

Doyle, R.

Fee
☐ New 15.00
☒ Correct 5.00
 Receipt Number

HARFORD COUNTY HEALTH DEPARTMENT
 119 Hays Street • Bel Air, Maryland 21014
 838-6000, Ext. 217 • 879-2000

Type of Request
☐ New System
☐ Correction/
 Addition/
 Replacement

ON-SITE SEWAGE DISPOSAL

APPLICATION:

Owner Doyle Richard 2705 Fallston RD Phone No. _____
Last Name First Name Address

Builder or General Contractor _____ Address _____ Phone No. _____

Septic System Installer SAMPLE 592-5581 Phone No. _____
Fallston Manor #5

☐ Plumber ☒ Bonded Drainlayer ☐ Owner

Exact Location of Building Site ~~2705 Mountain Rd.~~
2705 Fallston Rd. 04017277

Size of Lot _____ ft. X _____ ft. acreage _____ Existing Septic System ☒ Yes ☐ No

Building Use: 1. ☒ Residential No. of Bedrooms 4
☒ A. Individual ☐ B. Multifamily ☐ C. Mobile Home

2. ☐ Commercial (Give exact use) _____

3. ☐ Other (Give exact use) _____ R. Michael Doyle

PERMIT - Office Use Only

Building Permit Number _____

1. Type of System: ☐ Septic Tank and Deep Trenches ☐ Septic Tank and Tile Field

☐ Septic Tank and Seepage Pit ☐ Other _____

2. Tank: A. Capacity 1000 Gallons B. Tank Material ☐ Concrete ☐ Metal ☐ Other Ad

3. Disposal Requirements: Length _____ Width _____ Depth _____
 Seepage Pits: 1. Number 1
 2. Diameter 10
 3. Depth 110" (Below Inlet)

Distances: Maintain a minimum of 75 feet between Disposal Area and any drilled well. Maintain a minimum of 100 feet between Disposal Area and any shallow well, spring or stream.

Percolation Test: Date _____ Results _____ Soil Type ☐ Wet ☐ Anytime
Time/E.S.S.A./Max Depth

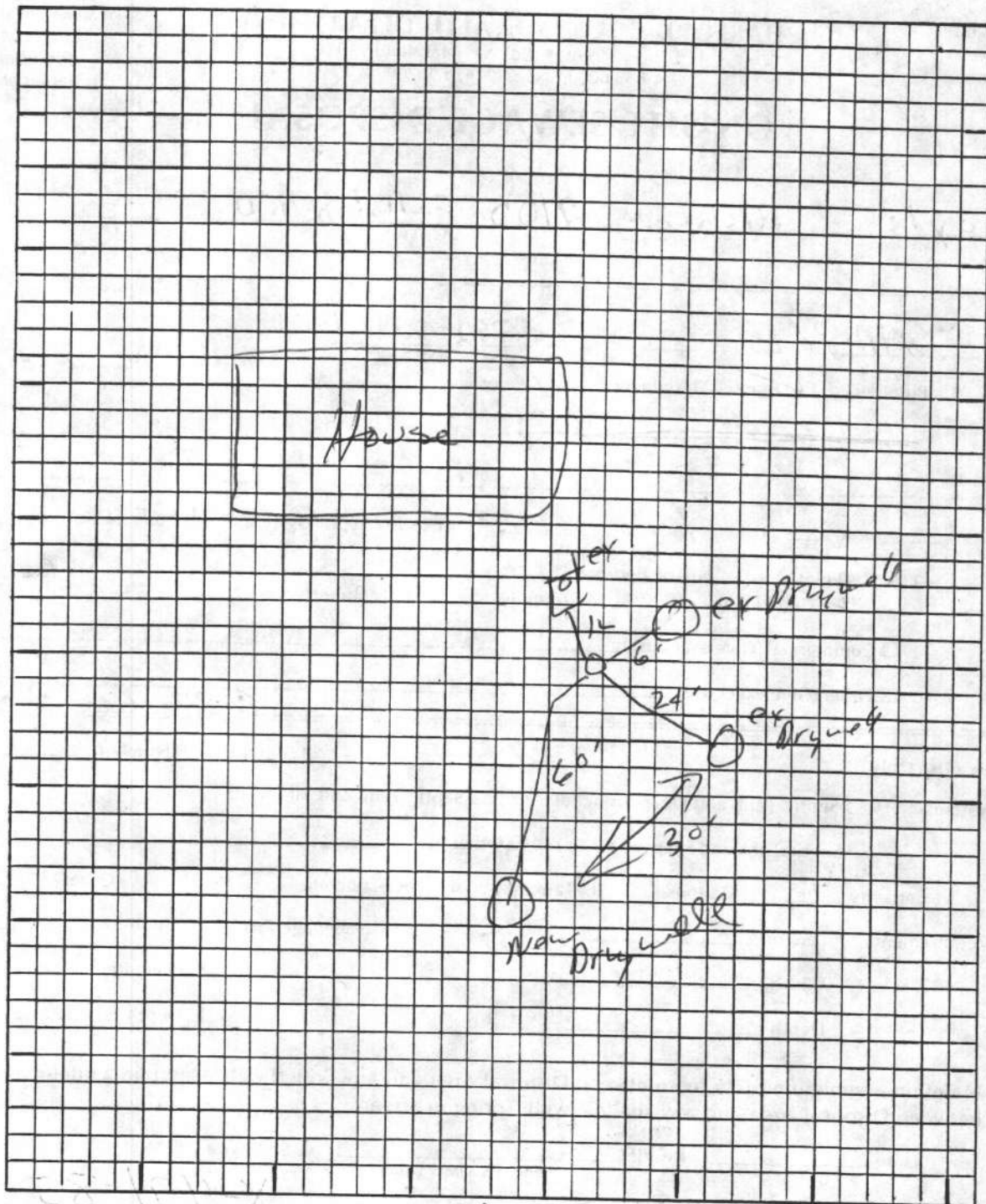
Special Requirements or Conditions: Permit Number X-491-85

Date Issued 1/7/86

Date Completed 1/7/86

Inspected By PD

Applicant must return both copies to the Harford County Health Department for issuance of permit. Expires one (1) year from date of issuance. All work must be inspected prior to covering. Call 24 hours prior to completion. Scale drawing on other side (For use by inspector only).



Scale: each block - 5' on a side

RT 152
ROAD

In accordance with Title VI of The Civil Rights Act of 1964 and Regulation 504 of the Rehabilitation Act of 1973, The Harford County Health Department prohibits discrimination against anyone because of race, color, national origin or because of physical or mental handicap. This prohibition includes the provision of Departmental Services and Benefits, the operation of its facilities and Departmental Employment Practices. This policy applies to all programs conducted by The Harford County Health Department, including all state and/or federal grant programs. Any complaints may be directed to The Compliance Division, Department of Health and Mental Hygiene, 201 West Preston Street, Baltimore, MD. 21201, or The Office of Civil Rights, Washington, D.C. 20201.

INTERIM PERMIT

This permit is for an interim individual sewage system. The applicant or any future owner must discontinue use of this individual system and connect to the public system when the public system becomes available.

8679
Fallston Manor #546

MARYLAND STATE DEPT. OF HEALTH
HARFORD COUNTY HEALTH DEPARTMENT
BEL AIR, MD. TERRACE 8-4850



OK PT

APPLICATION FOR SANITARY CONSTRUCTION PERMIT

1. OWNER Doyle William 3014 Orlando Ave. Balto
Last Name First Name Address Phone No.
2. Builder or General Contractor (If any) Ellrich - Clarence Baldwin
Last Name First Name Address
3. Plumber
Last Name First Name Address
4. Exact Location of Building Site Fallston Manor Lot 5x6
Rt. 152 + Baldwin Mill
(Give detailed road directions so inspector can find the site.)
5. Size of lot 203 feet x 388 feet. 6. Is it in Town limits? ☐ Yes ☒ No Election District # 4
7. Type of building under Construction: ☒ Individual home ☐ Motel ☐ Tourist Camp ☐ Trailer ☐ Apartment House ☐ Commercial Bldg. ☐ Other
8. Type of Construction: ☒ New ☐ Remodeling ☐ Addition
9. Proposed Water Supply System: ☐ Municipal Connection ☒ Drilled Well ☐ Dug Well ☐ Spring ☐ Other
10. Proposed Sewage Disposal System: ☐ Municipal Connection ☐ Septic Tank & Tile Fields ☒ Septic Tank & Seepage Pit
☐ Tile Bed ☐ Other
To be installed by: ☐ Owner ☐ Builder ☐ Contractor ☐ Plumber
11. Septic Tank: Total Liquid Capacity 1000 gallons. No. of Bedrooms 4
Distance of tank from ANY water Supply Source 75 feet. Dimensions of Tank 75 feet x 14 feet.
Tank is Built of: ☐ Metal ☐ Concrete ☐ Other
12. Tile Field (if used): Total Length of Lines 8 x 12 feet. Width of Tile Lines 14 Ft. Distance from ANY Water Supply Source to Nearest part of Tile Field 75 feet.
- PERCOLATION TEST: 8 x 12 Date Performed. 9/16/66 Result in Minutes. 1" in 9' at 3'
13. Seepage pits (if used): Number 2 and size 24" feet x 14 feet. Distance from ANY Water Supply Source to seepage pits 75 feet.
- PERCOLATION TEST: 9/16/66 Date Performed. 1" in 9' at 3' Result in Minutes.
- ✓ 14. Signature Clarence Ellrich Date of Application Sept. 14, 1966
15. Put drawing on other side.

REQUIREMENTS:

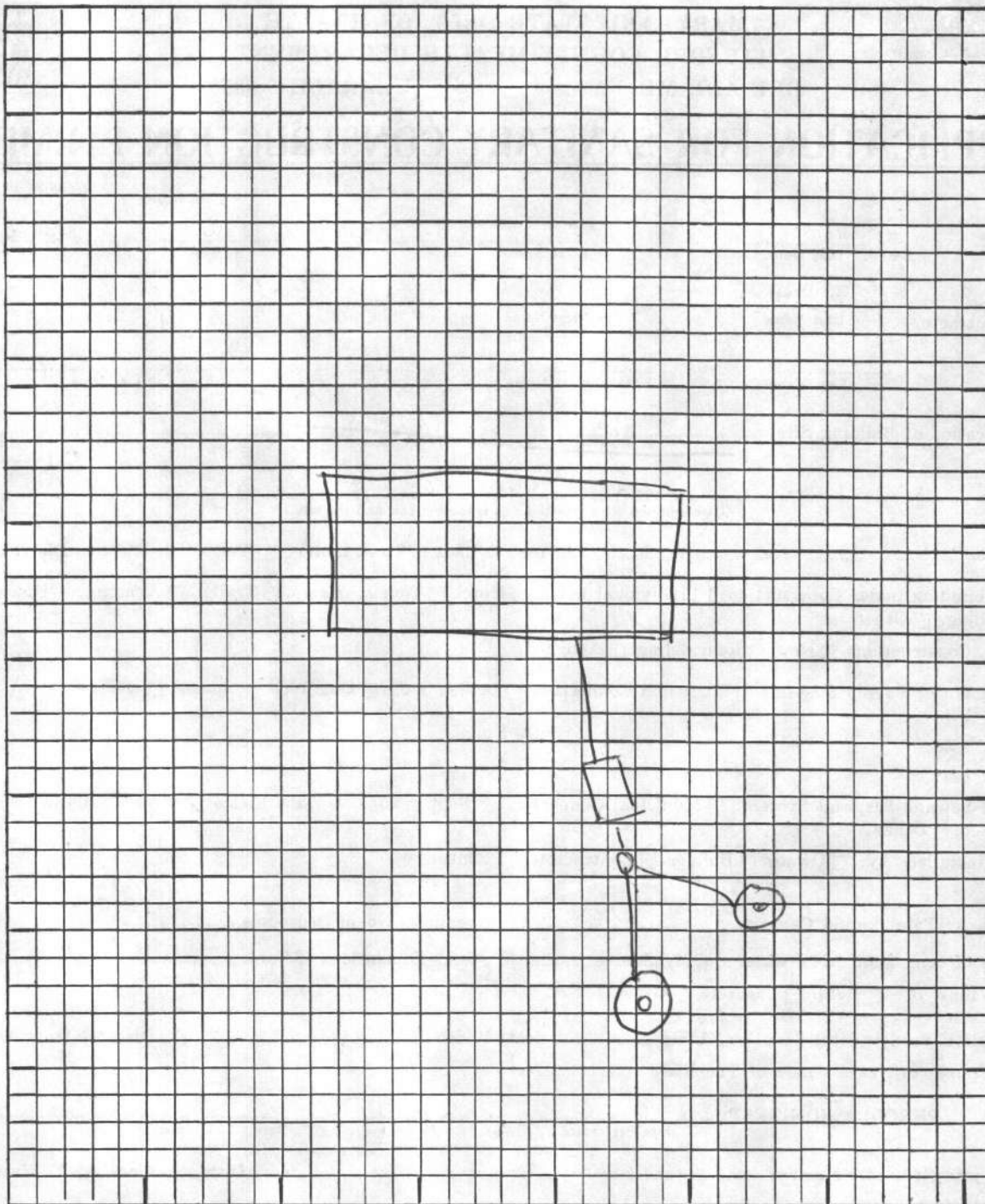
1. Soil percolation test
2. Roughing in of plumbing must be inspected.
3. Drywells must be inspected before tops are installed.
4. Tile drainage lines must be inspected before they are backfilled.

Permit # 1339

Issued 9/19/66 By R. Nickerson

Completed 9/19/66

PLEASE RETURN BOTH COPIES OF THIS APPLICATION TO COUNTY HEALTH DEPARTMENT, BEL AIR, MD.



Draw house and lot to scale, counting one small space for each 5 feet. Also show exact location of septic tank, distribution box, and irrigation trenches or seepage pits, property lines, adjacent streets and all nearby wells. Designate direction of slope and distance to wells.

NOTE: Notify the Health Department at least twenty-four (24) hours before you are ready to fill in the trenches. Trenches must not be filled in until the Health Department inspection has been made.

PROPOSED WORK

- ☒ New Building
☐ Repair
☐ Alteration
☐ Addition
☐ Conversion
☐ Land Use
☐ Trailer

APPLICATION FOR

Harford County, Maryland

- ☐ BUILDING PERMIT
☐ ZONING CERTIFICATE
☐ SANITARY CONSTRUCTION PERMIT

Appl. # 8679

Appl. Date 9-13-66

Fee 21.50

Applicant's Name WILLIAM G. DYBLE

Address 3014 ORLANDO AVE, BALTIMORE Phone

On Land Of (Owner) H.C. 138900

Address Phone

Builder's Name

Address Phone

Location: 1-D 2-D 3-D 4-D 5-D ; N S E W side of (Circle) (Circle)

approx mile N S E W from (Circle)

intersection of

Subdivision Name FALLING MANOR Street RAISE Sec. Lot # 546

Proposed Work: Construction of New ☐ 1-F, ☐ 2-F, ☐ MF Dwelling with ☐ Attached, ☐ Detached, ☐ No Garage

Size of Structure 76 x 34 Improv. Costs 25000 Hght. In Stories 2 Hght. In Feet 7 ft

Materials: ☐ Frame ☐ Brick ☐ Stone ☐ Concrete Block ☐ Cinder Block ☐ Stone Veneer ☐ Brick Veneer
☐ Stucco ☐ Metal ☐ Shingle ☐ Other

No. of Baths 2 No. of Plumbing Fixtures 8 Fuel—☐ Coal ☐ Gas ☒ Oil ☐ Wood
 Heat Type—☐ Hot Air ☒ Hot Wat. ☐ Steam ☐ Space

Size of Lot 1/4 acre From Tract of Zone: B-1, B-2, B-3, M-1, M-2, A-1, R-1, R-2, R-3,

Present Use ☐ Agricultural ☐ Residential ☐ Business ☐ Trailer ☐ Industrial ☐ Vacant Other Use ☐ Agricultural ☐ Residential ☐ Business ☐ Trailer ☐ Industrial ☐ Vacant Other

NOTE: Separate applications given to you by the Clerk are required to be filed with the Health Department and Zoning Inspector's Office.

Application by (Owner's or Agent's Signature) Address Date

FOR OFFICE USE ONLY

Zoning Certificate Issued: Approved Date No.
 Disapproved Date No.

Sanitary Construction Permit Issued: Approved Date 9/19/66 No. 1339 P.N.
 Disapproved Date No.

Building Permit Issued: Approved Date No.
 Disapproved Date No.

Approved Permits and Certificates Forwarded to Applicant ☐ Mail ☐ Person
 Date

Disapproved Notices and Certificates Forwarded to Applicant ☐ Mail ☐ Person
 Date

By

DEPARTMENT OF
WATER RESOURCES

APPLICATION MUST BE SUBMITTED AND PERMIT RECEIVED BEFORE DRILLING IS STARTED

APPLICATION FOR PERMIT TO DRILL WELL

(4)

Owner W. G. Doyle,Street or R. F. D. 3014 Orlando Ave.,Post Office Balto., Md.Quantity of Water to be Produced 3 G.P.M.Total Quantity Needed For Use 300 G.P.D.Use for Water New homeApproximate Depth of Well (feet) 100Method of Drilling to be used cable toolsIs this a Replacement Well? Yes - No XIf YES, indicate date abandoned well is to be

sealed: _____

and by whom: _____

PERMIT TO DRILL WELL
(Not To Be Filled In By Driller)Well Permit No. H-67-W-173Samples of Cuttings Required by Department: ☒ Yes ☐ NoOwner Requires Permit to Appropriate Water: ☒ Yes ☐ NoOwner Has Permit to Appropriate Water: ☒ Yes ☐ No

Appropriation Permit No. _____

The applicant is herewith granted a permit to drill this well subject to the conditions stipulated.

Baul W. McKee Sec. 9-14-66

Director

Date

THIS PERMIT IS NOT TRANSFERABLE
WITHOUT WRITTEN PERMISSION FROM THE DEPARTMENT

Special conditions that must be observed:

Health Department Approval of Application

HARFORD County Department of Healthor ☐ State Department of HealthApproved by Alfred H. HennesseyTitle SanitarianDate 9-13-66License Number 57Street or R. F. D. _____
Post Office Sweet Air, Baldwin, Md.Date Sept. 12, 1966

Location of Well

Subdivision Fallston ManorSection _____ Lot # 5 and 6County HarfordNearest Town Upper Cross RoadsDistance from Town In town

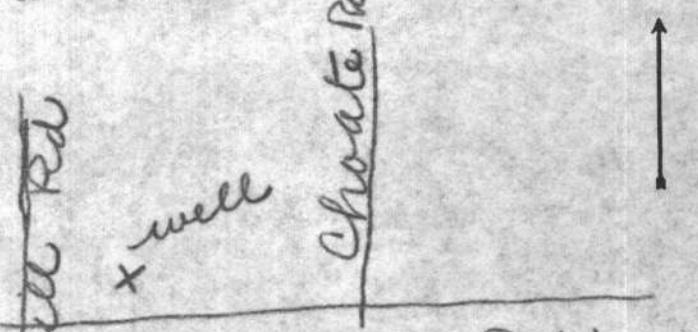
Direction from Town _____

Description of Location of Well

(This information should be definite enough to permit locating well on a county map).

Near what road Fallston Rd.On which side of road North
(North, East, South, West)Distance from road 255 ft.

Draw a sketch below showing location of well in relation to nearby towns, roads and streams with north in the direction of the arrow, and give distance from well to nearest road junction or stream crossing shown on the sketch.

Site is 2/10 mi. from the intersection of the Fallston and Baldwin Mill NORTH.LOCATE THE WELL TO
THE REAR OF THE HOUSE.

DEPARTMENT OF
WATER RESOURCES**THIS REPORT
MUST BE SUBMITTED
WITHIN 30 DAYS
AFTER COMPLETION
OF THE WELL**

WELL COMPLETION REPORT (4)

WELL DESCRIPTION

WELL LOG

State the kind of formations penetrated, their color, their depth, their thickness, and if water-bearing

CASING AND SCREEN RECORD

State the kind and size and position of casing, liner, shoe, screen, and other accessories (if no casing used, give diameter of well).

