation was to report any conditions which could be an indication that one of those structural components, listed in the inspection Agreement & Contract, was either failing to perform the intended function or was in need of immediate repair. The items described in this report are the author's opinion of the visible conditions, as they existed at the time of investigation, and nothing more. The Client may rely on these opinions, only to the extent of the limitations used in their formulation. **It is entirely possible that another individual inspecting this property might have differing opinions than those cited in this report. Further, it is also the nature of residential construction in the greater Houston area for the condition of the building to change, often over a short period of time.** No verbal statements made at the time of the field investigation are to be considered a part of this investigation or this report. The information contained in this report takes precedence over any communications that might have occurred prior to issuing this report.

It is emphasized that the purpose of this report is to better inform you, as a client on the subject property, of conditions existing at the time of the investigation as I observed them, with no representation or warranty as to the efficiency or future life of the structure, foundation or any component thereof. Opinions relating to compliance with specifications, legal, and/or Code requirements and/or restrictions of any kind are specifically excluded by this investigation.

Foresight Engineering & Inspections, LLC. does not assume any responsibility whatsoever for any action(s) that may or may not be done as a result of information provided during the investigation, and for the existence of any latent defects that were not amenable to visual detection during this investigation, for items not specifically identified in this report as having been investigated, for changes that occur in items subsequent to this investigation, for the structure that has deteriorated because of wood destroying insects &/or organisms, or opinions expressed by others that may differ from those expressed in this report. Finally, this report is written to satisfy the objectives of you, as our Client. **No warranty, either expressed or implied, is hereby made and the Client waves all warranties, except for such waivers or disclaimers that may be prohibited by law. Every user of this report is bound by this understanding of "No warranty &/or liability".**

In using this report, the Client further agrees, except as may be limited by law, that there are no other agreements or understandings concerning the standard, grade quality, or amount of services provided by Foresight Engineering & Inspections, LLC., other than what is contained in this report or the inspection Agreement & Contract. Finally, no other representations &/or statements have been made that this report and the inspection Agreement & Contract include rights, remedies or obligations which are not contained in these instruments. Neither the author of this report nor Foresight Engineering & Inspections, LLC. jointly or severally assumes any responsibility whatsoever for the use of this report, or the information contained herein, by any third party person.



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LOSS ASSESSMENT INVESTIGATIVE REPORT (Contd.)

SCOPE OF WORK & LIMITATIONS:

I was given to understand that roofing shingles blew away over right front corner of the unit causing water intrusion into the unit.

Mrs. Doe retained the services of Foresight Engineering & Inspections, LLC to conduct a loss damage investigation inspection and recommend repairs.

I would like to add that our investigation was conducted a long time after the discovery of water intrusion. As such, there is a high possibility some physical changes might have occurred between the date of discovery of water intrusion and my investigation date (MM DD, YYYY).

I would like to further state that my investigation was strictly limited to the area of water intrusion and the areas impacted &/or possibly affected from water intrusion.

Minor destructive and invasive investigative inspection was conducted.

To that end, Foresight Engineering & inspections, LLC &/ or inspector(s) &/or the author of this report jointly or severally carry or assume no responsibility &/or liability of any kind. No warranty, either expressed or implied, is hereby made. Every user of this report is bound by this understanding & agreement of "NO WARRANTY &/OR NO LIABILITY".



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LOSS ASSESSMENT INVESTIGATIVE REPORT (Contd.)

INTERVIEW WITH THE CLIENT

I interviewed the client (Mrs. Jane Doe) and following information was released by her, on my visit to the property. She informed me the following:

1. She closed on the new home moved into it in late MM DD, YYYY.
2. On or around MM DD, YYYY, she was first alerted to the problem in the house.
3. During re-arranging furniture on MM DD, YYYY, the client noticed carpet was wet near the right front (southwest corner) corner in the master bedroom, which is located on the third floor.
4. She promptly notified State Farm Insurance Company.

EXHIBITS:

Following exhibits are included at the tail end of the report and become a part of this report by reference:

Exhibit "A"	Client Furnished Hail & Windstorm Report
Exhibit "B"	Client Furnished Photos
Exhibit "C"	Photos by the Author of the Report
Exhibit "D"	Inspector's Profile.



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LOSS ASSESSMENT INVESTIGATIVE REPORT (Contd.)

REVIEW OF EXHIBIT "A":

The above exhibit indicated that it hailed on the subject property with hail size of 1" to 1 1/2" with wind packing gusts of 40 to 50 miles per hour in westerly to northwesterly direction on the day of loss (MM DD, YYYY). Details can be found in the said exhibit.

OBSERVATIONS

A photo of damage/condition basically communicates that similar issue may be present in nearby areas and were cited in this report but photos not included to make this report concise and easy to less complicated. Observed moisture readings were taken with Protimeter Surveymaster.

I will break down my observations floor wise from roof down as the rain water was travelling down.