Clay
Isenglass sand
Gray rock

WB

FEET
from ___ to ___
0-6
6-81
81-275

black casing

DIAM.
(inches)
6 1/4"

FEET
from ___ to ___
0-81

Permit Number H-67-W-173
Owner W. G. Doyle
Address 3014 Orlando Ave
Subdivision Fallston Manor
Section _____ Lot 5 & 6

PUMPING TEST

Hours Pumped 4
Type of Pump Used bailer
Pumping Rate _____
Gallons per Minute 3

WATER LEVEL

(Distance from land surface to water)

Before Pumping 48 Ft.When Pumping 275 Ft.

APPEARANCE OF WATER

Clear X Cloudy _____

Taste _____

Odor None

Height of Casing Above Land

Surface 1 Ft.

PUMP INSTALLED

Type None

Capacity

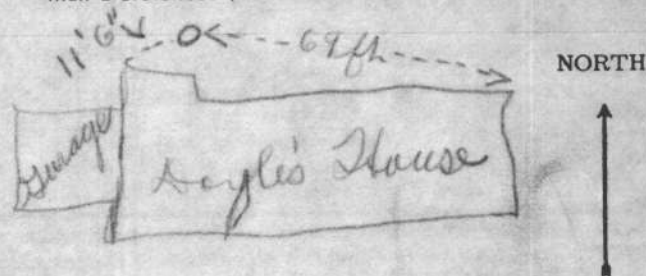
Gallons per Minute _____

Gallons per Hour _____

Pump Column Length _____ Ft.

LOCATION OF WELL ON LOT

Show permanent structures such as building(s), septic tank, and/or other landmarks and indicate not less than 2 distances (measurements) to well.

DATE
WELL WAS
COMPLETED

I hereby affirm that this report contains no willful misrepresentations or falsifications and that information given in this report is true, accurate and complete to the best of my knowledge and belief.

William A. Lynch Well DrillerWell Driller License No.: 5710/10/66Front yardFallston Rd.

C1 70554	SEQUENCE NO. (MDE USE ONLY)	STATE OF MARYLAND WELL COMPLETION REPORT FILL IN THIS FORM COMPLETELY PLEASE TYPE	THIS REPORT MUST BE SUBMITTED WITHIN 45 DAYS AFTER WELL IS COMPLETED.																																																																																																												
1 2 3 6 (THIS NUMBER IS TO BE PUNCHED IN COLS. 3-6 ON ALL CARDS)		COUNTY NUMBER																																																																																																													
ST/CO USE ONLY DATE Received MM DD YY 8 13	DATE WELL COMPLETED MM DD YY 06 12 26	Depth of Well 22 475 26 (TO NEAREST FOOT)	PERMIT NO. FROM "PERMIT TO DRILL WELL" HA-26-0146																																																																																																												
OWNER <u>ESTATE OF RICHARD DOYLE</u> WELL SITE ADDRESS <u>2105 FALLSTON RD.</u> TOWN <u>FALLSTON</u> SUBDIVISION <u>FALLSTON MANOR</u> SECTION _____ LOT <u>5+6</u>																																																																																																															
WELL LOG Not required for driven wells STATE THE KIND OF FORMATIONS PENETRATED, THEIR COLOR, DEPTH, THICKNESS AND IF WATER BEARING		GROUTING RECORD WELL HAS BEEN GROUTED ☒ Y ☐ N TYPE OF GROUTING MATERIAL (Circle one) CEMENT ☒ CM BENTONITE CLAY ☐ BC NO. OF BAGS <u>11</u> NO. OF POUNDS <u>550</u> GALLONS OF WATER <u>275</u> DEPTH OF GROUT SEAL (to nearest foot) from <u>0</u> ft. to <u>89</u> ft. (enter 0 if from surface)																																																																																																													
<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2">DESCRIPTION (Use additional sheets if needed)</th> <th colspan="2">FEET</th> <th rowspan="2">check if water bearing</th> </tr> <tr> <th>FROM</th> <th>TO</th> </tr> </thead> <tbody> <tr> <td>BROWN SANDY Soil</td> <td>0</td> <td>14</td> <td></td> </tr> <tr> <td>BROWN MICA Soil</td> <td>14</td> <td>53</td> <td></td> </tr> <tr> <td>DARK BROWN SAND</td> <td>53</td> <td>75</td> <td></td> </tr> <tr> <td>BROWN WEATHERED ROCK</td> <td>75</td> <td>86</td> <td></td> </tr> <tr> <td>HARD GRAY ROCK</td> <td>86</td> <td>475</td> <td></td> </tr> <tr> <td colspan="4">WATERBEARING AT: 440'</td> </tr> <tr> <td colspan="4">20' OF PVC 4 1/2" CASING INSTALLED TO KEEP LOOSE ROCK FROM COLLAPSING</td> </tr> </tbody> </table>		DESCRIPTION (Use additional sheets if needed)	FEET		check if water bearing	FROM	TO	BROWN SANDY Soil	0	14		BROWN MICA Soil	14	53		DARK BROWN SAND	53	75		BROWN WEATHERED ROCK	75	86		HARD GRAY ROCK	86	475		WATERBEARING AT: 440'				20' OF PVC 4 1/2" CASING INSTALLED TO KEEP LOOSE ROCK FROM COLLAPSING				CASING RECORD casing types insert appropriate code below <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">ST STEEL</td> <td style="text-align: center;">CO CONCRETE</td> </tr> <tr> <td style="text-align: center;">PL PLASTIC</td> <td style="text-align: center;">OT OTHER</td> </tr> </table> MAIN CASING TYPE <u>PL</u> Nominal diameter top (main) casing (nearest inch)! <u>6</u> Total depth of main casing (nearest foot) <u>89</u> 60 61 63 64 66 70		ST STEEL	CO CONCRETE	PL PLASTIC	OT OTHER																																																																						
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NUMBER OF UNSUCCESSFUL WELLS: <u>0</u> WELL HYDROFRACTURED ☐ Y ☒ N CIRCLE APPROPRIATE LETTER A A WELL WAS ABANDONED AND SEALED WHEN THIS WELL WAS COMPLETED E ELECTRIC LOG OBTAINED P TEST WELL CONVERTED TO PRODUCTION WELL I HEREBY CERTIFY THAT THIS WELL HAS BEEN CONSTRUCTED IN ACCORDANCE WITH COMAR 26.04.04 "WELL CONSTRUCTION" AND IN CONFORMANCE WITH ALL CONDITIONS STATED IN THE ABOVE CAPTIONED PERMIT, AND THAT THE INFORMATION PRESENTED HEREIN IS ACCURATE AND COMPLETE TO THE BEST OF MY KNOWLEDGE.		SCREEN RECORD screen type or open hole (insert appropriate code below) <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">ST STEEL</td> <td style="text-align: center;">BR BRASS BRONZE</td> <td style="text-align: center;">HO OPEN HOLE</td> </tr> <tr> <td style="text-align: center;">PL PLASTIC</td> <td style="text-align: center;">OT OTHER</td> <td></td> </tr> </table> DEPTH (nearest ft.) <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> <td>7</td> <td>8</td> <td>9</td> <td>10</td> <td>11</td> <td>12</td> <td>13</td> <td>14</td> <td>15</td> <td>16</td> <td>17</td> <td>18</td> <td>19</td> <td>20</td> <td>21</td> <td>22</td> <td>23</td> <td>24</td> <td>25</td> <td>26</td> <td>27</td> <td>28</td> <td>29</td> <td>30</td> <td>31</td> <td>32</td> <td>33</td> <td>34</td> <td>35</td> <td>36</td> <td>37</td> <td>38</td> <td>39</td> <td>40</td> <td>41</td> <td>42</td> <td>43</td> <td>44</td> <td>45</td> <td>46</td> <td>47</td> <td>48</td> <td>49</td> <td>50</td> <td>51</td> </tr> <tr> <td colspan="51"> HO 89 475 </td> </tr> </table> SLOT SIZE 1 _____ 2 _____ 3 _____ DIAMETER OF SCREEN _____ (NEAREST INCH) from _____ to _____		ST STEEL	BR BRASS BRONZE	HO OPEN HOLE	PL PLASTIC	OT OTHER		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	HO 89 475																																																		
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DRILLERS LIC. NO. <u>MSD 137</u> DRILLERS SIGNATURE <u>[Signature]</u> (MUST MATCH SIGNATURE ON APPLICATION) LIC. NO. <u>D</u>		GRAVEL PACK IF WELL DRILLED WAS FLOWING WELL INSERT F IN BOX 68 MDE USE ONLY (NOT TO BE FILLED IN BY DRILLER) T _____ (E.R.O.S.) W Q _____ 70 _____ 72 _____ 74 75 76 _____ TELESCOPE CASING LOG INDICATOR OTHER DATA																																																																																																													
SITE SUPERVISOR (sign. of driller or journeyman responsible for sitework if different from permittee)		LATITUDE <u>39.54336</u> LONGITUDE <u>76.46991</u> (DEFAULT COORD. WGS 84) Pursuant to 800-624 of the State Govt. Article of the Maryland Code, personal info. requested on this form is used in processing this form pursuant to COMAR 26.04.04. Failure to provide the info. may result in this form not being processed. You have the right to inspect, amend, or correct this form. The Maryland Department of the Environment is subject to the Maryland Public Information Act. This form may be made available on the Internet via MDE's website and is subject to inspection or copying, in whole or in part, by the public and other governmental agencies, if not protected by federal or state law.																																																																																																													

GURVIS JONES**WELL DRILLING**

1220 PROSPECT MILL ROAD

BEL AIR, MD 21015

410-838-6747

Pump Depth 435License No. MSD 137Yield tested by STEVEN A. JONESOwner ESTATE OF RICHARD DOYLEPermit No. HA-26-0146Subdivision FALLSTON MANORRoad 2705 FALLSTON RDWell Depth: 475 feet

Section _____

Date Completed 6-12-26Well Hydrofractured Yes No ✓Lot 5+6

District _____

Pump Test Results

	Time	Water Level feet	Time to Fill 1-gallon bucket seconds	G.P.M.
1	8:15	58	5	12
2	8:30	184	6	10
3	8:45	276	7	8.5
4	9:00	349	10	6
5	9:15	391	30	2
6	9:30	391	30	2
7	9:45	390	30	2
8	10:00	390	30	2
9	10:15	390	30	2
10	10:30	389	30	2
11	10:45	389	30	2
12	11:00	389	30	2
13	11:15	389	30	2
14	11:30	389	30	2
15	11:45	389	30	2
16	12:00	389	30	2
17	12:15	388	30	2
18	12:30	388	30	2
19	12:45	388	30	2
20	1:00	388	30	2
21	1:15	388	30	2
22	1:30	388	30	2
23	1:45	388	30	2
24	2:00	388	30	2
25	2:15	387	30	2
26	2:30	387	30	2
27	2:45	387	30	2
28	3:00	387	30	2
29	3:15	387	30	2
30				
31				

Uniform Residential Appraisal Report

244-3730317
File # 126032016800

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT

Property Address2705 Fallston RdCityFallstonStateMDZip Code21047

BorrowerRobert Kennon & Cecilia A Gayo-CorsOwner of Public RecordDoyleRichardWilliamJr& SusanFoardTrusteeCountyHarford

Legal DescriptionLT 5 AND 6 203/193X387 2705 FALLSTON ROAD FALLSTON MAN P 10/41

Assessor's Parcel #1304017277Tax Year2025R.E. Taxes \$4,687

Neighborhood NameFallstonMap Reference12580Census Tract3042.01

Occupant☐ Owner☐ Tenant☒ VacantSpecial Assessments \$0☐ PUDHOA \$0☐ per year☐ per month

Property Rights Appraised☒ Fee Simple☐ Leasehold☐ Other (describe)

Assignment Type☒ Purchase Transaction☐ Refinance Transaction☐ Other (describe)

Lender/ClientSun West Mortgage Company, IncAddress18303 Gridley Rd, Cerritos, CA 90703

Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal?☒ Yes☐ No

Report data source(s) used, offering price(s), and date(s).DOM 28;Public Records, MRIS, SDAT MDHR2050846; LP \$685000 with no seller concessions.
noted. Original LP \$700,000.

CONTRACT

I☒ did☐ did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.
Arms length sale;FHA contract of sale with an addendum confirming no seller concession; inspections are to be used for information only and the sale is improvements in "as is" condition.

Contract Price \$660,000Date of Contract04/30/2026Is the property seller the owner of public record?☒ Yes☐ NoData Source(s)Contract, PubRclds

Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower?☐ Yes☒ No

If Yes, report the total dollar amount and describe the items to be paid.
\$0;;

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics		One-Unit Housing Trends		One-Unit Housing		Present Land Use %	
Location ☐ Urban ☐ Suburban ☒ Rural	Property Values ☐ Increasing ☒ Stable ☐ Declining	PRICE	AGE	One-Unit	68 %		
Built-Up ☐ Over 75% ☒ 25-75% ☐ Under 25%	Demand/Supply ☐ Shortage ☒ In Balance ☐ Over Supply	\$ (000)	(yrs)	2-4 Unit	0 %		
Growth ☐ Rapid ☒ Stable ☐ Slow	Marketing Time ☒ Under 3 mths ☐ 3-6 mths ☐ Over 6 mths	500	Low 1	Multi-Family	0 %		
Neighborhood Boundaries Neighborhood boundaries are: Route 136 to the north; Rt 1 to the east and south and Jarrettsville Pike to the west.		775	High 80	Commercial	5 %		
Neighborhood Description The subject is located in the northeastern community of Harford County known as Fallston. The area has developed in residential pockets from large farms over the past 40 years. The area is a mix of detached single family dwellings, varying in age, design and amenities. Schools, shopping and major thoroughfares are within minutes. Major thoroughfares are Rt 1and R152.		550	Pred. 42	Other	27 %		

Market Conditions (including support for the above conclusions)
Demand has stabilized over the past 12 months with a steady increase in growth (consistent with the local and regional markets for similar dwellings). Conventional/Government financing remains available at 5.6-8.0% with typical seller concessions noted.

SITE

DimensionsSee attached mapArea1.71 acShapeIrregular, Gently slopedViewN;Res;

Specific Zoning ClassificationAG/ResZoning DescriptionResidential

Zoning Compliance☒ Legal☐ Legal Nonconforming (Grandfathered Use)☐ No Zoning☐ Illegal (describe)

Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use?☒ Yes☐ NoIf No, describe

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	☒	☐	Water	☐	☒ PRIVATE well	Street	☒
Gas	☐	☐ none	Sanitary Sewer	☐	☒ Private septic	Alley	☐

FEMA Special Flood Hazard Area☐ Yes☒ NoFEMA Flood ZoneXFEMA Map #24025C0136EFEMA Map Date04/19/2016

Are the utilities and off-site improvements typical for the market area?☒ Yes☐ NoIf No, describe

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)?☐ Yes☒ NoIf Yes, describe

No apparent easements or encroachments noted at the time of inspection. Flood map interpretation is believed to be accurate but not guaranteed. Typical private utilities found in the neighborhood and surrounding areas. Well and septic systems are considered typical for the area and do not adversely affect the marketability of a property. SEE ADDENDUM FOR WELL INFORMATION

IMPROVEMENTS

General Description	Foundation	Exterior Description	materials/condition	Interior	materials/condition
Units ☒ One ☐ One with Accessory Unit	☒ Concrete Slab ☒ Crawl Space	Foundation Walls	Conc/Brick/A	Floors	HW/Cer/Cpt/A
# of Stories2	☐ Full Basement ☒ Partial Basement	Exterior Walls	Brk/HPInk/A	Walls	Drywall/Panel/A
Type ☒ Det. ☐ Att. ☐ S-Det/End Unit	Basement Area1,984 sq.ft.	Roof Surface	CompShingle/A	Trim/Finish	Wood/A
☒ Existing ☐ Proposed ☐ Under Const.	Basement Finish38 %	Gutters & Downspouts	Aluminum/A	Bath Floor	Ceramic/A
Design (Style)Colonial	☒ Outside Entry/Exit ☒ Sump Pump	Window Type	DbIHung/A	Bath Wainscot	Ceramic/A
Year Built1968	Evidence of ☐ Infestation ☐ SettlementNone noted	Storm Sash/Insulated	InsulatedWinds/A	Car Storage	☐ None
Effective Age (Yrs)20	☐ Dampness ☐ Settlement	Screens	Yes/A	☒ Driveway	# of Cars6
Attic ☐ None	Heating ☒ FWA ☐ HWBB ☐ Radiant	Amenities	☒ Woodstove(s) #1	Driveway Surface	asphalt
☐ Drop Stair ☐ Stairs	☐ OtherFuelelec	☒ Fireplace(s) #3	☐ Fencenone	☒ Garage	# of Cars2
☐ Floor ☒ Scuttle	Cooling ☒ Central Air Conditioning	☒ Patio/Deckpatio	☒ PorchOpen	☐ Carport	# of Cars0
☐ Finished ☐ Heated	☐ Individual ☐ Other	☒ PoolNone	☒ Othergreenhs	☒ Att.	☐ Det. ☐ Built-in

Appliances☒ Refrigerator☒ Range/Oven☒ Dishwasher☐ Disposal☒ Microwave☒ Washer/Dryer☐ Other (describe)

Finished area above grade contains:11 Rooms5 Bedrooms3.0 Bath(s)3,514 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.).Zoned heating/cooling system, insulated windows. 3 fireplaces.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.).C4;No updates in the prior 15 years;The overall condition of the subject is considered to be average. No functional or external depreciation noted. No roof leakage noted. Quality of construction is considered average. the interior is dated but functional.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property?☐ Yes☒ NoIf Yes, describe

There are no adverse conditions noted at the time of inspection. Utilities were on and in working condition at the time of inspection. Appraiser is not a home inspector and/or inspection did not include ensuring all components (heat/cool/appliances/plumbing fixtures) were in working order.

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)?☒ Yes☐ NoIf No, describe

No repairs required; Intended user of this report is the stated lender and FHA/HUD representatives. Subject property meets all HUD minimum standards for existing dwellings as outlined in the HUD Handbook 4000.1 and all applicable mortgagee letters.

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Fannie Mae Form 1004 March 2005

Form 1004UAD - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

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There are	2	comparable properties currently offered for sale in the subject neighborhood ranging in price from \$	628,000	to \$	765,000	.			
	14	comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$	620,000	to \$	770,000	.			
FEATURE	SUBJECT		COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3		
Address	2705 Fallston Rd Fallston, MD 21047		2702 Pleasantville Rd Fallston, MD 21047		3007 Franklins Chance Dr Fallston, MD 21047		2210 Pleasantville Rd Fallston, MD 21047		
Proximity to Subject			1.83 miles SE		1.01 miles NW		1.36 miles E		
Sale Price	\$ 660,000		\$ 720,000		\$ 765,000		\$ 628,500		
Sale Price/Gross Liv. Area	\$ 187.82 sq.ft.		\$ 190.93 sq.ft.		\$ 215.61 sq.ft.		\$ 253.22 sq.ft.		
Data Source(s)			MLS#MDHR2048114;DOM 31		MRIS# MDHR2043562;DOM 7		Bright #MDHR2051504;DOM 4		
Verification Source(s)			MRIS/PubRclds/ExtInsp		MRIS/PubRclds/ExtInsp		MRIS/PubRclds/ExtInsp		
VALUE ADJUSTMENTS	DESCRIPTION		DESCRIPTION +(-) \$ Adjustment		DESCRIPTION +(-) \$ Adjustment		DESCRIPTION +(-) \$ Adjustment		
Sales or Financing Concessions			ArmLth Conv;15000		ArmLth Conv;0		ArmLth Cash;3000		
Date of Sale/Time			s12/25;c10/25		s07/25;c06/25		s04/26;c03/26		
Location	N;Res;BsyRd		N;Res;BsyRd		N;Res;		0 N;Res;BsyRd		
Leasehold/Fee Simple	Fee Simple		Fee Simple		Fee Simple		Fee Simple		
Site	1.71 ac		1.16 ac		0 1.87 ac		0 1.55 ac		
View	N;Res;		N;Res;		N;Res;		N;Res;		
Design (Style)	DT2;Colonial		DT2;Colonial		DT2;Cape Cod		0 DT1;Rancher		
Quality of Construction	Q3		Q3		Q3		Q4 +70,000		
Actual Age	58		36		0 40		0 67		
Condition	C4		C3		-70,000 C3		-70,000 C3		
Above Grade	Total	Bdms. Baths	Total	Bdms. Baths	Total	Bdms. Baths	Total	Bdms. Baths	
Room Count	11	5 3.0	12	5 4.0	-12,000	10 5 2.1	+6,000	8 3 2.0	
Gross Living Area	3,514 sq.ft.		3,771 sq.ft.		-12,850	3,548 sq.ft.		0 2,482 sq.ft.	
Basement & Finished Rooms Below Grade	1984sf754sfwu 1r0br0.1ba1o		2056sf0sfwu		0 +50,000	2137sf1100sfwo 1r0br0.0ba1o		0 +6,000	
Functional Utility	Average		Average		AVERAGE		Average		
Heating/Cooling	HP/Radiant/Znd		FWA/CAC		0	FHA/CAC		0	
Energy Efficient Items	DblGlzdWinds		DblGlzdWinds		0	DblGlzdWinds		0	
Garage/Carport	2ga6dw		2ga5dw		0	2ga4dw		0	
Porch/Patio/Deck	Patio,GH,OpPrc		CPR/DK/BAL		0	Porch/LgDeck		0	
Upgr. Kit/Bath	StdKit/Baths		UpgrKit/Ba/Flr		-50,000	UpgrKit/Ba/Flr		-50,000	
Fireplace	3 Fireplaces		1 Fireplace		0	2 Fireplaces		0	
Net Adjustment (Total)			+ - \$ -94,850		+ - \$ -108,000		+ - \$ 58,600		
Adjusted Sale Price of Comparables			Net Adj. 13.2 % Gross Adj. 27.1 % \$ 625,150		Net Adj. 14.1 % Gross Adj. 17.3 % \$ 657,000		Net Adj. 9.3 % Gross Adj. 39.6 % \$ 687,100		
SALES COMPARISON APPROACH	I ☒ did ☐ did not research the sale or transfer history of the subject property and comparable sales. If not, explain Subject's transfer history has been confirmed and verified; subject has not sold or transferred within the past 36 months. Comparables have not sold within the past 12 months unless noted in the above report.								
	My research ☐ did ☒ did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.								
	Data Source(s) Corelogic Public Records								
	My research ☐ did ☒ did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.								
	Data Source(s) Public records, MRIS, previous files, MRIS								
	Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).								
	ITEM	SUBJECT		COMPARABLE SALE #1		COMPARABLE SALE #2		COMPARABLE SALE #3	
	Date of Prior Sale/Transfer	01/21/2022							
	Price of Prior Sale/Transfer	Family Trust							
	Data Source(s)	Corelogic public records		MRIS/PUBLIC TAX RECORD		TAX RECORDS		brightMls/Tax Records	
Effective Date of Data Source(s)	05/16/2026		05/16/2026		05/16/2026		05/16/2026		
Analysis of prior sale or transfer history of the subject property and comparable sales Subject has not sold within the past 36 months. Comparables have not sold or transferred within the past 12 months unless noted in the report above.									
Summary of Sales Comparison Approach The range of values supports the final estimate of value. All comparables are considered the best, most similar and current sales available from the market search. See addendum. Abbreviations: RRM = rec room, FR = family room, BR = bedroom, FP = Fireplace SS\$=Sellers Subsidy. Square footage adjustments were made at \$50/sf. Full and half baths are adjusted at \$6,000 and \$12,000 respectively. All sales are in the same market area and good value indicators at this time. Comparables may be located more than a mile from the subject however this is typical as to how the area has developed over the years. All are located in the northeastern sections of Harford County in comparable and competing neighborhoods. SITE adjustments were not warranted based on buyers actions. ** See Additional Comments ***									
Indicated Value by Sales Comparison Approach \$ 670,000									
Indicated Value by: Sales Comparison Approach \$ 670,000 Cost Approach (if developed) \$ 674,275 Income Approach (if developed) \$									
The Sales Comparison Approach is given the most weight, as it reflects the behavior of single family market participants. The Cost Approach was developed and given weight in the final analysis. Income Approach was not utilized due to the lack of rental data in order to create a GRM.									
RECONCILIATION	This appraisal is made ☐ "as is", ☐ subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, ☒ subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or ☐ subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: No liability assumed for any component of the appraised property, expressed or implied. WELL TO BE INSTALLED AND BE IN WORKING ORDER.								
	Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is								
	\$ 670,000 , as of 05/15/2026 , which is the date of inspection and the effective date of this appraisal.								

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ADDITIONAL COMMENTS

Present land use on page one dedicated to "other" is 27%. This is the ratio of land that is zoned for open space or future development/private development, etc

Seller concessions were not adjusted for based on buyers actions at this time.

Exterior amenities such as garages, pools, decks and patios were adjusted for based on buyers actions. Comparables may differ from the subject in size, age, \$/SF by more than 25%. This is typical for the area. Net and gross adjustments may vary and exceed industry standards of 15% and 25% however this is typical with homes of this size and improvements. Single adjustments may exceed 10% of the Comp Sale Price; this is typical at this price range.

There are Condition adjustments in two places in the market grid. There are adjustments for kitchen/bathroom improvements as well as overall Condition. Quality of Construction adjustment was also included and based on BRIGHT comparable photos and write-up.

FINAL RECONCILIATION: Equal weight was given to all sales as they are considered good value indicators at this time. Additional consideration was given to the colonial units similar in size and room count. Subject's final opinion of value is within the predominant value for the area; it is considered typical for construction 40+ years ago. Subject has 3 fireplaces and insert. No adjustments were noted for fireplaces; all units have one fireplace which is typical. Appraiser was not able to confirm information that fireplaces were in working order; this is for the subject and comparables.

SITE adjustments were not warranted as they are all on at least one acre lots. Consideration was given to traffic flow and location as well.

Appraiser has not performed any service on the subject property within a three year period immediately preceding accepting this assignment. A reasonable exposure time for the subject property developed independently from the stated marketing time is less than 10-60 days.

Appraisal was prepared in accordance with Title XI of FIRREA.

Subject represents the Highest and Best Use of the property since it is legally permissible, physically possible, financially feasible and maximally productive.

No repairs required based on contract of sale; Depreciation is due to normal wear and tear. Intended user of this report is the stated lender and FHA/HUD representatives. Subject property meets all HUD minimum standards for existing dwellings as outlined in the HUD Handbook 4000.1 and all applicable mortgagee letters.

Well and septic systems meet minimum distance requirements of property line 10 ft, septic tank 50 ft and drain field 100 feet. Public water and sewer systems are not available at this time. Well and septic systems are typical for the area and do not adversely affect the marketability of a property. THE WELL WAS UNDER INSPECTION AT THE TIME OF INSPECTION WITH ANOTHER WELL BEING INSTALLED. THE REPORT IS SUBJECT TO THE WELL BEING IN GOOD WORKING CONDITION. WRITTEN INVOICE REQUIRED.

COST APPROACH

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)

Land value has been verified and extracted from similar single family homes in the immediate area. Based on Public Records information, Land Value:\$135,000. Land values may exceed the industry standard of 30% land to value ratio, however, this is considered typical for this section of Harford County.

ESTIMATED	☐ REPRODUCTION OR	☒ REPLACEMENT COST NEW	OPINION OF SITE VALUE	-----	= \$	135,000
Source of cost data	private, PubRcds, SDAT		DWELLING	3,514 Sq.Ft. @ \$	160.00 -----	= \$ 562,240
Quality rating from cost service	Q4	Effective date of cost data 05/2026	Basement	1,984 Sq.Ft. @ \$	70.00 -----	= \$ 138,880
Comments on Cost Approach (gross living area calculations, depreciation, etc.)			FPs, Appl, Patio		-----	= \$ 70,000
Land value derived from tax records and recent sales in the area. GLA of comparables is approximate. Physical depreciation based on age/life method.			Garage/Carport	572 Sq.Ft. @ \$	66.00 -----	= \$ 37,752
			Total Estimate of Cost-New		-----	= \$ 808,872
			Less	Physical	Functional	External
			Depreciation	269,597		= \$(269,597)
			Depreciated Cost of Improvements		-----	= \$ 539,275
			"As-is" Value of Site Improvements		-----	= \$
Estimated Remaining Economic Life (HUD and VA only) 40 Years			INDICATED VALUE BY COST APPROACH	-----	= \$	674,275

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM)

Income Approach is given no weight as the rental information is not always verifiable and accurate. Homes within this price range are typically primary residences.

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☐ No Unit type(s) ☐ Detached ☐ Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source(s)

Was the project created by the conversion of existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion.

Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data Source

Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

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244-3730317
File # 126032016800

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature

Name Lindsey S BrownCompany Name Brown and AssociatesCompany Address 3601 Double Rock LaneParkville, MD 21234Telephone Number 410-404-2023Email Address lbrownasso3@gmail.comDate of Signature and Report 05/19/2026Effective Date of Appraisal 05/15/2026State Certification # 30007506

or State License #

or Other (describe) _____ State # _____

State MDExpiration Date of Certification or License 01/12/2027

ADDRESS OF PROPERTY APPRAISED

2705 Fallston RdFallston, MD 21047APPRAISED VALUE OF SUBJECT PROPERTY \$ 670,000

LENDER/CLIENT

Name No AMCCompany Name Sun West Mortgage Company, IncCompany Address 18303 Gridley Rd, Cerritos, CA 90703Email Address VendorOrders@swmc.com

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____

Name _____

Company Name _____

Company Address _____

Telephone Number _____

Email Address _____

Date of Signature _____

State Certification # _____

or State License # _____

State _____

Expiration Date of Certification or License _____

SUBJECT PROPERTY

☐ Did not inspect subject property☐ Did inspect exterior of subject property from street

Date of Inspection _____

☐ Did inspect interior and exterior of subject property

Date of Inspection _____

COMPARABLE SALES

☐ Did not inspect exterior of comparable sales from street☐ Did inspect exterior of comparable sales from street

Date of Inspection _____

244-3730317
File # 126032016800

Freddie Mac Form 70 March 2005 UAD Version 9/2011 Fannie Mae Form 1004 March 2005

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:

3.2 indicates three full baths and two half baths.

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
B	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
c	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
o	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
s	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View

[illegible]

Subject Photo Page

Borrower	Robert Kennon & Cecilia A Gayo-Cors					
Property Address	2705 Fallston Rd					
City	Fallston	County	Harford	State	MD	Zip Code 21047
Lender/Client	Sun West Mortgage Company, Inc					



Subject Front

2705 Fallston Rd
Sales Price 660,000
Gross Living Area 3,514
Total Rooms 11
Total Bedrooms 5
Total Bathrooms 3.0
Location N;Res;BsyRd
View N;Res;
Site 1.71 ac
Quality Q3
Age 58



Subject Rear



Subject Street

Photograph Addendum

Borrower	Robert Kennon & Cecilia A Gayo-Cors					
Property Address	2705 Fallston Rd					
City	Fallston	County	Harford	State	MD	Zip Code 21047
Lender/Client	Sun West Mortgage Company, Inc					

**street opposite view****front right****side right to basement****landscape****patio, greenhouse**

Photograph Addendum

Borrower	Robert Kennon & Cecilia A Gayo-Cors					
Property Address	2705 Fallston Rd					
City	Fallston	County	Harford	State	MD	Zip Code 21047
Lender/Client	Sun West Mortgage Company, Inc					

**rear (from yard)****rear patio****shed****Living****Living alt. view****Dining**

Photograph Addendum

Borrower	Robert Kennon & Cecilia A Gayo-Cors				
Property Address	2705 Fallston Rd				
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**bedroom 1st floor****master bedroom****master alt. view****master bath****alt. view bath****alt.view bath****bedroom****kitchen****kitchen****kitchen****kitchen built-ins****family room**

Photograph Addendum

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family alt. view



full bath



bedroom closets, built-ins



laundry



full bath 2



shower interior



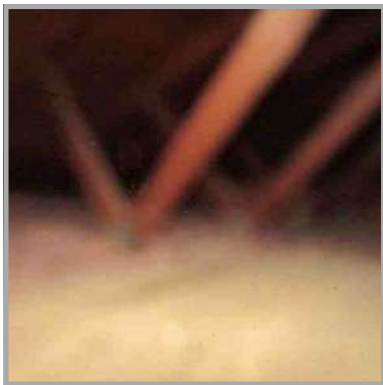
florida room



interior garage/attic entry



attic 1



attic 1



greenhouse



garage interior

Photograph Addendum

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bedroom 4 2d floor



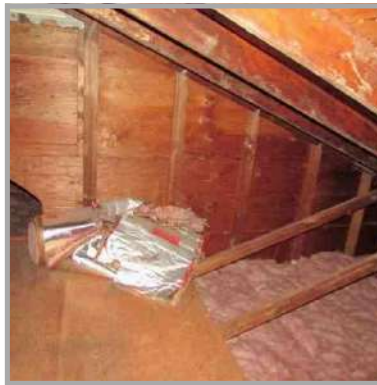
alt. view



bedroom 5 2d floor



alt. view



attic 2



full bath 2d floor



alt. view bath 2d floor



hall and bedroom entrance



basement unfinished



work room



Mechanical



Mechanical/utility

Photograph Addendum

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City	Fallston	County	Harford	State	MD Zip Code 21047
Lender/Client	Sun West Mortgage Company, Inc				



Rec Room basemnebt



fireplace w/insert



half bath



rec room alt. view



rec/game room basement



garage left side & front

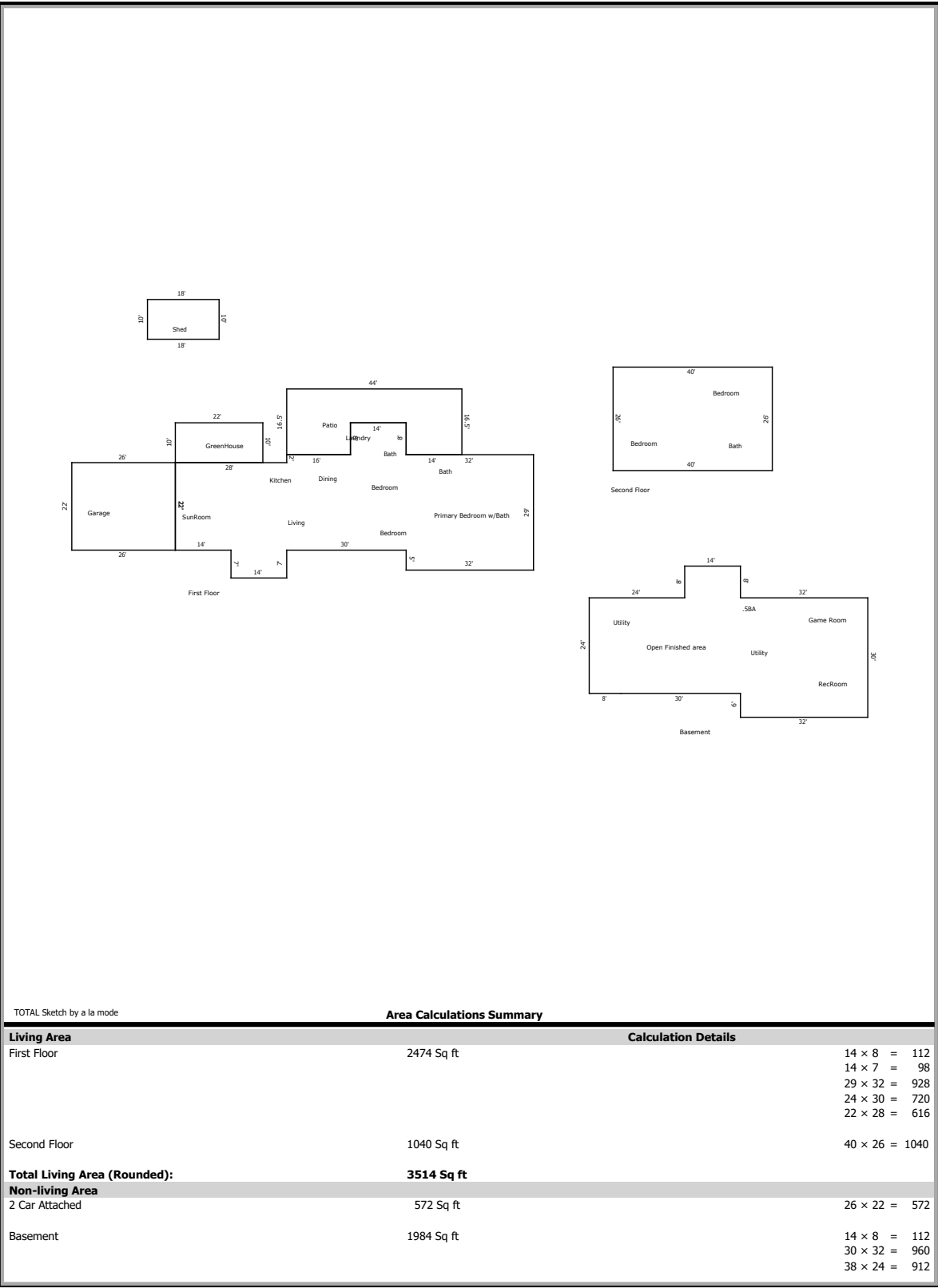


crawl space



Building Sketch

Borrower	Robert Kennon & Cecilia A Gayo-Cors					
Property Address	2705 Fallston Rd					
City	Fallston	County	Harford	State	MD	Zip Code 21047
Lender/Client	Sun West Mortgage Company, Inc					



Comparable Photo Page

Borrower	Robert Kennon & Cecilia A Gayo-Cors					
Property Address	2705 Fallston Rd					
City	Fallston	County	Harford	State	MD	Zip Code 21047
Lender/Client	Sun West Mortgage Company, Inc					



Comparable 1

2702 Pleasantville Rd
 Prox. to Subject 1.83 miles SE
 Sale Price 720,000
 Gross Living Area 3,771
 Total Rooms 12
 Total Bedrooms 5
 Total Bathrooms 4.0
 Location N;Res;BsyRd
 View N;Res;
 Site 1.16 ac
 Quality Q3
 Age 36



Comparable 2

3007 Franklins Chance Dr
 Prox. to Subject 1.01 miles NW
 Sale Price 765,000
 Gross Living Area 3,548
 Total Rooms 10
 Total Bedrooms 5
 Total Bathrooms 2.1
 Location N;Res;
 View N;Res;
 Site 1.87 ac
 Quality Q3
 Age 40



Comparable 3

2210 Pleasantville Rd
 Prox. to Subject 1.36 miles E
 Sale Price 628,500
 Gross Living Area 2,482
 Total Rooms 8
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location N;Res;BsyRd
 View N;Res;
 Site 1.55 ac
 Quality Q4
 Age 67

Comparable Photo Page

Borrower	Robert Kennon & Cecilia A Gayo-Cors					
Property Address	2705 Fallston Rd					
City	Fallston	County	Harford	State	MD	Zip Code 21047
Lender/Client	Sun West Mortgage Company, Inc					



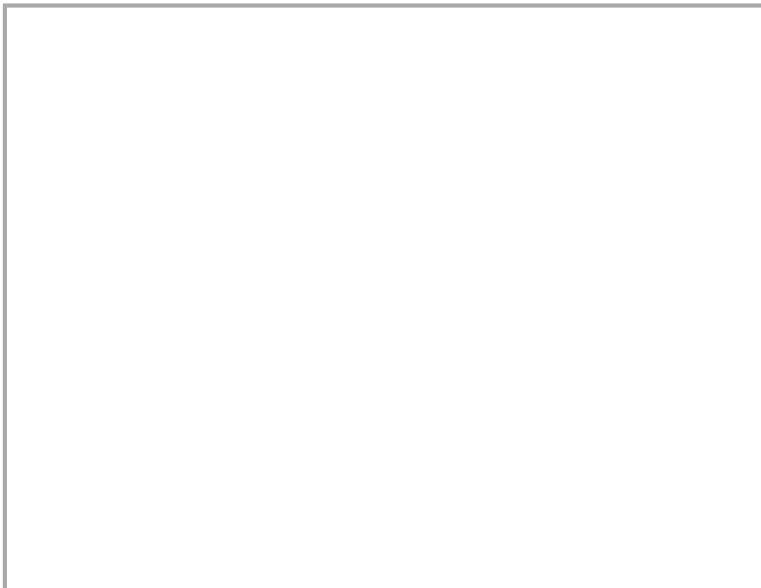
Comparable 4

2803 Artemus Ct
 Prox. to Subject 0.88 miles SW
 Sale Price 755,000
 Gross Living Area 3,142
 Total Rooms 9
 Total Bedrooms 4
 Total Bathrooms 2.1
 Location N;Res;
 View N;Res;
 Site 1.81 ac
 Quality Q3
 Age 34



Comparable 5

3323 Jo Ann Ln
 Prox. to Subject 1.96 miles NW
 Sale Price 749,000
 Gross Living Area 2,524
 Total Rooms 9
 Total Bedrooms 5
 Total Bathrooms 2.1
 Location N;Res;
 View N;Res;
 Site 1.09 ac
 Quality Q3
 Age 43



Comparable 6

Prox. to Subject
 Sale Price
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location
 View
 Site
 Quality
 Age

Borrower	Robert Kennon & Cecilia A Gayo-Cors			File No. 126032016800
Property Address	2705 Fallston Rd			
City	Fallston	County	Harford	State MD Zip Code 21047
Lender/Client	Sun West Mortgage Company, Inc			

APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

- ☒ Appraisal Report (A written report prepared under Standards Rule 2-2(a) , pursuant to the Scope of Work, as disclosed elsewhere in this report.)
- ☐ Restricted Appraisal Report (A written report prepared under Standards Rule 2-2(b) , pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use only by the specified client and any other named intended user(s).)