ROOF OBSERVATIONS:

Roof could not be inspected for lack of availability of 40' extension ladder on site and I do not carry such a tall ladder. It was also not important since the roof had already been repaired in the affected area by the roofer.

Photos, furnished by the client, showed blown away shingles on the roof. See Exhibit "B".

THIRD FLOOR OBSERVATIONS:

Dry wall and insulation were removed on the chase (vertical cavity measuring roughly 28"X15") on the southwest (right front) corner of the property. The carpet and padding were also pulled away from the chase. Following observations were made:



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LOSS ASSESSMENT INVESTIGATIVE REPORT (Contd.)

1. The photos #01 shows crown molding joint pulled open from the moisture. The two arrows, in this photo, point out to the water logged wood studs causing rotting of the framing members. It also shows condition of the water logged wall insulation.
2. Photo #02 shows the water logged stud (right arrow) and the wall sheathing delaminating & Warping (left arrow).
3. Three manufactured open wooden web floor joists (4"X18" running from front towards back) got severely deteriorated from the constant pounding of rain water to make them structurally unsafe. Two such joists are shown in photo # 03 with arrows pointing towards them with the third one under the right wall.
4. ¾" decking badly rotted and disintegrated around the chase from rain water travelling down. See photo #04 with arrow pointing to it.
5. A moisture reading shows a reading of 9.2% in photo # 05.
6. Photo # 06 depicts condition of the back of the carpet padding from being in contact with floor decking saturated with rain water.
7. Water stains are shown on back of the carpet in photo #s 07 and 08.

SECOND FLOOR OBSERVATIONS:

Drywall was not removed on this floor prior to my inspection. The clients had removed drywall in three areas (two near ceiling and one near floor) upon my request at the subject property.



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LOSS ASSESSMENT INVESTIGATIVE REPORT (Contd.)

Following observations were made:

1. The photos #ed 09 through #11 show condition of condition of wall prior to drywall removal. Note the discoloration along the corner and some kind of fungal growth near the window sill on right jamb with arrow pointing to it in photo # 11.
2. Notice in photo # 12, with arrows pointing towards the location, the discoloration of the insulation near the ceiling on right wall near front corner.
3. Photo #13 shows water stains on wood upon removal of insulation near the ceiling on right wall near front corner.
4. Photo # 14 shows water stains and some kind of fungal growth with arrows point to them on the removed drywall near the ceiling.
5. Photo # 15 depicts condition of deteriorated stud upon removal of drywall and insulation on front wall near ceiling near front right corner from rain water running down.
6. Photo # 15 shows deteriorated and delaminated sheathing behind stucco upon removal of drywall and insulation on front wall near ceiling near front right corner from rain water running down.
8. Photo #16 shows third hole near floor on front wall with close up in photo # 17 upon removal of drywall and insulation. Note disintegration and discoloration of sheathing with fungal type growth.
9. A moisture reading of 10.5% is shown in photo # 18 in the stud near the floor.
10. Hardwood floor warping can be seen in photos #ed 19 and 20.



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LOSS ASSESSMENT INVESTIGATIVE REPORT (Contd.)

FIRST FLOOR OBSERVATIONS:

Drywall was not removed on this floor prior to my inspection. The clients removed drywall in one area near ceiling upon my request at the subject property.

Following observations were made:

1. Photo #21 depicted the condition of ceiling and wall prior to removal of drywall with arrow pointing to a water stain on the ceiling.
2. Water spots can be seen on removed drywall near ceiling on the inside surface in photo # 22.
3. Photos #ed 23 and 24 depict condition of water logged second floor decking and ceiling joists.
4. Water stains can be seen on three sides of right post of the carport in photos #ed 25 and 26.

FIRST FLOOR MICRO-ELEVATIONS:

Compulevel (an electronic digital level) was set near back right corner of the hallway on the tiled floor. This location was used as a reference point for taking relative micro elevations of the first floor at selected locations in different areas of the first floor. Elevations were observed in the garage and carport but were approximate. The Compulevel was set at zero at this location. Accuracy of Compulevel was verified by checking elevations of the reference point several times during the elevation survey and observed to be 0". Micro elevations were adjusted for different flooring materials.

The relative micro-elevations vary from a high of +0.2" in front of the stairs to -1.7" (approximate) near inside front left corner of the carport on curb. Other salient elevations were -1.4" (approximate) near front right corner of carport on curb, -0.4" (approximate) near back right corner on curb in garage, -0.3" near back left corner of back room, and 0.0" near front left corner of entryway.



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LOSS ASSESSMENT INVESTIGATIVE REPORT (Contd.)