Comments on Standards Rule 2-3

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

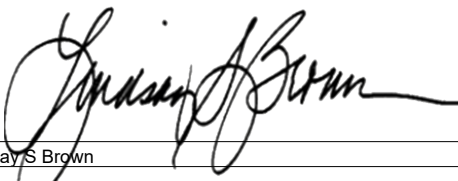
Comments on Appraisal and Report Identification

Note any USPAP related issues requiring disclosure and any State mandated requirements:

FHA contract of sale. The contract included an addendum that all inspections were for information purposes only and the improvements were being purchased in as is condition. The report is submitted Subject To as the well was being installed at the time of inspection.

Confirmation and invoice from contractor to be submitted at the time of settlement.

APPRAISER:

Signature: 

Name: Lindsay S Brown

State Certification #: 30007506

or State License #:

State: MD Expiration Date of Certification or License: 01/12/2027

Date of Signature and Report: 05/19/2026

Effective Date of Appraisal: 05/15/2026

Inspection of Subject: ☐ None ☒ Interior and Exterior ☐ Exterior-Only

Date of Inspection (if applicable): 05/15/2026

SUPERVISORY or CO-APPRAISER (if applicable):

Signature: _____

Name: _____

State Certification #: _____

or State License #: _____

State: _____ Expiration Date of Certification or License: _____

Date of Signature: _____

Inspection of Subject: ☐ None ☐ Interior and Exterior ☐ Exterior-Only

Date of Inspection (if applicable): _____

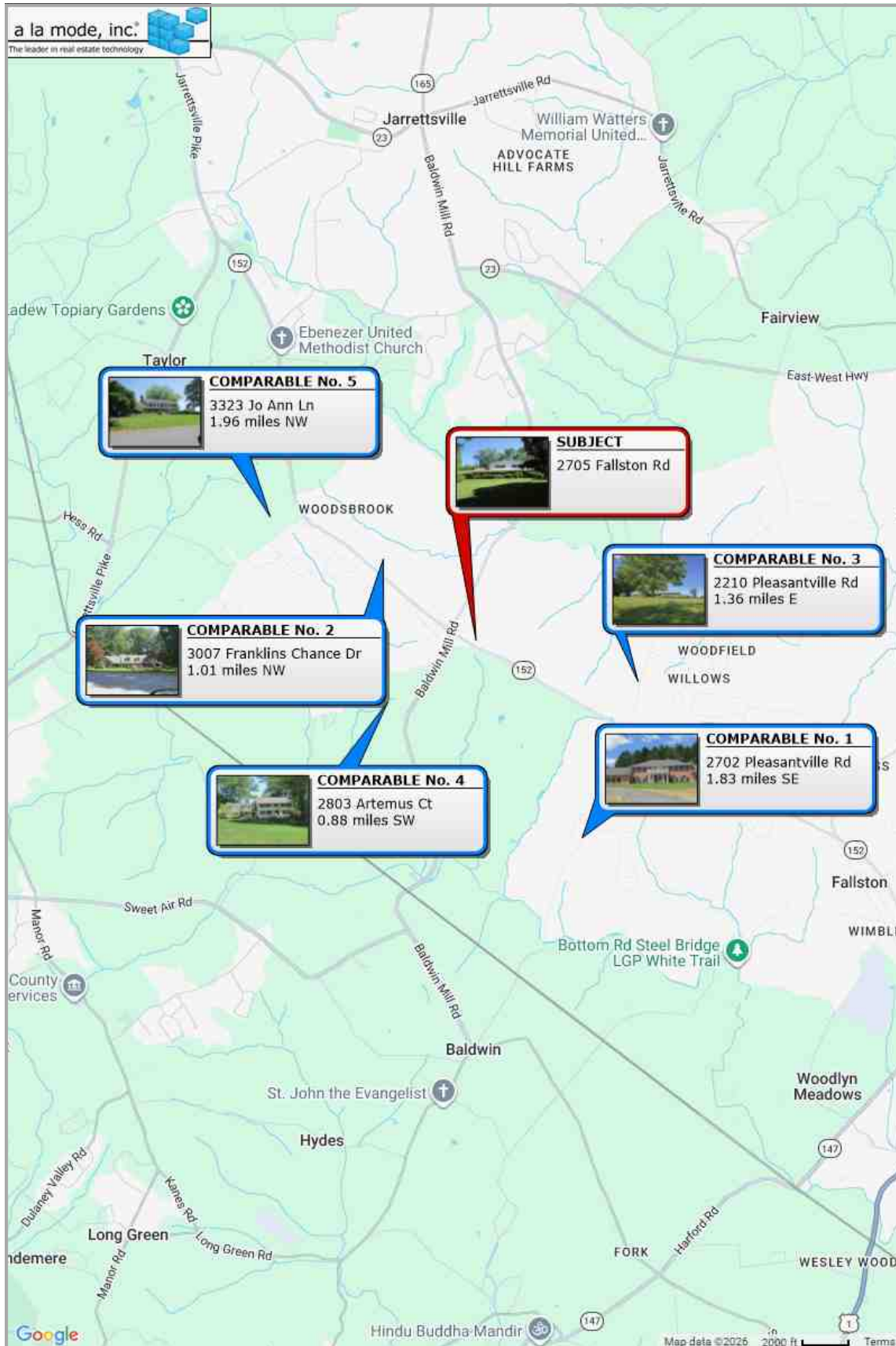
Location Map

Borrower	Robert Kennon & Cecilia A Gayo-Cors					
Property Address	2705 Fallston Rd					
City	Fallston	County	Harford	State	MD	Zip Code 21047
Lender/Client	Sun West Mortgage Company, Inc					



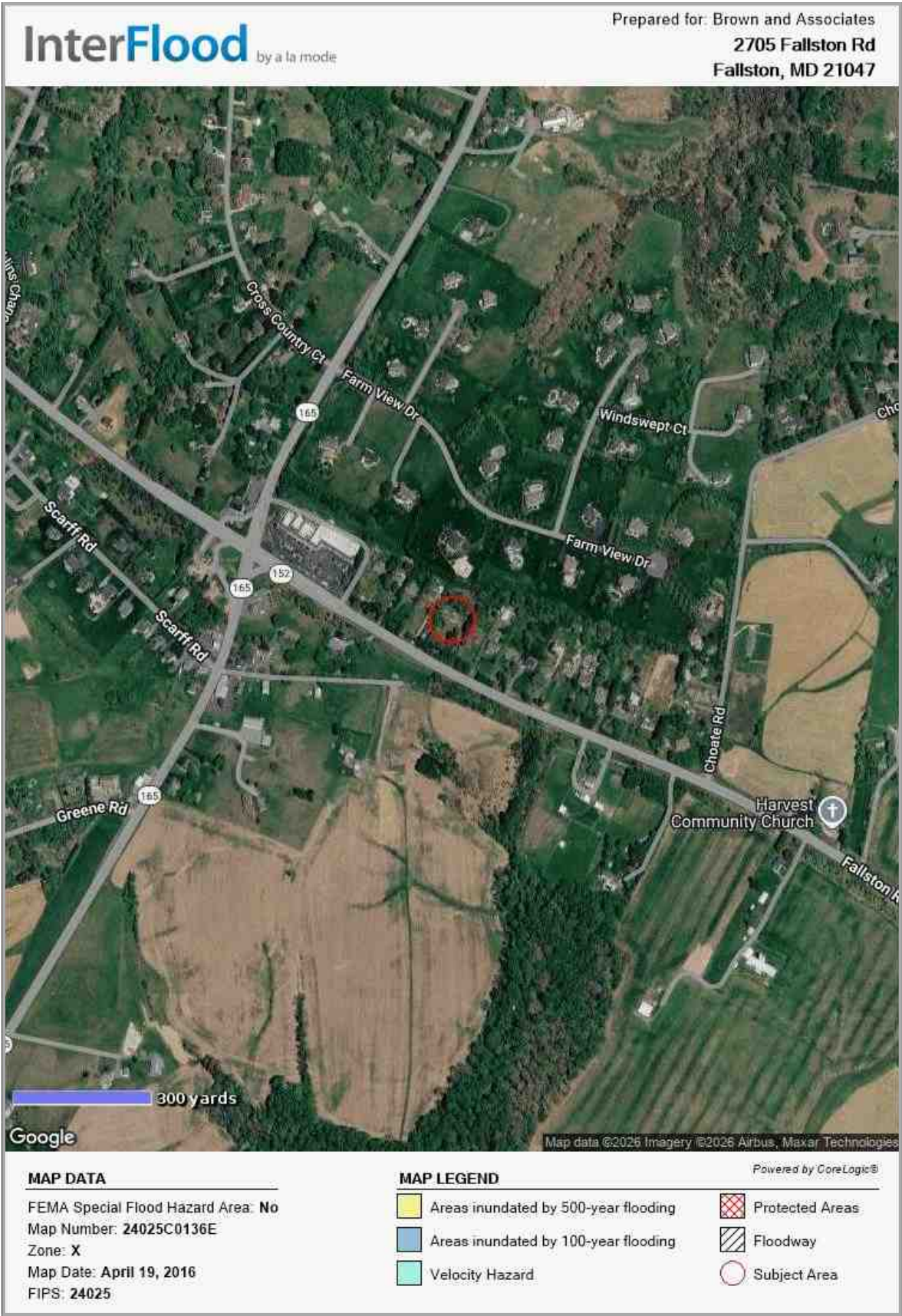
Location Map

Borrower	Robert Kennon & Cecilia A Gayo-Cors					
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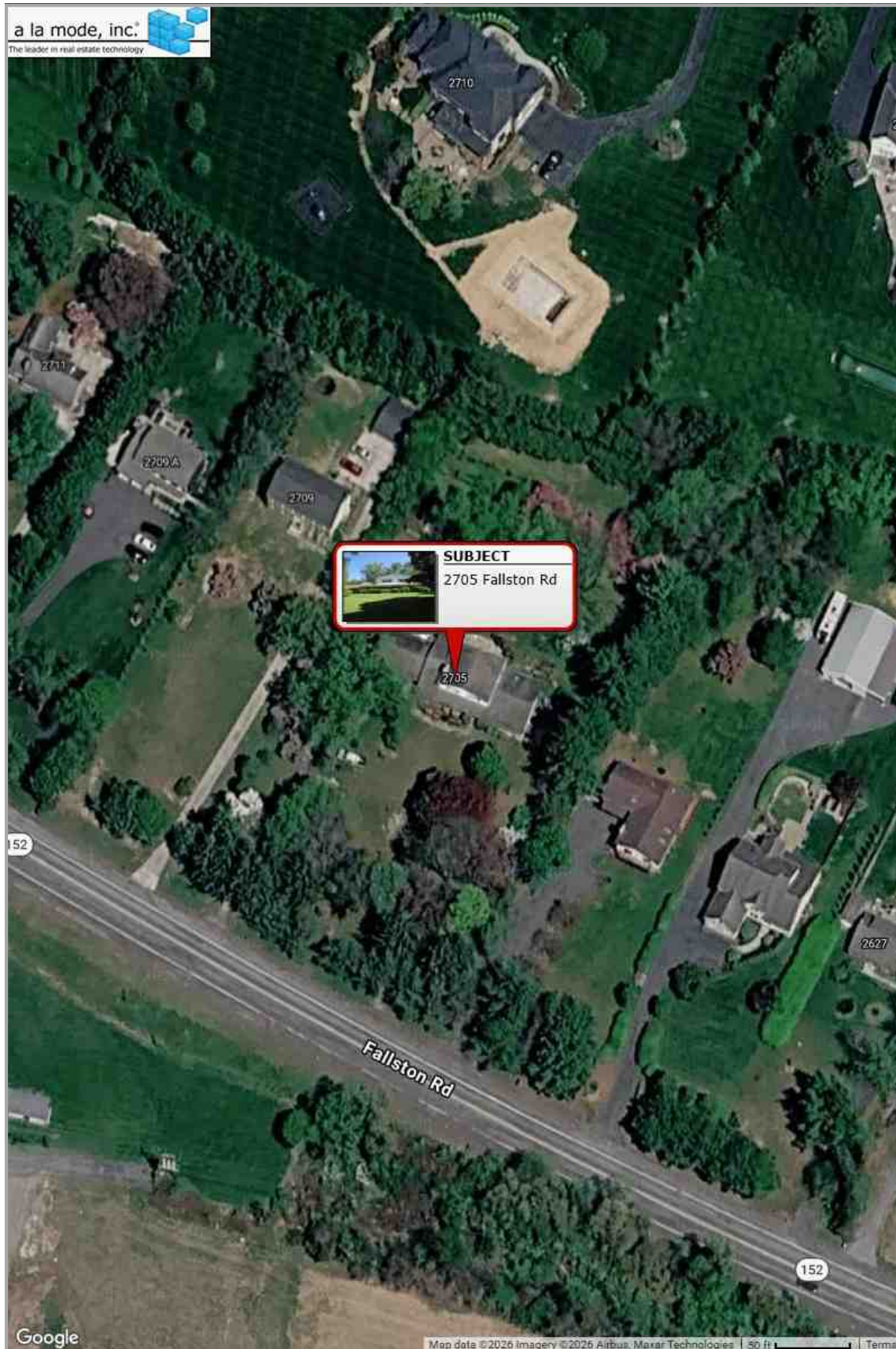
Flood Map

Borrower	Robert Kennon & Cecilia A Gayo-Cors					
Property Address	2705 Fallston Rd					
City	Fallston	County	Harford	State	MD	Zip Code 21047
Lender/Client	Sun West Mortgage Company, Inc					



Location Map

Borrower	Robert Kennon & Cecilia A Gayo-Cors					
Property Address	2705 Fallston Rd					
City	Fallston	County	Harford	State	MD	Zip Code 21047
Lender/Client	Sun West Mortgage Company, Inc					



LICENSE

12/13/2023	6,188,167
COMMISSION OF RE APPRAISERS & HOME INSPECTORS	
10 03 7506 <u>MESSAGE (S) :</u>	LINDSAY S BROWN 6165 12-12-2023

	LICENSE * REGISTRATION * CERTIFICATION * PERMIT STATE OF MARYLAND MARYLAND DEPARTMENT OF LABOR COMMISSION OF RE APPRAISERS & HOME INSPECTORS <u>CERTIFIES THAT:</u> LINDSAY S BROWN	Wes Moore Governor Aruna Miller Lt. Governor Portia Wu Secretary								
										
IS AN AUTHORIZED: 03 - CERTIFIED RESIDENTIAL										
<table border="0" style="width: 100%;"> <tr> <td style="text-align: center;"><u>LIC/REG/CERT</u></td> <td style="text-align: center;"><u>EXPIRATION</u></td> <td style="text-align: center;"><u>EFFECTIVE</u></td> <td style="text-align: center;"><u>CONTROL NO</u></td> </tr> <tr> <td style="text-align: center;">7506</td> <td style="text-align: center;">01-12-2027</td> <td style="text-align: center;">12-12-2023</td> <td style="text-align: center;">6188167</td> </tr> </table>			<u>LIC/REG/CERT</u>	<u>EXPIRATION</u>	<u>EFFECTIVE</u>	<u>CONTROL NO</u>	7506	01-12-2027	12-12-2023	6188167
<u>LIC/REG/CERT</u>	<u>EXPIRATION</u>	<u>EFFECTIVE</u>	<u>CONTROL NO</u>							
7506	01-12-2027	12-12-2023	6188167							
_____ Signature of Bearer		_____ Secretary								
WHERE REQUIRED BY LAW THIS MUST BE CONSPICUOUSLY DISPLAYED IN OFFICE TO WHICH IT APPLIES										

10 03	7506	6,188,167
10 03 7506 COMMISSION OF RE APPRAISERS & HOME INSPECTORS 1100 N. EUTAW STREET BALTIMORE, MD 21201 LINDSAY S BROWN 3601 DOUBLE ROCK LN MD PARKVILLE MD 21234		

	LICENSE * REGISTRATION * CERTIFICATION * PERMIT STATE OF MARYLAND MARYLAND DEPARTMENT OF LABOR COMMISSION OF RE APPRAISERS & HOME INSPECTORS <u>CERTIFIES THAT:</u> LINDSAY S BROWN	Wes Moore Governor Aruna Miller Lt. Governor Portia Wu Secretary								
										
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7506	01-12-2027	12-12-2023	6188167							
_____ Signature of Bearer		_____ Secretary								



SURPLUS LINES
Appraisers Advantage
Professional Liability Insurance

Declarations Page

NOTICE: THIS POLICY IS A CLAIMS-MADE POLICY. PLEASE READ THE POLICY CAREFULLY.

Policy Number

L3D-J562741-02

The Hanover Atlantic Insurance Company, LTD

C/O Marsh Management Services

Victoria Hall, 11 Victoria Street

PO Box hm 1826

Hamilton, HM 11, Bermuda

(A Stock Insurance Company, herein called the **Company**)

RISK PURCHASING GROUP NOTICE

This Miscellaneous Professional Liability Risk Purchasing Group Policy is not protected by an insurance insolvency guaranty fund in this state, and the insurer or Risk Purchasing Group may not be subject to all the insurance laws and rules of this state.

IMPORTANT NOTICE REGARDING RISK PURCHASING GROUPS

Disclosure Pursuant to Federal Law Regarding Purchasing Groups [15 U.S.C. SEC. 3901, et seq] the Norman Spencer Real Estate Risk Purchasing Group, Inc is a "Purchasing Group", as defined under Federal law, formed to purchase liability insurance on a group basis for its Members to cover the similar or related liability exposure(s) to which the Members of the Purchasing Group are exposed by virtue of their related, similar, or common businesses or services. Members do not share limits and each member is evidence of insurance. policy and/or

SURPLUS LINES POLICYHOLDER NOTICE

This insurance is issued by a nonadmitted insurer not under the jurisdiction of the Maryland Insurance Commissioner

Broker Name: Norman-Spencer Agency, LLC Address: 10050 Innovation Drive, Suite 340, Miamiisburg, OH 45342 Code: 1602657 Signature: 	BROKER STAMP	
	Premium: Risk Purchasing Group Fee Surplus Lines Tax Total:	 \$651.00 \$40.00 \$19.53 \$710.53

E&O - Page 2



SURPLUS LINES
Appraisers Advantage
Professional Liability Insurance

Declarations Page

Issue Date 10/29/2025

Item 1. NAMED INSURED AND ADDRESS

Lindsay S Brown dba Brown & Associates
3601 DOUBLE ROCK LN
PARKVILLE, MD 21234

Item 2. POLICY PERIOD

Inception Date: 11/02/2025 Expiration Date: 11/02/2026
(12:01 AM standard time at the address shown in Item 1.)

Item 3. LIMIT OF LIABILITY

- a. \$1,000,000 for each **Claim**; not to exceed
- b. \$1,000,000 for all **Claims** in the Aggregate

Item 4. SUBLIMITS OF LIABILITY

Privacy and Security
Liability Coverage

- a. \$1,000,000 for each **Claim**; not to exceed
- b. \$1,000,000 for all **Claims** in the Aggregate

Item 5. DEDUCTIBLE

- a. \$0 each **Claim**
- b. N/A for all **Claims** in the Aggregate

Item 6. SUPPLEMENTAL COVERAGE LIMIT AND DEDUCTIBLE

	LIMIT	DEDUCTIBLE
Disciplinary and Regulatory Proceedings Coverage	\$25,000 per Insured / \$50,000 for all Insureds	\$0
Subpoena Assistance	\$5,000 per Subpoena / \$25,000 in the Aggregate	\$0
Crisis Event Expense	\$25,000 per Event / \$50,000 in the Aggregate	\$0
Reputation Protection Expense	\$15,000 in the Aggregate	\$0
Withheld Client Fee Assistance	\$25,000 in the Aggregate	\$0
Nonprofit Directors and Officers Expense	\$10,000 in the Aggregate	\$0



Confidential Inspection Report

LOCATED AT:
2705 Fallston Rd
Fallston, MD 21047

PREPARED EXCLUSIVELY FOR:
Rob Kennon

INSPECTED ON:
Wednesday, May 6, 2026



Inspector, Bradley Delbridge 33179
Blackwater Home Inspections



Executive Summary

This is a summary review of the inspectors' findings during this inspection. However, it does not contain every detailed observation. This is provided as an additional service to our client, and is presented in the form of a listing of the items which, in the opinion of your inspector, merit further attention, investigation, or improvement. These conditions are of such a nature as to require repair or modification by a skilled craftsman, technician, or specialist.

Throughout the report, you'll find special symbols at the front of certain comments. Below are the symbols and their meanings:

-  = Safety item that could pose a health hazard to the occupants of the property.
-  = Defect that is missing, damaged, broken, deteriorated or a costly repair.
-  = A defect that is considered standard home maintenance, a component near the end of its service life, or an upgrade.

INTERIOR DETECTORS: OVERALL

 **1:** It was observed that some or all of the smoke detectors in the property appear to be outdated. The typical lifespan of a smoke detector is 8 to 10 years, after which the sensors may lose effectiveness. It is recommended to replace smoke detectors that are older than 10 years to ensure optimal performance and safety in accordance with state or local requirements.

To maintain the highest level of protection, it is also advisable to test smoke detectors regularly and replace batteries at least annually (if non-sealed in units). For safety reasons, it is recommended that any outdated smoke detectors be replaced promptly in accordance with state regulations.



INTERIOR SURFACES

2: Discoloration and staining consistent with potential biological growth were observed on the surfaces of the home. This may be the result of elevated moisture levels or inadequate ventilation in these areas. While the presence of visible staining is suggestive, only a qualified mold remediation or environmental specialist can determine the type and extent of any mold-related issues. We recommend further evaluation and testing by a licensed mold professional to determine appropriate corrective actions.



GARAGE FIRE SEPARATION

DNGR 3: There are voids in the fire-resistive barrier between the garage and interior. We recommend these voids be patched to restore the required fire separation between the garage and the occupied interior.



GARAGE PASSAGE DOOR

DNGR 4: Standards require the door between the garage and the living space to be a solid core door with an automatic closer. We recommend the existing door be replaced with an approved door which will provide a greater margin of safety.



ATTIC INSULATION

DNGR 5: The insulation may contain asbestos. Actual asbestos content can only be determined by laboratory testing. Further information on asbestos can be obtained from a licensed asbestos consultant or abatement contractor.



EXTERIOR/SITE/GROUND WIRING

MAJR 6: There was damaged and abandoned wiring present. We recommend a licensed electrician to further evaluate and repair as needed.



EXTERIOR/SITE/GROUND WINDOWS

MAJR 7: There was broken glass present on one or more windows. We recommend any broken glass be replaced.



EXTERIOR/SITE/GROUND MASONRY WALLS

MAJR 8: The masonry walls are cracked and or damaged in one or more areas. We recommend the cracks be repaired by a qualified masonry contractor.



EXTERIOR/SITE/GROUND TRIM

MAJR 9: There is rotted trim present on the exterior of the home. We recommend that all deteriorated trim sections be repaired or replaced by a qualified contractor.



EXTERIOR/SITE/GROUND RAILINGS & HANDRAILS

MAJR 10: There are missing railings and or handrails where needed on the exterior. As a safety measure, we recommend a qualified contractor install railings and or handrails where required in accordance with present standards.



EXTERIOR/SITE/GROUND EXTERIOR FLATWORK

MAJR 11: There are several areas around the exterior flatwork that have settled, cracked and or have loose material present. We recommend a qualified contractor further evaluate these areas and take corrective action as needed.



COMPOSITION SHINGLE ROOFING SURFACE

MAJR 12: There were damaged shingles, exposed fasteners and moss growth present throughout the roofing field. We recommend a licensed roofing contractor to further evaluate and repair.





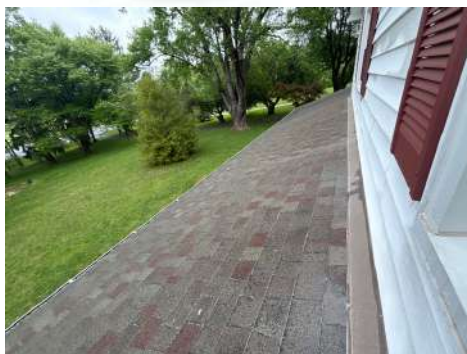
COMPOSITION SHINGLE ROOFING FLASHINGS: OVERALL

MAJR 13: The mastic used to seal some of the roof connections and penetrations is deteriorated. A licensed roofing contractor is recommended to evaluate and make all necessary repairs.



COMPOSITION SHINGLE ROOFING GENERAL COMMENT

MAJR 14: For further evaluation and repairs of the roofing surface and components, we recommend that a licensed roofing contractor be retained. The potential for hidden deficiencies or damage exists.



LEFT HEAT PUMP HEATING AND COOLING SYSTEMS EVAPORATOR COIL

MAJR 15: Standing water was present in the pan underneath of the attic air handler. This can lead to the pan overflowing and flooding the ceiling below. We recommend further evaluation and repair be completed by a licensed HVAC contractor.



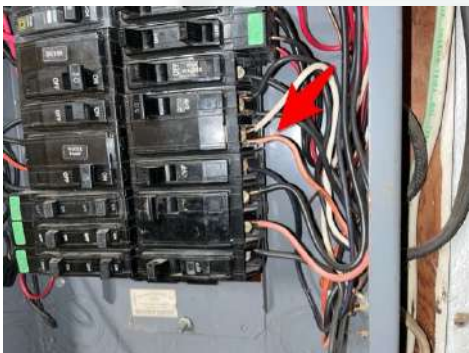
ELECTRICAL MAIN PANEL

MAJR 16: The breaker for the air conditioning condenser unit is rated for more amps than what the condensing unit specifications require. We recommend a licensed electrician install the proper sized breaker.



ELECTRICAL MAIN PANEL

MAJR 17: There are improper double taps of the breakers present inside of the electrical panel. We recommend a licensed electrician evaluate the panel and make all necessary repairs.



ELECTRICAL BRANCH CIRCUITRY

MAJR 18: Improper wiring methods have been employed in one or more instances. We recommend all substandard wiring be removed and or upgraded by a licensed electrician.



PLUMBING MAIN SUPPLY

MAJR 19: Galvanized steel main line and supply piping is in use for the property. Galvanized steel corrodes from the inside, reducing water pressure and introducing rust flakes into the water. Replacement of this piping material will eventually be required. A licensed plumber is recommended to evaluate the main line.



MAJR 20: While testing the plumbing throughout the home, low water pressure was observed at the faucets. This can indicate either an issue with the well system, or a block in the pipe material. We recommend a licensed plumber evaluate the plumbing system and make all necessary repairs.



PLUMBING INTERIOR SUPPLY

MAJR 21: There was surface corrosion and potential leakage at the exposed and accessible supply piping. We recommend that all corroded and leaking piping be repaired or replaced. There is potential for further hidden damage to exist to the water lines not visible (in walls and floors). A licensed plumber is recommended to evaluate and repair.



PLUMBING DRAIN LINES

MAJR 22: There is surface deterioration at the exposed and accessible drain piping. While no active leakage was present during the inspection, changes in use and further aging could result in leaks developing. There is the potential for further hidden deterioration or damage to exist. A licensed plumber is recommended to evaluate the drain piping and make all necessary repairs.



CRAWLSPACE MOISTURE

MAJR 23: Moisture was present in the crawlspace. We recommend the source of the moisture be identified and corrected. A qualified contractor is recommended to evaluate and make all necessary repairs.



STRUCTURE GENERAL COMMENT

MAJR 24: There was evidence that is consistent with wood destroying insect activity throughout the interior. We recommend further evaluation by a licensed pest control contractor and corrective action taken as needed. The potential for hidden damage exists.



INTERIOR RAILINGS

MAJR 25: The interior railings or handrails are loose. We recommend a qualified contractor properly secure the railings to prevent a potential safety hazard.



ATTIC BATHROOM FAN VENTING

MAJR 26: One or more ducts from the bathroom exhaust fans do not vent to the exterior. This condition allows excessive moisture to be vented into the attic. We recommend corrective action be taken to properly vent the exhaust fans to the exterior.



EXTERIOR/SITE/GROUND EXTERIOR PLUMBING

MINR 27: One or more of the hose bibs not function when tested. We recommend turning on the water and verifying the hose bib(s) are operational.



EXTERIOR/SITE/GROUND VEGETATION

MINR 28: Vegetation around the structure is overgrown, touching or overhanging the building. We recommend all vegetation be cut back to provide proper clearance to the home. A qualified landscaping contractor should make all necessary repairs. The potential for hidden damages exists.



COMPOSITION SHINGLE ROOFING GUTTERS

MINR 29: The upper gutters currently discharge onto the lower roof in one or more locations. This can cause premature wear to the roofing material or a cause a potential leak at the discharge point. We recommend modification of the upper gutter discharge point.



RIGHT HEAT PUMP HEATING AND COOLING SYSTEMS CONDENSING UNIT

MINR 30: The pad supporting the outdoor condensing unit has settled, leaving the unit out of level. The connections can be stressed and accelerated wear of the bearings and other components may occur. We recommend the unit be leveled by a qualified contractor.



LEFT HEAT PUMP HEATING AND COOLING SYSTEMS CONDENSING UNIT

MINR 31: The pad supporting the outdoor condensing unit has settled, leaving the unit out of level. The connections can be stressed and accelerated wear of the bearings and other components may occur. We recommend the unit be leveled by a qualified contractor.



ELECTRICAL MAIN PANEL

MINR 32: Some of the panel cover screws are missing. We recommend proper, blunt-end screws be installed.



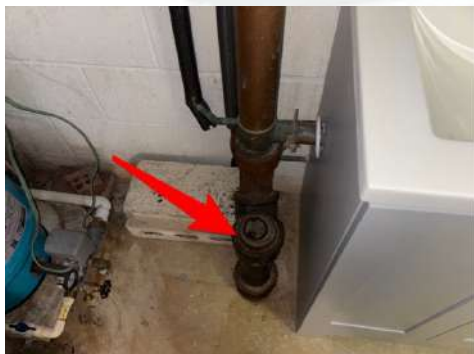
ELECTRICAL GFI PROTECTION

MINR 33: GFCI protection has not been installed at all required locations. We recommend installing ground fault receptacles in all locations required by present standards. These include receptacles near sink basins, in bathrooms, garages, crawl spaces, and the exterior.



PLUMBING DRAIN LINES

MINR 34: Older cast iron drain piping was observed. While no active leaks were visible at the time of inspection, cast iron piping is subject to internal corrosion and deterioration over time, which may not be apparent during a visual inspection. A sewer scope by a qualified plumbing professional is recommended to further evaluate the condition of the drain line.



BASEMENT VENTILATION

MINI 35: There was elevated humidity noted in the basement. We recommend the installation of a dehumidifier that is routed to discharge to the sump pit or exterior (if possible). Dehumidifiers can eliminate musty odors, prevent mold and potential structural damage.



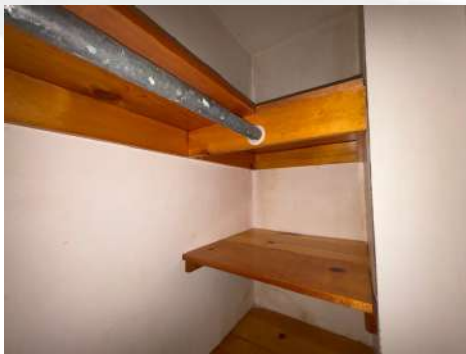
BASEMENT MOISTURE

MINI 36: There is a condition known as 'efflorescence' on portions of the foundation walls. This whitish, fuzzy material is a 'salt' deposit left when moisture in the foundation evaporates on the inside of the foundation. This indicates an occasional surplus of moisture on the outside of the foundation. Steps could be taken to improve the exterior drainage and interior dehumidification.



INTERIOR WALLS & CEILINGS

MINI 37: There was water stains present on the walls and or ceiling. While we verified that the water stains were dry, different conditions can lead to a leak being present. We recommend further evaluation of the area by a qualified contractor to determine if any repairs are necessary. There is potential for further hidden damage to exist to the material behind the surface.





INTERIOR DOORS

MINR 38: The sliding door does not operate properly, indicating the track is misaligned, dirty, missing hardware or damaged wheels. We recommend repair to the sliding door to restore functional use.



MINR 39: There is condensation between the panes of glass of the exterior door. This indicates a failed thermal seal. We recommend the lens assembly be replaced.



INTERIOR WINDOWS

MINR 40: One or more windows do not operate smoothly, missing hardware and or difficult to latch. We recommend all windows be detailed, including cleaning, lubricating, and adjusting hardware where necessary to restore functional use.



MINR 41: There was condensation between the panes of glass in one or more insulated glass windows indicating a potential broken seal. We recommend further evaluation of the windows and any broken seals be repaired to restore the intended R-value.



INTERIOR FIREPLACE

MINR 42: Our inspection does not include actual operation of the fireplace and we cannot offer opinions regarding its performance. We recommend cleaning and serving by a licensed chimney sweeping contactor prior to use.



BASEMENT BATHROOM WATER BASIN

MINR 43: Corrosion was present on the supply lines under the sink. We recommend the supply lines be repaired by a licensed plumber.



FIRST FLOOR LEFT BATHROOM TOILET

MINR 44: The toilet is loose to the floor. While no damage was evident at the time of inspection, this condition should be repaired so leakage does not develop and cause damage. We recommend that the toilet be removed, the area and flange inspected and rebolted with a new wax seal. The potential for hidden damage exists.



FIRST FLOOR LEFT BATHROOM CABINETS

MINR 45: The cabinet shelf under the sink was damaged. The shelf was verified dry at the time of inspection, and we were unable to detect any leakage during our inspection. We recommend the damaged material be replaced and the area monitored for any future leaks in this area.



FIRST FLOOR LEFT BATHROOM GLASS ENCLOSURE

MINR 46: The shower enclosure is leaking. We recommend that a qualified contractor evaluate the sealants and make all necessary repairs.



FIRST FLOOR RIGHT BATHROOM VENTILATION

MINR 47: This bathroom depends upon a window for ventilation and the removal of moisture. A window is not practical for wintertime use. The installation of a ceiling exhaust fan, properly vented to the exterior, should be considered as a primary method of venting.



SECOND FLOOR HALLWAY BATHROOM VENTILATION

MINR 48: This bathroom depends upon a window for ventilation and the removal of moisture. A window is not practical for wintertime use. The installation of a ceiling exhaust fan, properly vented to the exterior, should be considered as a primary method of venting.



SECOND FLOOR HALLWAY BATHROOM CABINETS

MINR 49: The cabinet shelf under the sink was damaged. The shelf was verified dry at the time of inspection, and we were unable to detect any leakage during our inspection. We recommend the damaged material be replaced and the area monitored for any future leaks in this area.



SECOND FLOOR HALLWAY BATHROOM CAULKING DISCLAIMER

MINR 50: There were gaps or openings present in one or more of the bathrooms. We recommend during the course of routine maintenance any gaps and openings in counter top sealant, bathtub, shower enclosures, tub spouts and diverters be properly sealed with caulk or silicone to prevent moisture penetration into the walls and or floors.



LAUNDRY AREA NO APPLIANCE DISCLAIMER

MINR 51: No washer and dryer were present at the time of our inspection. We were unable to verify the functionality of the washer supply and drainage piping or the dryer vent and receptacle. We recommend the washer and dryer be installed and the components be verified for functionality. The potential for hidden deficiencies exist.



LAUNDRY AREA DRYER RECEPTACLE

MINR 52: The dryer outlet is a 3-prong style. 3-prong outlets combine neutral and ground, which can cause the metal frame of the dryer to become energized if a fault occurs, creating a shock hazard. While common in older homes, 4-prong is the modern standard for improved safety and consideration should be given to upgrading.



GARAGE DOORS

MINR 53: There is daylight visible around the garage doors. While the garage is not a conditioned space, to help keep pest and moisture intrusion to a minimum we recommend that the doors be repaired by a qualified contractor.



GARAGE INTERIOR FRAMING

MINR 54: The garage door framing is untreated lumber in contact with the garage floor. To prevent moisture wicking into the wood, or pest entry, we recommend that the ground contact be broken by providing an air gap.



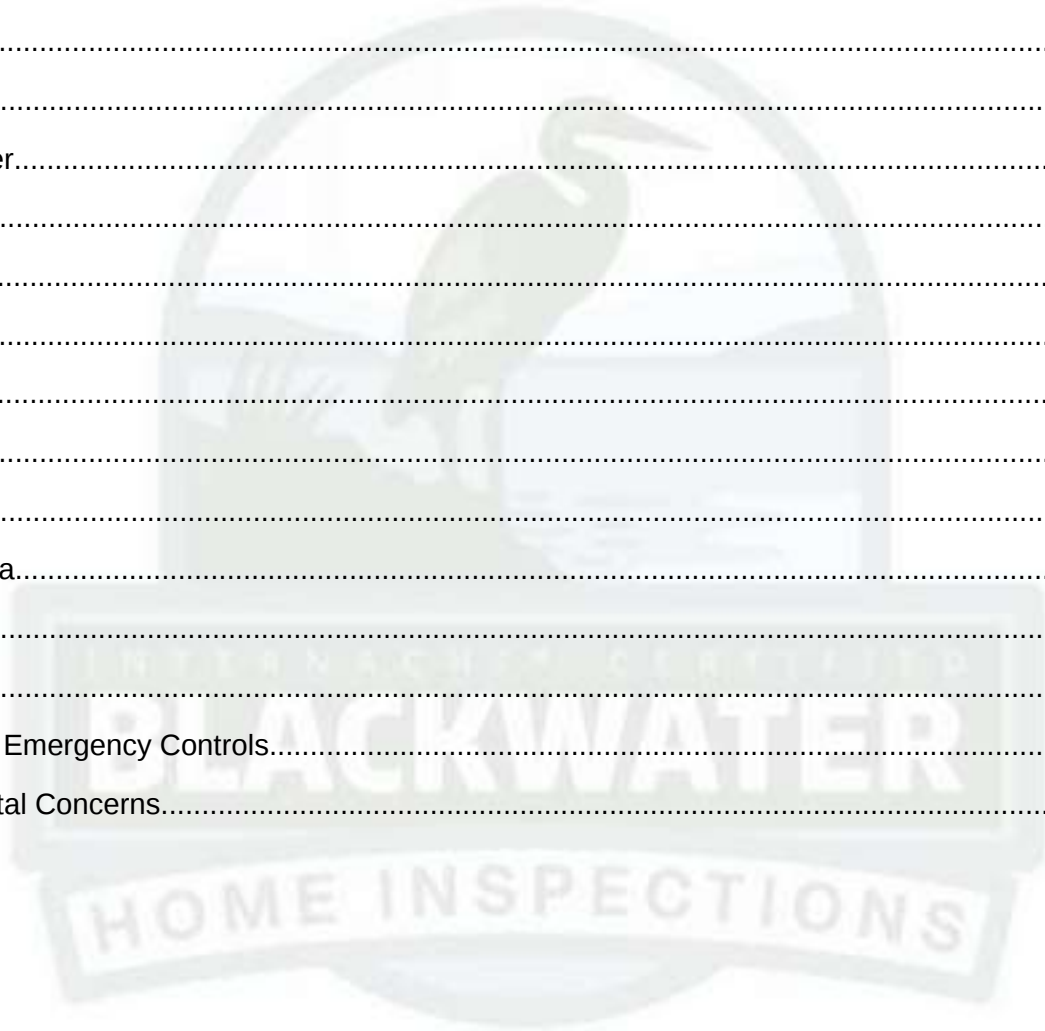
ATTIC LEAK EVIDENCE

MINI 55: We observed water stains in one or more areas of the attic. While we verified that the water stains were dry, different conditions can lead to a leak being present. There is potential for further hidden damage to exist to the material behind the surface.



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Introduction

We have inspected the major structural components and mechanical systems for signs of significant non-performance, excessive or unusual wear and general state of repair. The following report is an overview of the conditions observed.