CONCLUSIONS

Following conclusions are drawn from above observations:

1. Roofing shingles blew away from high speed winds packing gusts of 40 to 50 miles per hour on or around MM DD, YYYY.
2. The rain water intrusion started at the southwest (front right) corner of the roof.
3. Water intrusion occurred every time it rained since MM DD, YYYY.
4. Amount of water intrusion depended on the intensity and duration of rain.
5. The water intrusion continued till the roof was repaired.
6. The water intrusion caused structural disintegration, structural decay and deterioration of structural members to a point being structurally unsafe, and damage to other building components.
7. The water intrusion further caused some kind of fungal growth in all cellulose members that came in contact with rain water and stayed constantly moist.



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RECOMMENDATIONS

1. Before any dismantling work is contemplated, an experienced mold and air quality company should be hired to conduct inspection to determine presence or absence mold or mold spores in the property.
2. If any mold hazard existed, causing present or future health issues to occupants, the property should be treated per the air quality company's recommendation and clearances obtained by the home owner.
3. If present or future health issues existed per air quality report, all demolition and disposal work should be performed by the specially trained mold remediation company under strict guidelines set for by the mold and air quality investigating company who should supervise the demolition and remediation's work.
4. It is strongly recommended that wall framing and other vertical building components should be removed for at least four feet in both directions to positively assure that all damaged areas have been removed.
5. If damage from the water intrusion has propagated beyond the initial four feet as stated in item #4 above, continue removal of wall framing members and other vertical building components to two feet beyond the affected areas.
6. All carpets on third floor should be removed and disposed off along with padding.
7. All hardwood floors on second floor should be removed.
8. Wood floor decking should be removed at least four feet beyond the affected deck.



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PROPERTY CONDITION EVALUATION REPORT (Contd.)

9. Three water damaged manufactured open web wooden trusses should be removed for full length.
10. Ceiling drywall should be likewise be removed for entire open areas on each floor.
11. All exposed water logged lumber should be replaced with like kind, quality, species and grade lumber.
12. Manufactured open web joists and floor joists should be replaced for full unsupported lengths and not pieced together.
13. All cosmetic materials and finishes should like in kind and quality.
14. Color choices shall be per the client.

ADDITIONAL RECOMMENDATIONS

A close monitoring by a Licensed Professional Structural Engineer, from Foresight Engineering & Inspections, LLC, is recommended.

A completion report by the inspecting Licensed Professional Structural Engineer, from Foresight Engineering & Inspections, LLC, is also recommended for future transaction of the subject property.



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PROPERTY CONDITION EVALUATION REPORT (Contd.)

CERTIFICATION

I certify that I personally performed a limited visual, minor intrusive and non-destructive investigation for water damage near right front corner at the subject property on the stated dates. I have properly reported our findings and conclusions based on my observations and experience. I further certify that the information contained in this report is based solely on evidence and that no attempt was made to investigate any latent defects not readily detectable from limited visual, minor intrusive and non-destructive survey. Foresight Engineering and Inspections, LLC. &/or the investigating engineer assume no responsibility &/or liability for events that occur subsequent to the date and time of inspection &/or submission of this report. No warranty, either expressed or implied, is hereby made. Every user of this report is bound by this understanding & agreement of "NO WARRANTY &/OR NO LIABILITY".

Thank you for choosing Foresight Engineering on this important assignment. We appreciate your business and look forward to working for you in future.



Jitendra M. Varma

Dated MM DD, YYYY

Digitally signed by **Jitendra M. Varma**
MSC & UE, CPI, CRMI, CEP, EAC, PI, CEI, ESC, CMI, LRA, PE.
Licensed Professional Structural Engineer

F-4647

IMPORTANT NOTE: The seal appearing above was authorized by Jitendra M. Varma, P.E. 38703 on June 19, 20XX. Alteration of a sealed document without written approval of the responsible engineer is a criminal offence under the Texas Engineering Practice Act. The signature on this document & this document can be validated by contacting Foresight Engineering & Inspections, LLC. The signature and subsequently this document are no longer valid if any unauthorized modifications are made to it.

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EXHIBITS

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EXHIBIT "A"

CLIENT FURNISHED WEATHER REPORT

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EXHIBIT "B"

**CLIENT FURNISHED
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PHOTO NO. 01

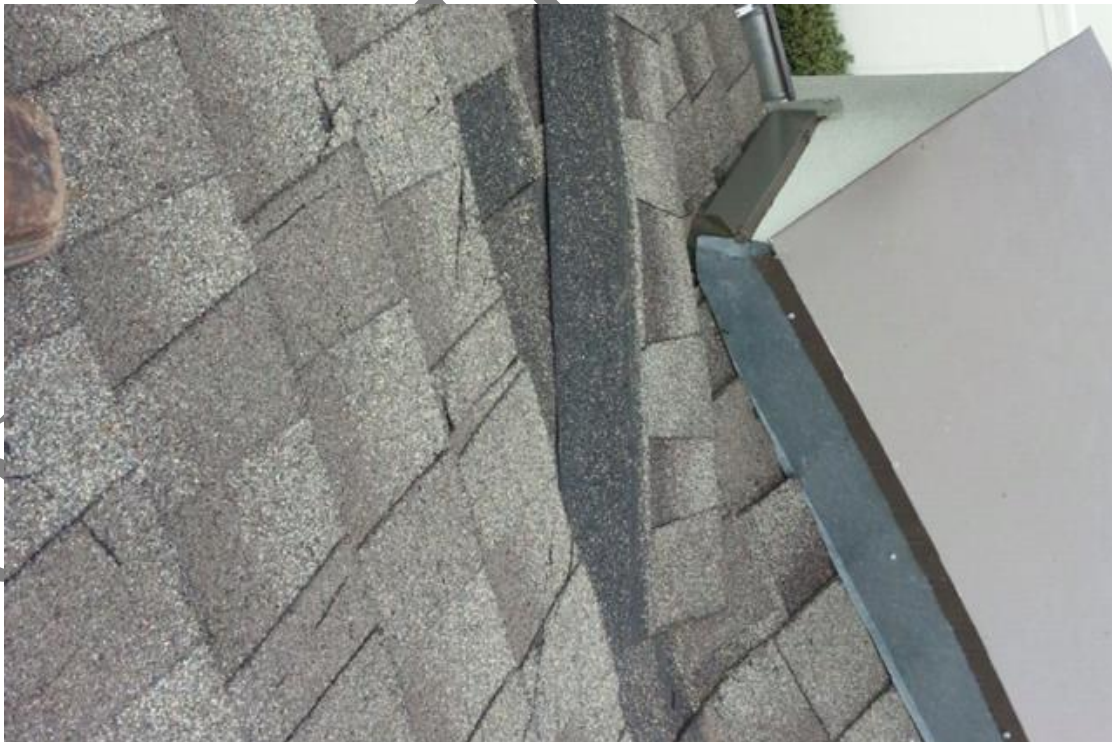


PHOTO NO. 02

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EXHIBIT "C"

SITE PHOTOS

(TAKEN ON MM DD, YYYY)