In the report, there may be specific references to areas and items that were inaccessible. We can make no representations regarding conditions that may be present but were concealed or inaccessible for review. With access and an opportunity for inspection, reportable conditions may be discovered. Inspection of the inaccessible areas will be performed upon arrangement and at additional cost after access is provided.

We do not review plans, permits, recall lists, and/or government or local municipality documents. Information regarding recalled appliances, fixtures and any other items in this property can be found on the Consumer Product Safety website. These items may be present but are not reviewed.

This report is a "snapshot" of the property on the date of the inspection. The structure and all related components will continue to deteriorate/wear out with time and may not be in the same condition at the close of escrow.

Anywhere in the report that the inspector recommends further review, it is strongly recommended that this be done **PRIOR TO THE CLOSE OF ESCROW**. This report is not intended for use by anyone other than the client named herein. No other persons should rely upon the information in this report. Client agrees to indemnify, defend and hold inspector harmless from any third party claims arising out of client's unauthorized distribution of the inspection report.



Introductory Notes

NOTES

Year Built: 1968

The property was vacant at the time of our inspection.

ORIENTATION

We will describe the locations of this property, left or right, as though viewing it from the front door.

WEATHER

Over the course of this inspection the temperature was estimated to be between 60 and 70 degrees.

A light rain was falling at the time of our inspection.



Exterior/Site/Ground

The exterior portion of this home inspection is a visual, non-invasive assessment of readily accessible components, including but not limited to siding, trim, exterior doors, windows (from ground level), decks, porches, balconies, steps, handrails, driveways, walkways, grading, drainage, and other visible aspects of the building envelope. This inspection is limited by weather conditions, obstructions such as vegetation or personal property, and does not include destructive testing or evaluation of underground or concealed systems (e.g., buried utilities or irrigation).

EXTERIOR PLUMBING

MINR One or more of the hose bibs not function when tested. We recommend turning on the water and verifying the hose bib(s) are operational.



OUTDOOR RECEPTACLES

The receptacles were found to be properly installed and in serviceable condition.

OUTDOOR LIGHTS

The exterior light fixtures were tested and found to be in operational condition.

WIRING

MAJR There was damaged and abandoned wiring present. We recommend a licensed electrician to further evaluate and repair as needed.



WINDOWS

MAJR There was broken glass present on one or more windows. We recommend any broken glass be replaced.



VINYL SIDING

The vinyl siding appears to be properly installed and in good condition.

MASONRY WALLS

MAJR The masonry walls are cracked and or damaged in one or more areas. We recommend the cracks be repaired by a qualified masonry contractor.



TRIM

MAJR There is rotted trim present on the exterior of the home. We recommend that all deteriorated trim sections be repaired or replaced by a qualified contractor.





FASCIA

The fascia appears to be properly installed and in good condition.

EAVES & SOFFITS

The eaves and overhangs appear to be properly installed and in good condition.

GRADING

The grading of the lot appears to properly and adequately drain excess surface water and roof runoff away from the structure.

DOWNSPOUTS

The downspouts appear to be properly installed and in serviceable condition.

DRIVEWAY

The driveway appears to be properly installed and is generally in good condition.

RAILINGS & HANDRAILS

MAJR There are missing railings and or handrails where needed on the exterior. As a safety measure, we recommend a qualified contractor install railings and or handrails where required in accordance with present standards.



STAIRS

The exterior stairs appear to be properly constructed and are in serviceable condition.

PORCH

The porch and its components appear to be installed in a workmanlike manner and is in good condition.

EXTERIOR FLATWORK

MAJR There are several areas around the exterior flatwork that have settled, cracked and or have loose material present. We recommend a qualified contractor further evaluate these areas and take corrective action as needed.



VEGETATION

MINR Vegetation around the structure is overgrown, touching or overhanging the building. We recommend all vegetation be cut back to provide proper clearance to the home. A qualified landscaping contractor should make all necessary repairs. The potential for hidden damages exists.



Roofing

A roof system consists of the surface materials, connections, penetrations and drainage (gutters and downspouts). We visually review these components for damage and deterioration and do not perform any destructive testing. If we find conditions suggesting damage, improper application, or limited remaining service life, these will be noted. We may also offer opinions concerning repair and replacement. Opinions stated herein concerning the roof are based on a limited visual inspection. These do not constitute a warranty that the roof is, or will remain, free of leaks.

Composition Shingle

BASIC INFORMATION

Location: Covers whole building

Roof slope: Medium pitch

Material: Asphalt composition shingle

A combination of asphalt sealing compound or 'mastic' and metal flashings has been used to seal the connections and penetrations.

Layers: Single layer

Age: Approximately 20+/- years old

Roof drainage system: Gutters and downspouts

INSPECTION METHOD

We inspected this roof from the second floor windows and edge of the surfaces. Walking on the roof was judged to be potentially hazardous for the inspector and/or potentially damaging to the surface materials. We have based our comments upon a limited inspection.

SURFACE

MAJR There were damaged shingles, exposed fasteners and moss growth present throughout the roofing field. We recommend a licensed roofing contractor to further evaluate and repair.





FLASHINGS: OVERALL

MAJR The mastic used to seal some of the roof connections and penetrations is deteriorated. A licensed roofing contractor is recommended to evaluate and make all necessary repairs.



CHIMNEY AT ROOF

The chimney appears to be properly installed and in serviceable condition.

GUTTERS

MINOR The upper gutters currently discharge onto the lower roof in one or more locations. This can cause premature wear to the roofing material or a cause a potential leak at the discharge point. We recommend modification of the upper gutter discharge point.



GENERAL COMMENT

MAJOR For further evaluation and repairs of the roofing surface and components, we recommend that a licensed roofing contractor be retained. The potential for hidden deficiencies or damage exists.



Heating And Cooling Systems

Heat Pump

Right Heat Pump Heating And Cooling Systems

BASIC INFORMATION

Heat pump type: Air-to-air system
The outdoor unit was 2 years old.

The indoor unit was 2 years old.

Energy source: Electricity
Condenser location: Exterior
Condenser location: Rear exterior
Location of air handler: Basement
This unit provided heating and cooling for the Right Side of the House.

None

SYSTEM NOTES

Heat pumps are air conditioners designed to operate 'in either direction'. When heating, air is cooled and exhausted to the outside, while the 'waste' heat is distributed through the living space by a blower and ducts.

CONDENSING UNIT

The condenser contains all the equipment necessary to reclaim the refrigerant gas and convert it back to a liquid. It consists of a compressor, condenser, hot gas discharge line, condenser fan, electrical panel box, and some accessory components.

MINR The pad supporting the outdoor condensing unit has settled, leaving the unit out of level. The connections can be stressed and accelerated wear of the bearings and other components may occur. We recommend the unit be leveled by a qualified contractor.



REFRIGERANT LINES

The exposed and accessible refrigerant lines were inspected and found to be insulated and in serviceable condition.

EVAPORATOR COIL

An evaporator is a device used to transfer or absorb heat from the air surrounding the evaporator to the refrigerant. In doing so, the liquid refrigerant is evaporated or boiled off as it passes through the evaporator.

The evaporator coil was visually inspected and found to be in serviceable condition.

AIR HANDLER

The air handler was inspected and found to be in serviceable condition.

THERMOSTAT

The thermostat appears to be properly installed and the unit responded to the user controls.

The thermostat appears to be properly installed and the unit responded to the basic controls. This is a programmable device with many options for setback settings, timed events, etc. No attempt was made to test all functions of the thermostat.

DUCTS

The ducts appear to be properly installed and are in serviceable condition.

HVAC WIRING

All accessible wiring appears in good condition.

HVAC DISCONNECT

The equipment local disconnect acts as a shut off switch for use in an emergency or while servicing.

The local disconnect appears properly installed and in good condition.

GENERAL COMMENT

The heat pump is newer, responded to normal operating controls and with routine maintenance should be reliable for a number of years.





Left Heat Pump Heating And Cooling Systems

BASIC INFORMATION

Heat pump type: Air-to-air system
The outdoor unit was 2 years old.

The indoor unit was 2 years old.

Energy source: Electricity
Condenser location: Exterior
Condenser location: Right side of structure
Location of air handler: Crawlspace
This unit provided heating and cooling for the Left.

None

SYSTEM NOTES

Heat pumps are air conditioners designed to operate 'in either direction'. When heating, air is cooled and exhausted to the outside, while the 'waste' heat is distributed through the living space by a blower and ducts.

CONDENSING UNIT

The condenser contains all the equipment necessary to reclaim the refrigerant gas and convert it back to a liquid. It consists of a compressor, condenser, hot gas discharge line, condenser fan, electrical panel box, and some accessory components.



The pad supporting the outdoor condensing unit has settled, leaving the unit out of level. The connections can be stressed and accelerated wear of the bearings and other components may occur. We recommend the unit be leveled by a qualified contractor.



REFRIGERANT LINES

The exposed and accessible refrigerant lines were inspected and found to be insulated and in serviceable condition.

EVAPORATOR COIL

An evaporator is a device used to transfer or absorb heat from the air surrounding the evaporator to the refrigerant. In doing so, the liquid refrigerant is evaporated or boiled off as it passes through the evaporator.



Standing water was present in the pan underneath of the attic air handler. This can lead to the pan overflowing and flooding the ceiling below. We recommend further evaluation and repair be completed by a licensed HVAC contractor.



AIR HANDLER

The air handler was inspected and found to be in serviceable condition.

THERMOSTAT

The thermostat appears to be properly installed and the unit responded to the user controls.

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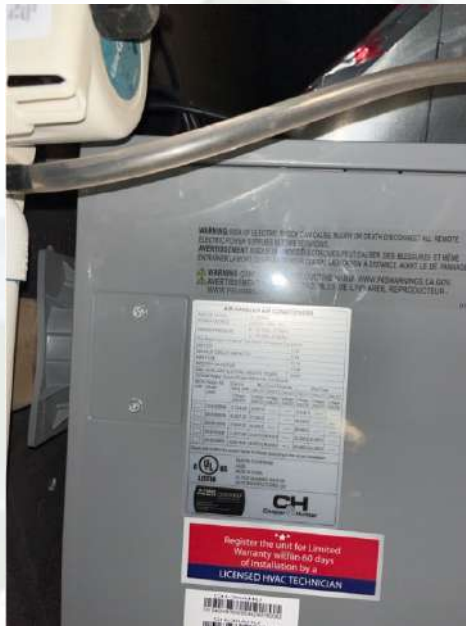
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The heat pump is newer, responded to normal operating controls and with routine maintenance should be reliable for a number of years.



Electrical

An electrical system consists of the service, distribution, wiring and convenience outlets (switches, lights, and receptacles). Our examination of the electrical system includes the exposed and accessible conductors, branch circuitry, panels, overcurrent protection devices, and a random sampling of convenience outlets. We look for adverse conditions such as improper installation, exposed wiring, running splices, reversed polarity and circuit protection devices. We do not evaluate fusing and/or calculate circuit loads. The hidden nature of the electrical wiring prevents inspection of every length of wire.

BASIC INFORMATION

Service entry into building: Underground service lateral

Voltage supplied by utility: 120/240 volts

Capacity (available amperage): 300

System grounding source: Driven copper rod

Branch circuit protection: Circuit breakers

Wiring method: Non-metallic sheathed cable or 'romex'

ELECTRIC METER

The electric meter is outside on the rear of the building.



MAIN DISCONNECT

The main disconnect is incorporated into the electrical service panel.



SERVICE DROP

The service drop appears to be properly installed and in good condition.

SERVICE GROUNDING

The system and equipment grounding appears to be correct.

MAIN PANEL

MAJR The breaker for the air conditioning condenser unit is rated for more amps than what the condensing unit specifications require. We recommend a licensed electrician install the proper sized breaker.

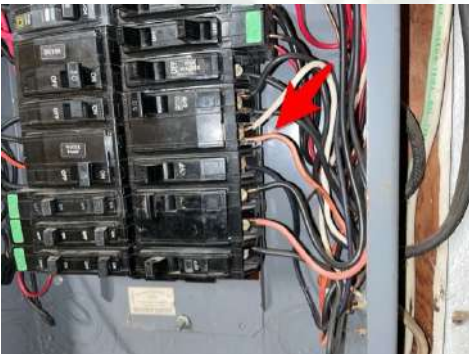


MAIN PANEL

MINR Some of the panel cover screws are missing. We recommend proper, blunt-end screws be installed.



MAJR There are improper double taps of the breakers present inside of the electrical panel. We recommend a licensed electrician evaluate the panel and make all necessary repairs.



BRANCH CIRCUITRY

MAJR Improper wiring methods have been employed in one or more instances. We recommend all substandard wiring be removed and or upgraded by a licensed electrician.



CONDUCTOR MATERIAL

The accessible branch circuit wiring in this building is copper.

RECEPTACLES: OVERALL

Based upon our inspection of a representative number, the receptacles were found to be properly installed for the time of construction, in serviceable condition, and operating properly.

SWITCHES: OVERALL

We checked a representative number of switches and found they were operating and in serviceable condition.

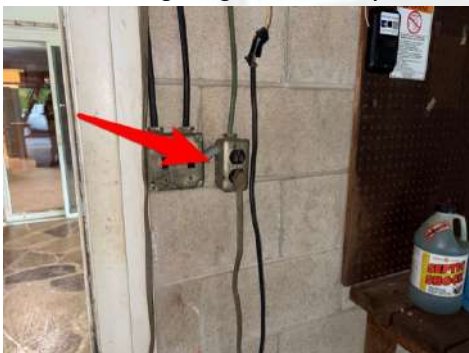
LIGHTS: OVERALL

The light fixtures in this building are generally in serviceable condition.

GFI PROTECTION

GFCI (ground fault circuit interrupter) protection is a modern safety feature designed to prevent shock hazards. GFCI breakers and receptacles function to de-energize a circuit or a portion of a circuit when a hazardous condition exists.

MINI GFCI protection has not been installed at all required locations. We recommend installing ground fault receptacles in all locations required by present standards. These include receptacles near sink basins, in bathrooms, garages, crawl spaces, and the exterior.



GENERAL COMMENT

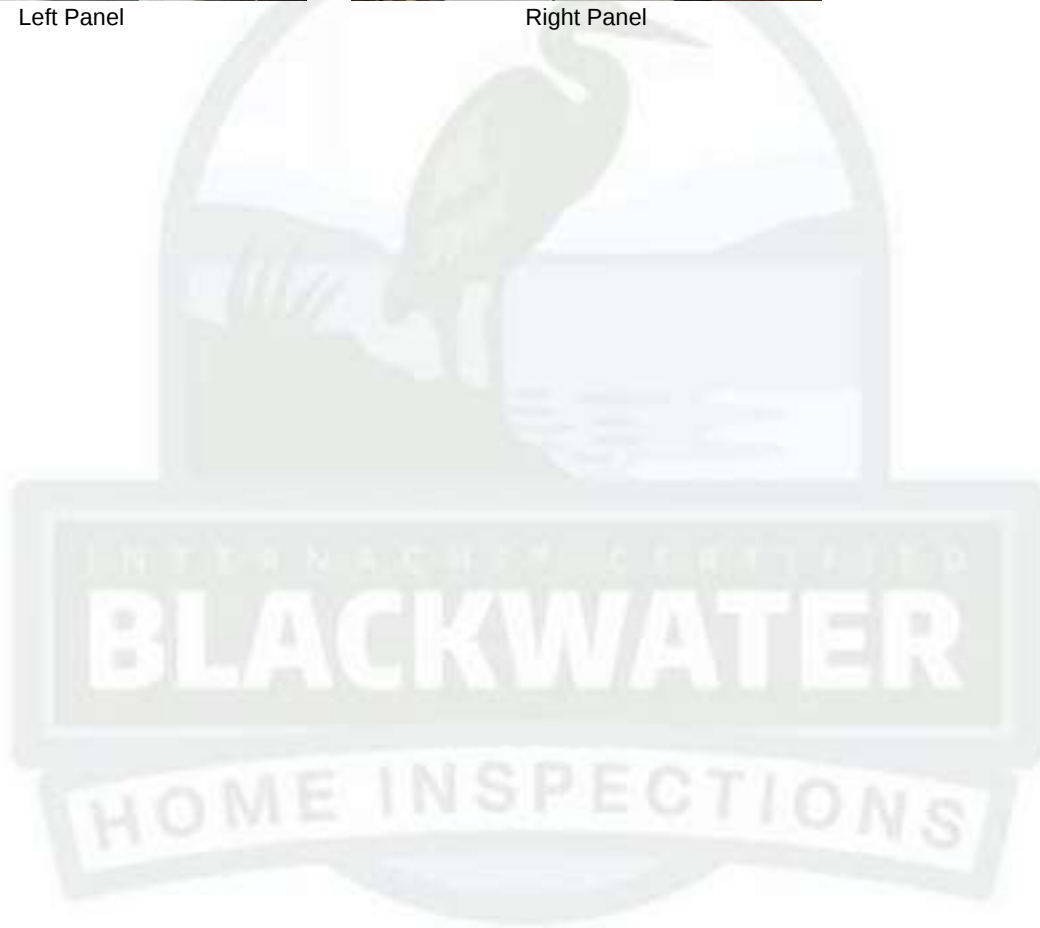
The electrical system is generally in good condition, with only a few instances of needed repair or correction observed. Additional comments can be found in the above section. A licensed electrician is recommended to further evaluate and repair as needed.



Left Panel



Right Panel



Plumbing

A plumbing system consists of the domestic water supply lines, drain, waste and vent lines and gas lines. Inspection of the plumbing system is limited to visible faucets, fixtures, valves, drains, traps, exposed pipes and fittings. These items are examined for proper function, excessive or unusual wear, leakage, and general state of repair. The hidden nature of piping prevents inspection of every pipe and joint. A sewer lateral test, necessary to determine the condition of the underground sewer lines, is beyond the scope of this inspection. If desired, a qualified individual could be retained for such a test. Our review of the plumbing system does not include landscape watering, fire suppression systems, private water supply/waste disposal systems, or recalled plumbing supplies. Review of these systems requires a qualified and licensed specialist.

BASIC INFORMATION

Domestic water source: Private well water

Main water line: Galvanized steel where seen

Supply piping: Copper where seen

Waste disposal: Private on-site disposal

Waste piping: Cast iron, copper and plastic

WATER SHUTOFF LOCATION

The domestic water supply main shut-off valve is on the front wall in the basement.



WATER SHUTOFF COMMENTS

The main shut-off valve was operating with no excessive or unusual wear observed. Operation of the valve from time to time will keep it functional and maximize its useful life.

MAIN SUPPLY

MAJR Galvanized steel main line and supply piping is in use for the property. Galvanized steel corrodes from the inside, reducing water pressure and introducing rust flakes into the water. Replacement of this piping material will eventually be required. A licensed plumber is recommended to evaluate the main line.



MAJR While testing the plumbing throughout the home, low water pressure was observed at the faucets. This can indicate either an issue with the well system, or a block in the pipe material. We recommend a licensed plumber evaluate the plumbing system and make all necessary repairs.



INTERIOR SUPPLY

MAJR There was surface corrosion and potential leakage at the exposed and accessible supply piping. We recommend that all corroded and leaking piping be repaired or replaced. There is potential for further hidden damage to exist to the water lines not visible (in walls and floors). A licensed plumber is recommended to evaluate and repair.



DRAIN LINES

MINOR Older cast iron drain piping was observed. While no active leaks were visible at the time of inspection, cast iron piping is subject to internal corrosion and deterioration over time, which may not be apparent during a visual inspection. A sewer scope by a qualified plumbing professional is recommended to further evaluate the condition of the drain line.

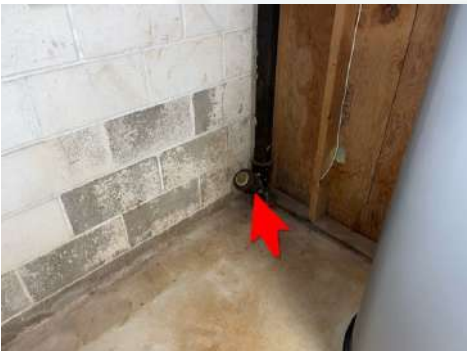


MAJOR There is surface deterioration at the exposed and accessible drain piping. While no active leakage was present during the inspection, changes in use and further aging could result in leaks developing. There is the potential for further hidden deterioration or damage to exist. A licensed plumber is recommended to evaluate the drain piping and make all necessary repairs.



INTERIOR SEWER CLEANOUT

The interior sewer cleanout is located in the basement.