BY THE AUTHOR OF THE REPORT

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PHOTO 01



PHOTO 02

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PHOTO 03

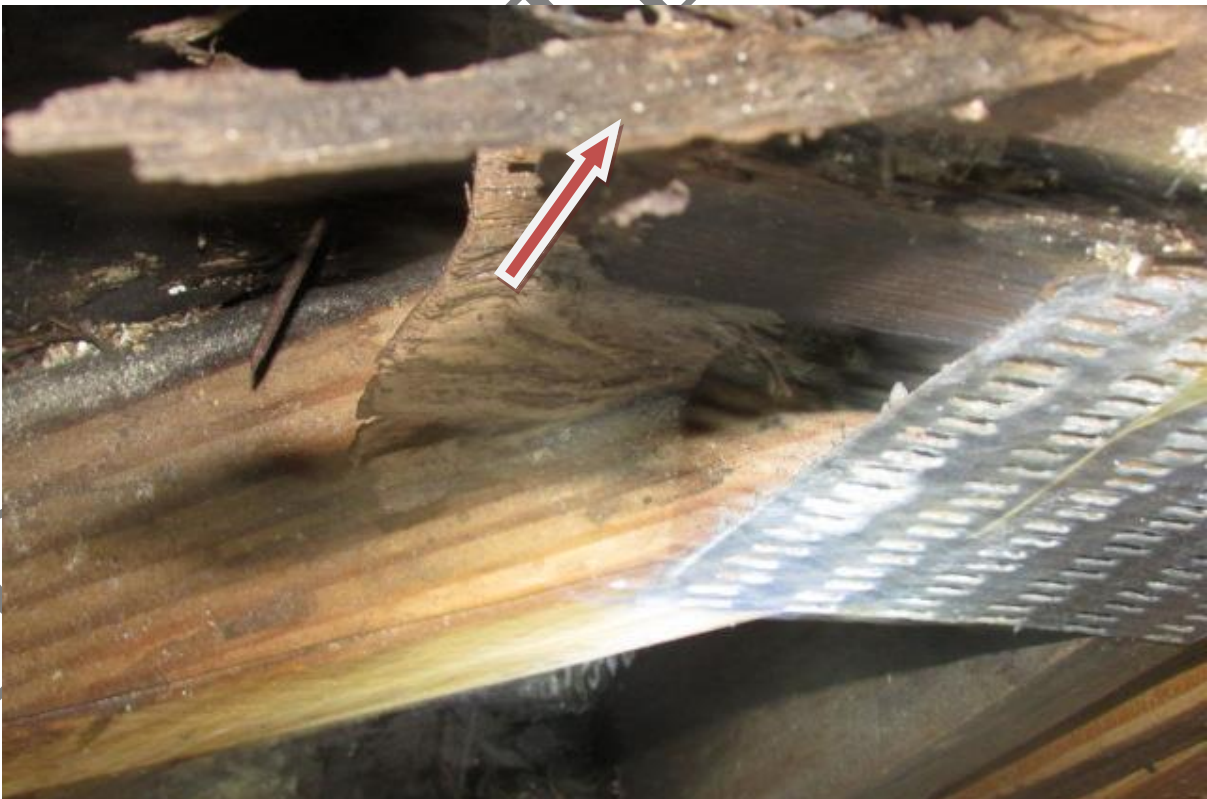


PHOTO 04

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PHOTO 05



PHOTO 06

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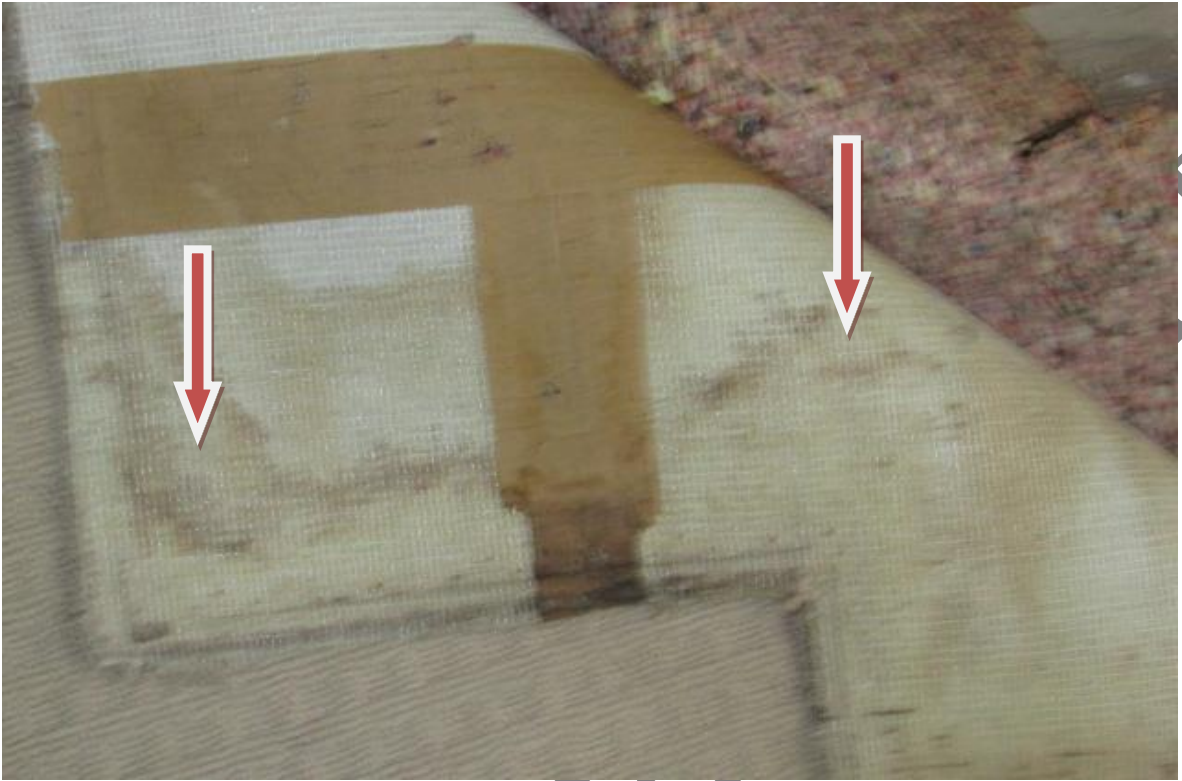