GENERAL COMMENT

The accessible plumbing components were inspected and appeared to be in good condition, with the exceptions notated above. A licensed plumber is recommended to further evaluate and repair as needed.



Water Heater

Our review of water heaters includes the tank, water and gas connections, electrical connections, venting and safety valves. These items are examined for proper function, excessive or unusual wear, leakage and general state of repair. We do not fully review tankless/on-demand systems and suggest you consult a specialist. The hidden nature of piping and venting prevents inspection of every pipe, joint, vent and connection.

BASIC INFORMATION

Age: 3 years old
Location: In the basement
Energy source: Electricity
Capacity: 50 gallons
Unit type: Free standing tank

T/P RELEASE VALVE

The water heater is equipped with a temperature and pressure relief valve. This device is an important safety device and should not be altered or tampered with. We observed no adverse conditions.

WATER CONNECTORS

The cold water inlet and hot water outlet connections appear properly installed and in serviceable condition.

DRAIN PAN

Drain pan was installed under the water heater and was in serviceable condition.

ELECTRICAL

There was a local disconnect installed and was found to be in proper working order.

GENERAL COMMENT

This is a newer water heater, was operating and with routine maintenance should be reliable for a number of years.



Crawlspace

The crawl space is where most of the building's structural elements and portions of its mechanical systems are located. These include foundation, structural framing, electrical, plumbing and heating. Each accessible and visible component and system is examined for proper function, excessive or unusual wear and general state of repair. It is not unusual to find occasional moisture and dampness in crawl spaces. Significant and/or frequent water accumulation can adversely affect the building foundation and support system and would indicate the need for further evaluation by a specialist. Although observed in the crawl space, some items will be reported under the individual systems to which they belong.

BASIC INFORMATION

Foundation type: Raised perimeter

Foundation material: Concrete block

Mudsill: Bolted to foundation

Wall system: Wood stud walls

Floor system: Wood joists supported by walls

ACCESS

The crawl space is accessible from the basement.

BASE FOUNDATION

The foundation was generally in good condition with no visible defects present.

FLOOR JOISTS

In the areas where the floor framing is visible, all components appear to be properly installed and in good condition.

SUBFLOORING

In the areas where the subflooring is visible, all components appear to be properly installed and in good condition.

VENTILATION

Ventilation in the crawlspace is adequate. Good crawlspace ventilation is important to keep moisture levels down. Keeping the vents clear of debris and vegetation should be part of regular maintenance.

MOISTURE

MAJR Moisture was present in the crawlspace. We recommend the source of the moisture be identified and corrected. A qualified contractor is recommended to evaluate and make all necessary repairs.



VAPOR BARRIER

The ground has been covered with a vapor barrier, probably installed in an attempt to reduce moisture levels in the crawlspace. This is considered a beneficial feature and is required in some jurisdictions.

GENERAL COMMENT

The crawlspace, structure and components were inspected and found to be in serviceable condition with exception to the items notated above or in other sections of the report. Due to the limited access in the crawlspace, the potential for further or hidden damage exists.



Basement

The basement is where much of the building's structural elements and many of its mechanical systems are located. These include foundation, structural framing, electrical, plumbing and heating. Each accessible component and system is examined for proper function, excessive, or unusual wear and general state of repair. It is not unusual to find occasional moisture in basements. Substantial and/or frequent water accumulation can adversely affect the building foundation and support system and would indicate the need for further evaluation by a specialist. Although observed in the basement, some items will be reported under the individual systems to which they belong.

BASIC INFORMATION

Foundation type: Raised perimeter

Foundation material: Concrete block

Mudsill: Bolted to foundation

Wall system: Wood stud walls

Floor system: Wood joists supported by beams

ACCESS

The basement is a 'walk-out' and is accessible from both an interior stair and the exterior.

BASE FOUNDATION

A majority of the foundation was concealed by finished surfaces and or insulation. No outward indications of problems were observed. Further investigation is optional and would require destructive testing.

FLOOR JOISTS

In the areas where the floor framing is visible, all components appear to be properly installed and in good condition.

SILL PLATE

The sill plate is the first wood member of the framing, resting directly on the foundation. The sill plate appears in good condition.

SUBFLOORING

In the areas where the subflooring is visible, all components appear to be properly installed and in good condition.

VENTILATION

MINR There was elevated humidity noted in the basement. We recommend the installation of a dehumidifier that is routed to discharge to the sump pit or exterior (if possible). Dehumidifiers can eliminate musty odors, prevent mold and potential structural damage.



MOISTURE

MINR There is a condition known as 'efflorescence' on portions of the foundation walls. This whitish, fuzzy material is a 'salt' deposit left when moisture in the foundation evaporates on the inside of the foundation. This indicates an occasional surplus of moisture on the outside of the foundation. Steps could be taken to improve the exterior drainage and interior dehumidification.



GENERAL COMMENT

All of the structural elements appear to be performing as would be expected for a dwelling of this age and type. We recommend further evaluation and repairs made as needed by a qualified contractor for the items notated above.





Structure

The structural elements of a building include foundation, footings, all lower support framing and components, wall framing and roof framing. These items are examined, where visible, for proper function, excessive or unusual wear and general state of repair. Many structural components are inaccessible because they are buried below grade or behind finishes. Therefore, much of the structural inspection is performed by identifying resultant symptoms of movement, damage and deterioration. Where there are no visible symptoms, conditions requiring further review or repair may go undetected and identification will not be possible. We make no representations as to the internal conditions or stabilities of soils, concrete footings and foundations, except as exhibited by their performance.

GENERAL COMMENT

MAJR There was evidence that is consistent with wood destroying insect activity throughout the interior. We recommend further evaluation by a licensed pest control contractor and corrective action taken as needed. The potential for hidden damage exists.



Interior

Our review of the interior included inspection of the readily accessible walls, ceilings, floors, doors, windows, receptacles, switches steps, stairways, balconies and railings. These features are visually examined for proper function, excessive wear and general state of repair. Some of these components may not be visible/accessible because of furnishings and/or storage. In such cases these items are not inspected.

DETECTORS: OVERALL

DNGR It was observed that some or all of the smoke detectors in the property appear to be outdated. The typical lifespan of a smoke detector is 8 to 10 years, after which the sensors may lose effectiveness. It is recommended to replace smoke detectors that are older than 10 years to ensure optimal performance and safety in accordance with state or local requirements.

To maintain the highest level of protection, it is also advisable to test smoke detectors regularly and replace batteries at least annually (if non-sealed in units). For safety reasons, it is recommended that any outdated smoke detectors be replaced promptly in accordance with state regulations.



STAIRS

The stairs were used several times during the inspection. The various components appear to be properly installed and no deficiencies were noted during use. The handrails were securely attached.

RAILINGS

MAJR The interior railings or handrails are loose. We recommend a qualified contractor properly secure the railings to prevent a potential safety hazard.



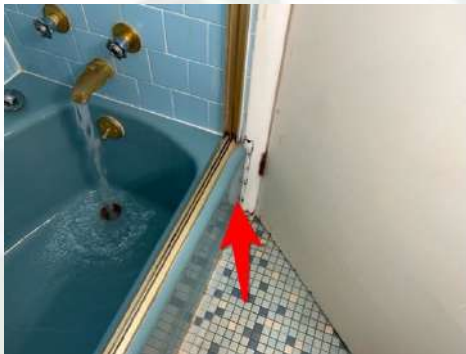
SURFACES

DNHR Discoloration and staining consistent with potential biological growth were observed on the surfaces of the home. This may be the result of elevated moisture levels or inadequate ventilation in these areas. While the presence of visible staining is suggestive, only a qualified mold remediation or environmental specialist can determine the type and extent of any mold-related issues. We recommend further evaluation and testing by a licensed mold professional to determine appropriate corrective actions.



WALLS & CEILINGS

MINH There was water stains present on the walls and or ceiling. While we verified that the water stains were dry, different conditions can lead to a leak being present. We recommend further evaluation of the area by a qualified contractor to determine if any repairs are necessary. There is potential for further hidden damage to exist to the material behind the surface.



FLOORS

The interior floors appear to be properly installed and in good condition.

DOORS

MINH The sliding door does not operate properly, indicating the track is misaligned, dirty, missing hardware or damaged wheels. We recommend repair to the sliding door to restore functional use.



MINR There is condensation between the panes of glass of the exterior door. This indicates a failed thermal seal. We recommend the lens assembly be replaced.



WINDOWS

MINR One or more windows do not operate smoothly, missing hardware and or difficult to latch. We recommend all windows be detailed, including cleaning, lubricating, and adjusting hardware where necessary to restore functional use.



MINR There was condensation between the panes of glass in one or more insulated glass windows indicating a potential broken seal. We recommend further evaluation of the windows and any broken seals be repaired to restore the intended R-value.



FIREPLACE

MINI Our inspection does not include actual operation of the fireplace and we cannot offer opinions regarding its performance. We recommend cleaning and serving by a licensed chimney sweeping contactor prior to use.



OVERALL INTERIOR

The finished surfaces, hardware, windows, and doors were found to be generally in good condition at the time of our inspection with the exceptions notated above or in other sections of the report.







Bathroom

Bathrooms are visually inspected for proper function of components, active leakage, excessive or unusual wear and general state of repair. Fixtures are tested using normal operating features and controls. Due to finished surfaces such as drywall/plaster, tile, and flooring, much of the bathroom is considered inaccessible. We do not test or confirm proper application of secondary equipment including but not limited to steam units, spa tubs, heated towel bars, etc.

Basement

WATER BASIN

 Corrosion was present on the supply lines under the sink. We recommend the supply lines be repaired by a licensed plumber.



TOILET

The toilet was flushed and appeared to be functioning properly.

CABINETS

The cabinets were found to be in serviceable condition at the time of inspection.

GENERAL COMMENT

The finished surfaces, hardware, windows, doors and bathroom components were found to be generally in good condition at the time of our inspection with the exceptions notated above or in other sections of the report.



First Floor Left

WATER BASIN

The wash basin was tested and found to be in a functional condition at the time of inspection.

TOILET

MINR The toilet is loose to the floor. While no damage was evident at the time of inspection, this condition should be repaired so leakage does not develop and cause damage. We recommend that the toilet be removed, the area and flange inspected and rebolted with a new wax seal. The potential for hidden damage exists.



SHOWER

The shower was operated for the inspection and appeared to be in serviceable condition.

VENTILATION

Ventilation in this bathroom is provided by a ceiling exhaust fan. This fan was operated and was found to be working satisfactorily.

CABINETS

MINR The cabinet shelf under the sink was damaged. The shelf was verified dry at the time of inspection, and we were unable to detect any leakage during our inspection. We recommend the damaged material be replaced and the area monitored for any future leaks in this area.



GLASS ENCLOSURE

MINOR The shower enclosure is leaking. We recommend that a qualified contractor evaluate the sealants and make all necessary repairs.



GENERAL COMMENT

The finished surfaces, hardware, windows, doors and bathroom components were found to be generally in good condition at the time of our inspection with the exceptions notated above or in other sections of the report.



First Floor Right

WATER BASIN

The wash basin was tested and found to be in a functional condition at the time of inspection.

TOILET

The toilet was flushed and appeared to be functioning properly.

BATHTUB

The bathtub appears to be properly installed and in serviceable condition.

SHOWER

The shower was operated for the inspection and appeared to be in serviceable condition.

VENTILATION

MINOR This bathroom depends upon a window for ventilation and the removal of moisture. A window is not practical for wintertime use. The installation of a ceiling exhaust fan, properly vented to the exterior, should be considered as a primary method of venting.



GENERAL COMMENT

The finished surfaces, hardware, windows, doors and bathroom components were found to be generally in good condition at the time of our inspection with the exceptions notated above or in other sections of the report.



Second Floor Hallway

WATER BASIN

The wash basin was tested and found to be in a functional condition at the time of inspection.

TOILET

The toilet was flushed and appeared to be functioning properly.

BATHTUB

The bathtub appears to be properly installed and in serviceable condition.

SHOWER

The shower was operated for the inspection and appeared to be in serviceable condition.

VENTILATION

MINR This bathroom depends upon a window for ventilation and the removal of moisture. A window is not practical for wintertime use. The installation of a ceiling exhaust fan, properly vented to the exterior, should be considered as a primary method of venting.



CABINETS

MINR The cabinet shelf under the sink was damaged. The shelf was verified dry at the time of inspection, and we were unable to detect any leakage during our inspection. We recommend the damaged material be replaced and the area monitored for any future leaks in this area.



GLASS ENCLOSURE

The glass shower enclosure is safety labeled and appears to be in good condition.

CAULKING DISCLAIMER

MINOR There were gaps or openings present in one or more of the bathrooms. We recommend during the course of routine maintenance any gaps and openings in counter top sealant, bathtub, shower enclosures, tub spouts and diverters be properly sealed with caulk or silicone to prevent moisture penetration into the walls and or floors.



GENERAL COMMENT

The finished surfaces, hardware, windows, doors and bathroom components were found to be generally in good condition at the time of our inspection with the exceptions notated above or in other sections of the report.



Kitchen

The kitchen is visually inspected for proper function of components, active leakage, excessive or unusual wear, and general state of repair. We inspect built-in appliances to the extent possible using normal operating controls. Freestanding stoves are operated, but refrigerators, small appliances, portable dishwashers, and microwave ovens are not tested.

SINK

The sink appears to be properly installed. When operated, it was observed to be fully functional and in serviceable condition.

RECEPTACLES

GFCI (ground fault circuit interrupter) protection has been installed providing an increased margin of safety. We recommend testing the device on a monthly basis.

CABINETS

The cabinets and their components were found to be in good condition at the time of our inspection. We recommend regular maintenance to extend the life expectancy.

COUNTERTOPS

The countertops and its components were found to be in good condition. We recommend regular maintenance to extend the life expectancy.

OVEN/RANGE

The stove was turned on with the normal operating controls and found to be in satisfactory working condition.

REFRIGERATOR

The refrigerator was found to be operational, however the ice maker was turned off and we were unable to verify proper function. We recommend the ice maker be turned on and operation verified.

DISHWASHER

The dishwasher responded to normal user controls and was found in good condition.

MICROWAVE

The microwave was inspected and appeared to be in serviceable condition. However all functions of the microwave were not tested.

VENTILATION

Kitchen ventilation is provided by a range hood over the burners, venting to the exterior. The fan appears to be properly installed and in serviceable condition.

GENERAL COMMENT

The kitchen finished surfaces, hardware, windows, doors and appliances were found to be generally in good condition at the time of our inspection with the exceptions notated above or in other sections of the report.



Laundry Area

Laundry areas and/or laundry rooms are visually inspected for general state of repair. Due to their hidden nature, we do not review appliances, connections, hookups, or venting.

NO APPLIANCE DISCLAIMER

MINR No washer and dryer were present at the time of our inspection. We were unable to verify the functionality of the washer supply and drainage piping or the dryer vent and receptacle. We recommend the washer and dryer be installed and the components be verified for functionality. The potential for hidden deficiencies exist.



DRYER VENT

The dryer vent appears properly installed and in serviceable condition.

DRYER RECEPTACLE

MINR The dryer outlet is a 3-prong style. 3-prong outlets combine neutral and ground, which can cause the metal frame of the dryer to become energized if a fault occurs, creating a shock hazard. While common in older homes, 4-prong is the modern standard for improved safety and consideration should be given to upgrading.



GENERAL COMMENT

The laundry area finished surfaces, hardware, windows, doors and appliances were found to be generally in good condition at the time of our inspection with the exceptions notated above or in other sections of the report.



Garage

Garages and/or vehicle storage areas are visually inspected for general state of repair. Due to the presence of the storage and personal property, our review of these areas is limited.

FIRE SEPARATION

DNGR There are voids in the fire-resistive barrier between the garage and interior. We recommend these voids be patched to restore the required fire separation between the garage and the occupied interior.



PASSAGE DOOR

DNGR Standards require the door between the garage and the living space to be a solid core door with an automatic closer. We recommend the existing door be replaced with an approved door which will provide a greater margin of safety.



GARAGE DOOR OPENER

The garage door opener(s) operated properly to raise and lower the doors, including the auto-reverse mechanisms, which stopped and reversed the direction of the doors when they struck objects in their path.

GARAGE DOORS

MINR There is daylight visible around the garage doors. While the garage is not a conditioned space, to help keep pest and moisture intrusion to a minimum we recommend that the doors be repaired by a qualified contractor.



INTERIOR FRAMING

MINR The garage door framing is untreated lumber in contact with the garage floor. To prevent moisture wicking into the wood, or pest entry, we recommend that the ground contact be broken by providing an air gap.



GENERAL COMMENT

The garage finished surfaces, hardware, windows, and doors were found to be generally in good condition at the time of our inspection with the exceptions notated above or in other sections of the report.



Attic

The attic contains the roof framing and serves as a raceway for components of the mechanical systems. There are often heating ducts, electrical wiring and appliance vents in the attic. We visually examine the attic components for proper function, excessive or unusual wear, general state of repair, leakage, venting and misguided improvements. Where walking in an unfinished attic can result in damage to the ceiling, inspection is from the access opening only.

ACCESS/ENTRY

The attic access is located in the garage.

Due to the insulation in use we were unable to traverse through the entire attic space. While all observed deficiencies have been notated the potential for hidden damage exists.

ATTIC INSULATION

The attic has fiberglass batt insulation.

The attic is insulated with vermiculite.

 The insulation may contain asbestos. Actual asbestos content can only be determined by laboratory testing. Further information on asbestos can be obtained from a licensed asbestos consultant or abatement contractor.



ROOF TRUSSES

Roof trusses support the roof sheathing and roof covering, transferring loads to the bearing walls. The bottom of a truss supports the finished ceiling. Trusses are usually engineered components assembled in a factory and delivered to the site.

The trusses are generally in good condition, where seen, and have performed adequately since their installation.

SHEATHING

The roof sheathing is the material directly supporting the roof covering.

The roof sheathing appears to be properly installed and in good condition.

ATTIC VENTILATION

Our feeling regarding attic ventilation is that 'you can never have too much'. Attic ventilation can be provided by eave, gable, and ridge vents as well as by automatic and wind driven fans. We encourage use of any or all of the above.

The attic is adequately vented. Good ventilation helps reduce attic moisture levels and prevents condensation on the underside of the roof. In addition, it reduces heat build-up in the attic, making the house more comfortable.

PLUMBING VENTS

The vent piping for the waste system appears to be properly installed and in good condition.

BATHROOM FAN VENTING

MAJR One or more ducts from the bathroom exhaust fans do not vent to the exterior. This condition allows excessive moisture to be vented into the attic. We recommend corrective action be taken to properly vent the exhaust fans to the exterior.



LEAK EVIDENCE

MINR We observed water stains in one or more areas of the attic. While we verified that the water stains were dry, different conditions can lead to a leak being present. There is potential for further hidden damage to exist to the material behind the surface.



GENERAL COMMENT

The attic space is in need of repairs as outlined in the above section of this report. We recommend a qualified contractor further evaluate the items notated above and make repairs as needed.



Locations of Emergency Controls

In an emergency, you may need to know where to shut off the gas, the water and/or the electrical system. We have listed below these controls and their location for your convenience. We urge that you familiarize yourself with their location and operation.

ELECTRIC METER

ELECTRICAL

The electric meter is outside on the rear of the building.



MAIN DISCONNECT

ELECTRICAL

The main disconnect is incorporated into the electrical service panel.



WATER SHUTOFF LOCATION

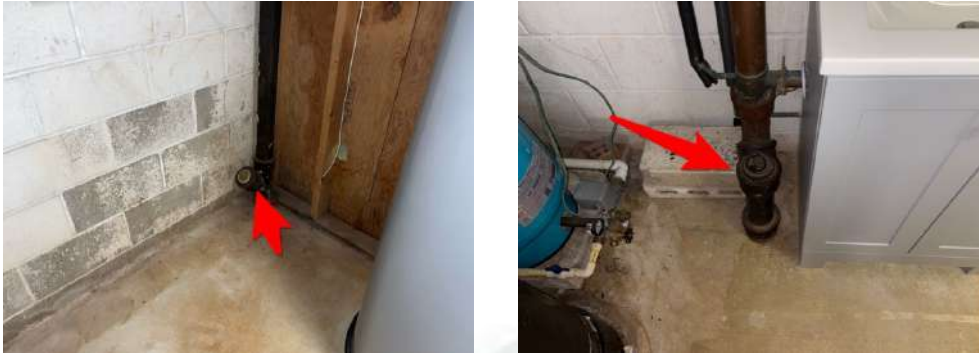
PLUMBING

The domestic water supply main shut-off valve is on the front wall in the basement.