PHOTO 07



PHOTO 08

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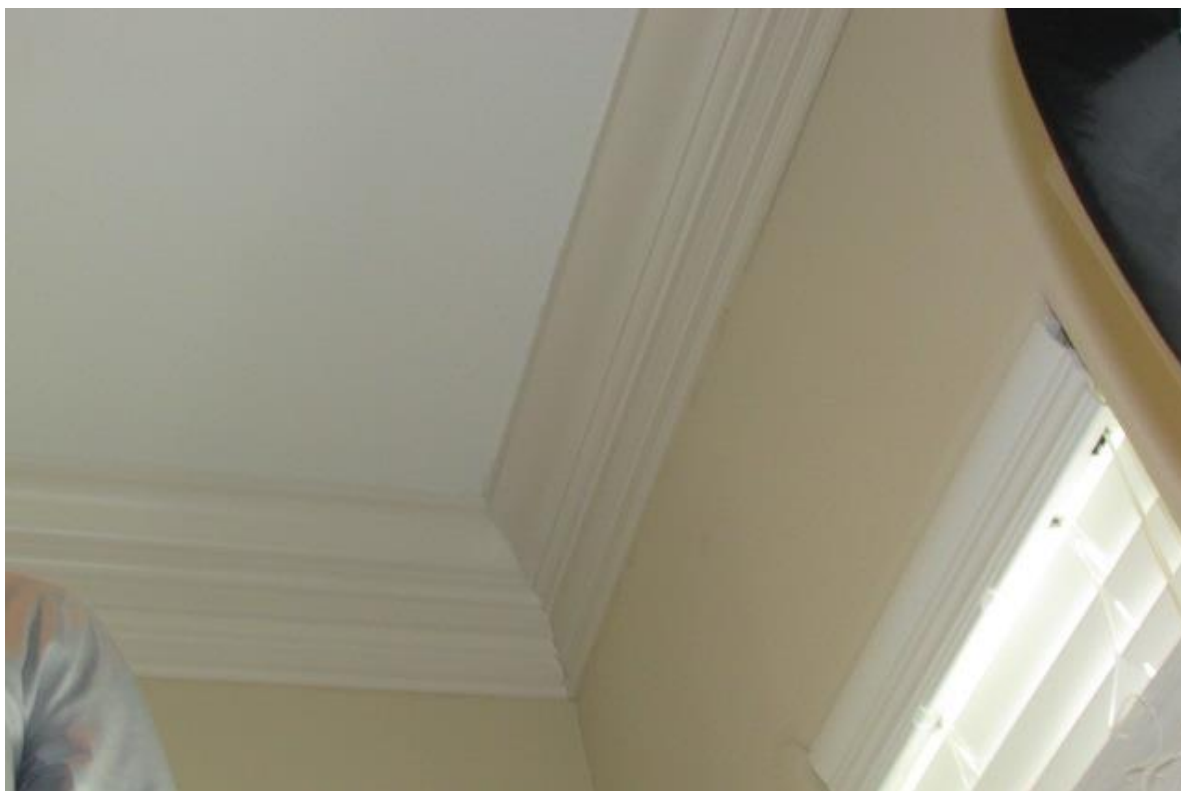


PHOTO 09



PHOTO 10

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PHOTO 11

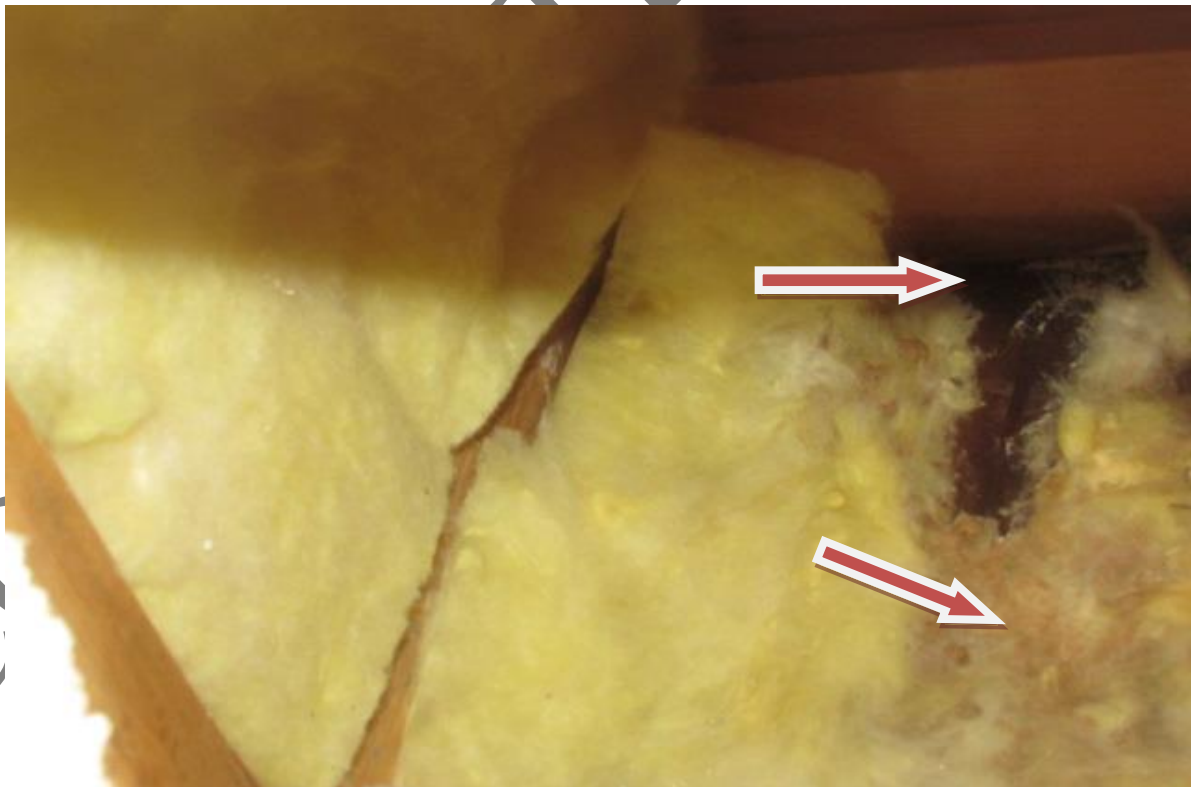


PHOTO 12

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PHOTO 13



PHOTO 14

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PHOTO 15

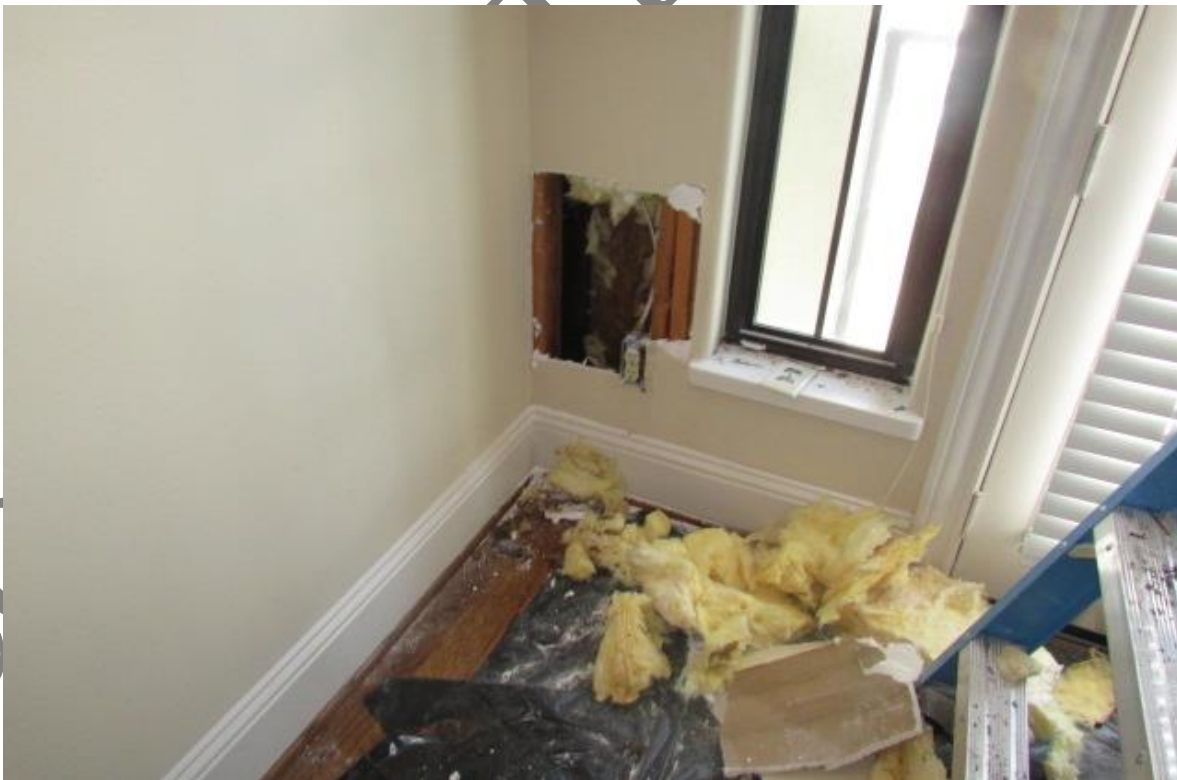


PHOTO 16

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PHOTO 17



PHOTO 18

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PHOTO 19

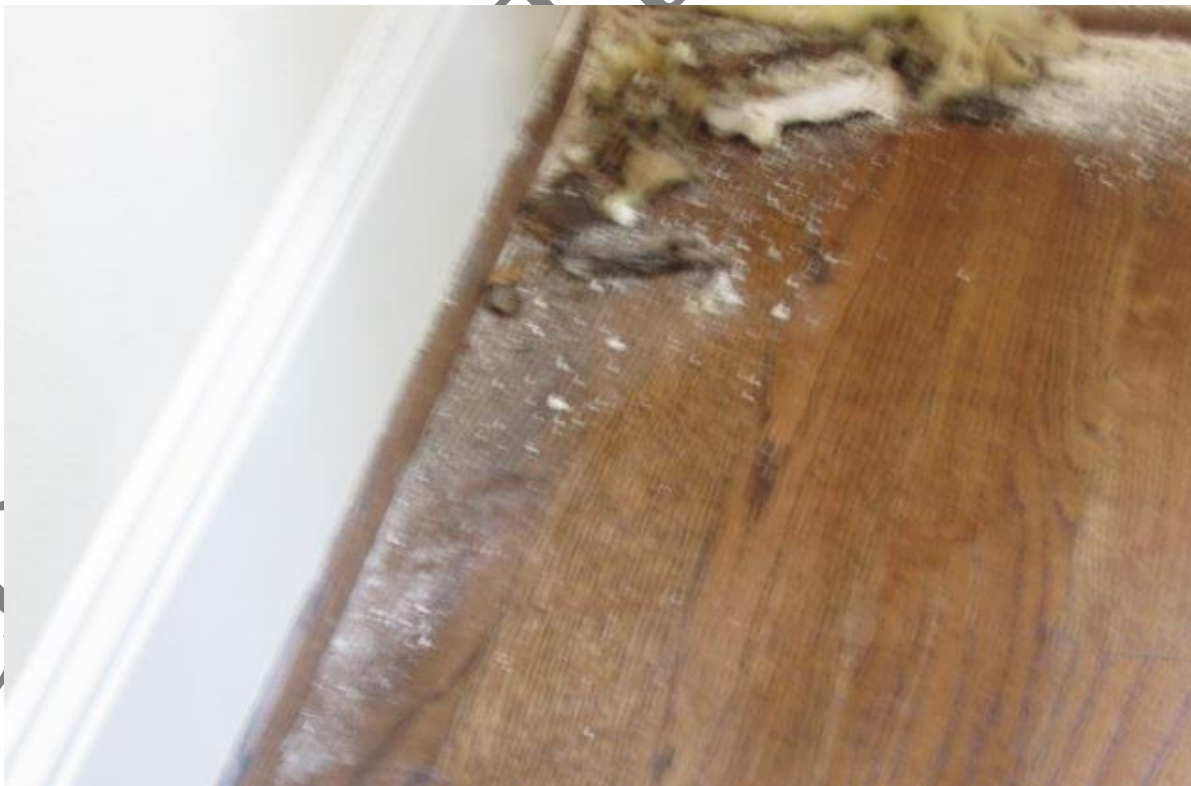


PHOTO 20

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PHOTO 21



PHOTO 22

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PHOTO 23



PHOTO 24

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PHOTO 25



PHOTO 26

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EXHIBIT "D"

INVESTIGATING CONSULTANT'S QUALIFICATIONS

PROFILE

JITENDRA (VICTOR) M. VARMA

MSC & UE, PI, EAC, LREB, CRT, EIFSIP, LRA, ESC, EIFSII, CRMI, CPI, PE

LICENSES & CERTIFICATIONS

- ◆ Licensed Professional Structural Engineer
- ◆ Licensed Wood Destroying Insects Inspector
- ◆ Licensed Environmental Lead Risk Assessor (exp.)
- ◆ Licensed Real Estate Broker
- ◆ Certified Home Buyers Warranty Inspector (New Homes)
- ◆ Certified Environmental Assessment Consultant
- ◆ Certified EIFS (Synthetic Stucco) Industry Professional
- ◆ Certified Residential Mold Inspector (IESO)
- ◆ Third Party Structural Inspector (TRCC)
- ◆ Appointed Wind Code Engineer (Texas Dept. of Insurance)
- ◆ Licensed. Professional Real Estate Inspector (# 3864)
- ◆ Licensed Environmental Lead Risk Inspector (exp.)
- ◆ Certified Home Buyers Warranty Engineer (New Homes)
- ◆ Licensed Air Conditioning & Heating Rep. Contractor (exp.)
- ◆ Certified Max Worldwide Home Assistance Program
- ◆ Certified Environmental Screening Consultant
- ◆ Certified EIFS (Synthetic Stucco) Independent Inspector
- ◆ Certified Mold & Healthy Home Inspector (Home Test Labs)
- ◆ Appointed Wind Code Inspector (Texas Dept. of Insurance) (exp.)
- ◆ Level 1 Inspector (Post Tensioning Institute)
- ◆ Certified Residential Thermographer

EDUCATION

- ◆ Masters of Science, Civil & Urban Engineering-University of Pennsylvania (Ivy League School)
- ◆ Bachelor of Science, Civil Engineering (India)

EXPERIENCE

- ◆ Over 35 Years Engineering and Inspection Experience in Commercial, Residential & Industrial Construction; Forensic Studies & Engineering; Construction Issues and Expert Testimony Work

AFFILIATIONS

(Past & Present)

- ◆ Secretary & Director of Houston Association Real Estate Inspectors (H.A.R.E.I.)
- ◆ American Institute of Steel Construction
- ◆ Foundation Performance Association
- ◆ American Concrete Institute
- ◆ Texas Association of Real Estate Inspectors
- ◆ National Association of Realtors
- ◆ Southern Council of Prof. Building Inspectors
- ◆ National Society of Environmental Consultants
- ◆ Indoor Environmental Standards Organization
- ◆ Southern Building Code Congress International
- ◆ Texas Professional Real Estate Inspectors Association
- ◆ American Society of Civil Engineers
- ◆ American Society of Construction Analysts
- ◆ Structural Engineers Organization of Texas
- ◆ Houston Inventors Association
- ◆ Texas Association of Realtors
- ◆ Houston Association of Realtors
- ◆ Better Business Bureau
- ◆ Environmental Solutions Association
- ◆ International Code Council
- ◆ Board Member of Foundation Performance Association

ALL OF OUR INSPECTORS ARE ENGINEERS

EXPERIENCE THE DIFFERENCE 🍷 🍷 🍷 🍷 🍷 **WE GO THE EXTRA MILE**