INTERIOR SEWER CLEANOUT PLUMBING

The interior sewer cleanout is located in the basement.



Environmental Concerns

Environmental issues include but are not limited to radon, fungi/mold, asbestos, lead paint, lead contamination, toxic waste, formaldehyde, electromagnetic radiation, buried fuel oil tanks, ground water contamination and soil contamination. We are not trained or licensed to recognize or discuss any of these materials. We may make reference to one or more of these materials in this report when we recognize one of the common forms of these substances. If further study or analysis seems prudent, the advice and services of the appropriate specialists are advised.



	WELL LOCATION	2705 Fallston Rd.					
	WELL DEPTH	475' @ \$22.00 per ft.			\$10,450.00		
	WATER GALLONS PER MIN.	2					
	STANDING WATER	417'					
	GROUTING				\$1,000.00		
	WELL PERMIT FEE				\$200.00		
	PUMP TEST				\$300.00		
	CASING - Installed 89' of 6-1/4" PVC casing @ \$18. per ft.				\$1,602.00		
	Installed 20' of 4-1/2" inner liner casing @ \$15. per ft.				\$300.00		
	Installed (1) 4-1/2" packer on liner casing to hold casing in place				\$200.00		
	TOTAL				\$14,052.00		

Lynn Pest Management
PO Box 274
Jarrettsville MD 21084

Date	Invoice #
5/6/2026	5-1505

Bill To
Katie Stephens Realtor

Terms	Project
	2705 Fallston Rd 21047

Item	Description	Rate	Amount
Inspection	Termite Inspection Services	150.00	150.00

For online payments: lynnpestmgmt.com or you can mail to PO Box 274 Jarrettsville MD 21084

Total	\$150.00
Payments/Credits	\$0.00
Balance Due	\$150.00

Phone #
410-692-0922

E-mail	Web Site
lynnpestmgmt@gmail.com	lynnpestmgmt.com

Wood Destroying Insect Inspection Report

Notice: Please read important consumer information on page 2.

Section I. General Information

Inspection Company, Address & Phone (410) 692-0922
Lynn Pest Management Company
PO Box 274
Jarrettsville, MD 21084

Company's Business Lic. No.:
1596 MD / B410316 PA

Date of Inspection:
5/6/06

Address of Property Inspected:
2705 Fallston Rd
Fallston MD 21047

Inspector or Authorized Signature - Print Inspector's Name- Certification/Credentialing# if applicable.

Jeffrey Lynn #6462 MD
#900777 PA

Structure(s) Inspected:

Housew/ Att Garage (only)

Section II. Inspection Findings This report is indicative of the condition of the above inspected structure(s) on the date of inspection and is not to be construed as a guarantee or warranty against latent, concealed, or future infestations or defects. **Based on a careful visual inspection of the readily accessible areas of the structure(s) inspected:**

- ☐ A. No visible evidence of wood destroying insects was observed.
☒ B. Visible evidence of wood destroying insects was observed as follows: (See attached diagram)

- ☐ 1. Live insects (description and location):
☒ 2. Dead insects, parts, frass, shelter tubes, exit holes, or staining (description and location): EVIDENCE OF TERMITES LOCATED THROUGHOUT STRUCTURE GARAGE-BENCH, FRONT RIGHT CORNER + BACK WALL OF GREENHOUSE (AS FOR BENCH JUST REMOVE) (CRAWL SPACE - ENTIRE ESP FRONT (RAW))
☒ 3. Visible damage from wood destroying insects was noted as follows (description and location): OTHER INSECT FOUNDATION WALL, ALONG SLAB AROUND FOUNDATION JOISTS, BANDOLIN JOIST SUBFLOOR + ALL PLATE BASEMENT FRONT WALL (UNDER PORCH) RIGHT FRONT IN JOISTS DOUBLE JOIST AND (SEE SECTION V)

NOTE: This is not a structural damage report. If box B above is checked, it should be understood that some degree of damage, including hidden damage, may be present. If any questions arise regarding damage indicated by this report, it is recommended that the buyer or any interested parties contact a qualified structural professional to determine the extent of damage and the need for repairs. Maryland regulations require the inspector indicate, if known, whether the damage indicated by this report has, or will be, corrected or further evaluated. Unless disclosed in Section V below, the inspector does not know the disposition of the listed damage

☒ Yes ☐ No It appears that the structure(s) or a portion thereof may have been previously treated. Evidence of possible previous treatment:

As noted by owner

The inspecting company can give no assurances with regard to work done by other companies. The company that preformed the treatment should be contacted for information on treatment and any warranty or service agreement which may be in place.

Section III. Recommendations/Treatment

- ☒ No treatment recommended: (Explain if Box B in Section II is checked) NO SIGN OF LIVE ACTIVITY NOTED AT TIME OF INSPECTION

- ☐ Recommend treatment for the control of:
☐ Proper control measures were preformed by this inspection company for insect evidence listed in Section II. B., above.

Section IV. Obstructions and Inaccessible Areas

The following areas of the structure(s) inspected were obstructed or inaccessible:

- ☒ Basement 1, 2, 3, 456 789 (SOUTH) 24
☒ Crawlspace 4, 24
☒ Main Level 13462 BENCHES
☒ Attic 4-10 4514, 13-6
☒ Garage 1, 3
☒ Exterior 17
☐ Porch
☐ Other

The inspector may write out obstructions or use the following key:

- | | |
|-------------------------|--|
| 1. Fixed ceiling | 13. Only visual access |
| 2. Suspended ceiling | 14. Cluttered condition |
| 3. Fixed wall covering | 15. Standing water |
| 4. Floor covering | 16. Dense vegetation |
| 5. Insulation | 17. Exterior coverings |
| 6. Cabinets or shelving | 18. Window well covers |
| 7. Stored items | 19. Wood pile |
| 8. Furnishings | 20. Snow |
| 9. Appliances | 21. Unsafe conditions |
| 10. No access to entry | 22. Rigid foam board |
| 11. Limited access | 23. Synthetic stucco |
| 12. No access beneath | 24. Duct work, plumbing, and/or wiring |

Section V. Additional Comments and Attachments (these are an integral part of this report)

SUBFLOOR BACK RIGHT UNFINISHED AREA ON ELECTRICAL WOOD PANEL & WOOD BLOCK ON SILL & ALL PLATE ALSO IN AREA BETWEEN SPANNING ON FOUNDATION WALL, CORNER ON WALLS & AND/AM BOARD & SUBFLOOR. ALSO IN FINISHED AREA NEAR DOWNSTAIRS IN JOISTS, SUBFLOOR BANDOLIN BOARD & ALL PLATE

Attachments: SEE GRAPH FOR ADDITIONAL TREATMENT INFO (SEE GRAPH)

Signature of Seller(s) or Owner(s) if refinancing. Seller acknowledges that all information regarding W.D.I. infestation, damage, repair, and treatment history has been disclosed to the buyer.

X
Print name of Property Owner/Seller:

Signature of Buyer. The undersigned hereby acknowledges receipt of a copy of both page 1 and page 2 of this report and understands the information reported.

X

Wood Destroying Insect Inspection Report

Notice: Please read important consumer information on page 2.

Section I. General Information

Inspection Company, Address & Phone

Lynn Pest Management Company (410)692-0922
PO Box 274
Jarrettsville, MD 21084

Company's Business Lic. No.

Date of Inspection

05/06/2026

Address of Property Inspected

2705 Fallston Rd
Fallston, MD 21047

Inspector's Name, Signature & Certification, Registration, or Lic. #

For Reference Purpose Only

Structure(s) Inspected

House w/ att garage(only)

Section II. Inspection Findings This report is indicative of the condition of the above identified structure(s) on the date of inspection and is not to be construed as a guarantee or warranty against latent, concealed, or future infestations or defects. **Based on a careful visual inspection of the readily accessible areas of the structure(s) inspected:**

☐ **A. No visible** evidence of wood destroying insects was observed.

☒ **B. Visible** evidence of wood destroying insects was observed as follows:

☐ 1. Live insects (description and location):

Evidence of termites located

☒ 2. Dead insects, insect parts, frass, shelter tubes, exit holes, or staining (description and location): throughout structure. Garage - bench, front right corner & back wall of greenhouse (as for bench just remove). Crawl space - entire, especially front & rear (band). Other areas: foundation wall, along slab around foundation, joists, band/rim joist, subfloor & sill plate,

basement front wall (under porch)

☒ 3. **Visible** damage from wood destroying insects was noted as follows (description and location): right front in joists, double joists, and subfloor back right unfinished area on electrical wood panel & wood block on sill & sill plate. Also in area behind stairway on foundation wall, crawl on walls, band/rim board & subfloor. Also in finished area (see Section V)

NOTE: This is not a structural damage report. If box B above is checked, it should be understood that some degree of damage, including hidden damage, may be present. If any questions arise regarding damage indicated by this report, it is recommended that the buyer or any interested parties contact a qualified structural professional to determine the extent of damage and the need for repairs.

Yes ☒ No ☐ It appears that the structure(s) or a portion thereof may have been previously treated. Visible evidence of possible previous treatment: as noted by drill holes

The inspecting company can give no assurances with regard to work done by other companies. The company that performed the treatment should be contacted for information on treatment and any warranty or service agreement which may be in place.

Section III. Recommendations

No sign of live activity noted at time of inspection and a previous

☒ No treatment recommended: (Explain if Box B in Section II is checked) treatment noted

☐ Recommend treatment for the control of:

Section IV. Obstructions and Inaccessible Areas

The following areas of the structure(s) inspected were obstructed or inaccessible:

☒ Basement 1 2 3 4 5 6 7 8 9 built-ins 24

☒ Crawlspace 4 24

☒ Main Level 1 3 4 6 9 Built-ins

☒ Attic H - 10 G - 4 5 11 13

☒ Garage 1 3

☒ Exterior 17

☐ Porch

☐ Addition

☐ Other

The inspector may write out obstructions or use the following optional key:

- | | |
|-------------------------|--|
| 1. Fixed ceiling | 13. Only visual access |
| 2. Suspended ceiling | 14. Cluttered condition |
| 3. Fixed wall covering | 15. Standing water |
| 4. Floor covering | 16. Dense vegetation |
| 5. Insulation | 17. Exterior siding |
| 6. Cabinets or shelving | 18. Window well covers |
| 7. Stored items | 19. Wood pile |
| 8. Furnishings | 20. Snow |
| 9. Appliances | 21. Unsafe conditions |
| 10. No access or entry | 22. Rigid foam board |
| 11. Limited access | 23. Synthetic stucco |
| 12. No access beneath | 24. Duct work, plumbing, and/or wiring |

Section V. Additional Comments and Attachments (these are an integral part of the report)

near window in joists, subfloor band/rim board & sill plate by front steps in band/rim joist, framing & subfloor (sill plate??). Based on information provided further evaluation is needed. (extent unknown) (see graph) Recommend that damage be evaluated by a qualified building expert (and/or a licensed contractor) and repairs be made if necessary.

Attachments See graph for additional & warranty info

Signature of Seller(s) or Owner(s) if refinancing. Seller acknowledges that all information regarding W.D.I. infestation, damage, repair, and treatment history has been disclosed to the buyer.

X

Signature of Buyer. The undersigned hereby acknowledges receipt of a copy of both page 1 and page 2 of this report and understands the information reported.

X

LYNN PEST MANAGEMENT COMPANY

Office: (410) 692-0922
Email: lynnpestmgmt@gmail.com

INSPECTION REPORT

FOR REAL ESTATE TRANSFERS
RESIDENTIAL/COMMERCIAL

ADDRESS 2205 FALLSPRING RD

CITY FALLSPRING

STATE MD PA ZIP 21047

OFFICE USE (ONLY):

LINEAR FEET _____

TO BE TREATED _____

COST TO TREAT _____

\$ _____

SPECIFICATIONS (See

Below)

NOTE: HOUSE HAS BEEN
TREATED FOR TERMITES. SHOULD SEE
IF ANY DOCUMENT EXIST. IF SO
SHOULD BE GIVEN TO BUYER.
IF NO DOCUMENT, SHOULD GET AN
DOCUMENTATION PERTAINING TO TREATMENT
INSPECTION & DAMAGE NOTES

NOTE: THE AREA'S MARKS ON GRANT
IS A REPRESENTATION OF THE EVIDENCE
NOTED AT TIME OF INSPECTION. THERE COULD
BE MORE BUT THIS IS A CURRENT
MAPPING. FURTHER EVALUATION IS NEEDED
B.S.P. CHASE

FROM SPECIAL V: BY NOW STAYS IN BASE (AIR SOIL, FURNING + INSULATION (SEE PHOTO??)
BASE OF INSULATION PROVIDES FURTHER EVALUATION IS NEEDED. (EXTENDING DOWN) (SEE GRANT)
RECOMMEND THAT DAMAGE BE REPAIRED BY A QUALIFIED BUILDING EXPERT (AND/OR USE OF
CONTINGENT) AND REPAIRS BE MADE IF NEEDED.

KEY - INSECTS

- ☒ Subterranean Termites XXX
- ☐ Carpenter Ants
- ☐ Carpenter Bees
- ☐ Wood Beetles WB
- ☐ Powder Post Beetles PPB
- ☐ Old House Borer OHB

KEY - CONDITIONS CONDUCTIVE

- ☐ Earth to Wood Contact* A
- ☐ Faulty Grade B
- ☐ Excessive Moisture C
- ☐ Inadequate Clearance Between
Structural Wood Members D
- ☐ Mulch Around Foundation E

- ☐ Plumbing Leaks F
- ☐ Cellulose Debris G
- ☐ Inadequate Ventilation H
- ☐ Moisture in Wood Framing I
- ☐ Moisture Damage J

WARRANTY INFORMATION: A warranty is available for the first year, the fee is \$ 595 and each year after the fee is \$ 525
*A circle around any letter denotes existing damage.

LYNN PEST MANAGEMENT COMPANY is not responsible for repairs to damages noted above. In addition, hidden damage may exist in concealed or inaccessible areas. LYNN PEST MANAGEMENT cannot guarantee that the visual damage disclosed above represents the entirety of damage existing at the time of inspection. LYNN PEST MANAGEMENT shall not be responsible for repairs to any damage existing at the time of inspection, whether visual as noted above, concealed, or inaccessible.

DATE

5/6/26

INSPECTED BY

[Signature]

Important Consumer Information Regarding the Scope and Limitations of the Inspection.

Please read this entire page as it is part of this report. This report is not a guarantee or warranty as to the absence of wood destroying insects nor is it a structural integrity report. The inspector's training and experience do not qualify the inspector in damage evaluation or any other building construction technology and/or repair.

- 1. About the Inspection:** A visual inspection was conducted in the readily accessible areas of the structure(s) indicated (see Page 1) including attics and crawlspaces which permitted entry during the inspection. The inspection included probing and/or sounding of unobstructed and accessible areas to determine the presence or absence of visual evidence of wood destroying insects. The WDI inspection firm is not responsible to repair any damage or treat any infestation at the structure(s) inspected, except as provided by separate contract. Also, wood destroying insect infestation and/or damage may exist in concealed or inaccessible areas. The inspection firm cannot guarantee that any wood destroying insect infestation and/or damage disclosed by this inspection represents all of the wood destroying insect infestation and/or damage which may exist as of the date of the inspection. *For purposes of this inspection, wood destroying insects include: termites, carpenter ants, carpenter bees, and reinfesting wood boring beetles. This inspection does not include mold, mildew or non-insect wood destroying organisms.* This report shall be considered invalid for purposes of securing a mortgage and/or settlement of property transfer if not used within ninety (90) days from the date of inspection. *This shall not be construed as a 90 day warranty.* There is no warranty, expressed or implied, related to this report unless a written warranty or service agreement is attached.
- 2. Treatment Recommendation Guidelines Regarding Subterranean Termites:** FHA and VA require treatment when any active infestation of subterranean termites is found. If signs of subterranean termites – but no activity – are found in a structure that shows no evidence of having been treated for subterranean termites in the past, then a treatment may be recommended. A treatment may also be recommended for a previously treated structure showing evidence of subterranean termites – but no activity – if there is no documentation of a treatment by a licensed pest control company within the previous five years unless the structure is presently under warranty or covered by a service agreement with a licensed pest control company.
- 3. Obstruction and Inaccessible Areas:** No inspection was made in areas which required the breaking apart or into, dismantling, removal of any object, including, but not limited to: moldings, floor coverings, wall coverings, siding, ceilings, insulation, furniture, appliances and/or personal possessions: nor where areas inspected which were obstructed or inaccessible for physical access on the date of inspection. Your inspector may write out inaccessible areas or use the key in Section IV. Crawl spaces, attics and/or other areas may be deemed inaccessible if the opening to the area is not large enough to provide physical access for the inspector or if a ladder was required for access. Crawl spaces (or portions thereof) may also be deemed inaccessible if there is inadequate clearance from the bottom of the floor joists to the surface below. If inaccessible, reasons will be noted in Section IV of this report. If any area which has been reported as inaccessible is made accessible, the inspection company may be contacted for another inspection. An additional fee may apply.
- 4. Consumer Maintenance Advisory Regarding Integrated Pest Management for Prevention of Wood Destroying Insects.** Any structure can be attacked by wood destroying insects. Homeowners should be aware of and try to eliminate conditions which promote insect infestation in and around their structure(s). Factors which may lead to wood destroying insect infestation include: earth to wood contact, foam insulation at foundation in contact with soil, faulty grade, improper drainage, firewood against structure(s), insufficient ventilation, moisture, wood debris in crawlspace, wood mulch or ground cover in contact with structure, tree branches touching structure(s), landscape timbers and wood decay. Should there or other conditions exist, corrective measures should be taken in order to reduce the chances of infestation of wood destroying insects and the need for treatment.
- 5. Neither the inspecting company nor the inspector has had, presently has, or contemplates having any interest in the property inspected.**

HOME LAND

ENVIRONMENTAL

Location	Inspector
2705 Fallston Road Fallston MD 21047	Drew Henderson



Wednesday, May 13, 2026

This is a subjective and visual inspection only, based upon many unknown and unseen factors. This report does not WARRANT nor Guarantee continued functional septic system operations. Payment and/or use of this evaluation signify understanding and acceptance of the above clauses. Camera inspection was performed for the purpose of a real estate transaction. Refer to the Septic evaluation and video for additional information.

Pipe Composition and Explanations

Cast Iron pipe- typically last 40-50 years. Is prone to pitting. Pitting is corrosion of metal that can cause holes and or deterioration to develop over time. Heavy pitting can cause clogging points.

PVC pipe- May be installed if property is newer than 1982 and can last over 100 years. PVC is impervious to root penetration however, a crack or a joint that is not properly sealed can allow root intrusion. Generally white or green in color.



Start of video

+15° 3 ft



Inside the back of the septic tank

-70° 3 ft



Inside PVC outlet pipe from tank to the distribution box

-4° 7 ft



Line entering the distribution box. Root intrusion observed

+2° 19 ft



Line entering the distribution box. Root intrusion observed

+2° 19 ft



Inside the corroded and broken distribution box. When locating the distribution box probe went easily through the dbox

+10° 19 ft



Inside the front baffle

-49° 11 ft



Inside cast iron sewer line from the tank towards the house

+4° 12 ft



Inside cast iron sewer line from the tank towards the house, bend in line

+9° 24 ft



Inside cast iron sewer line from the tank towards the house

-1° 29 ft



Inside cast iron sewer line from the tank towards the house. Solids buildup in sewer line

+2° 45 ft



There is a dip in the sewer line with static liquid observed in the line. The dip in the sewer line is a clogging point

+4° 51 ft



Cast iron sewer line inside the house

+1° 52 ft



Showing drywell 1 observation port

-32° 2 ft



Inside drywell 1

-81° 8 ft



Liquid depth remaining in drywell 1

-77° 14 ft



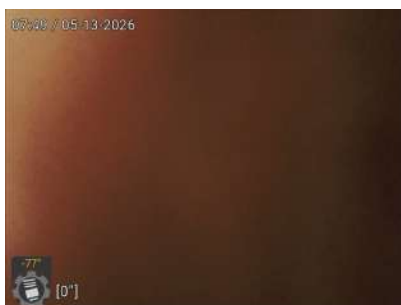
Bottom of drywell 1

-72° 17 ft



Showing drywell 3 observation port obstructed by the tree

-19° 3 ft



Inside drywell 3

-77° 7 ft



Bottom/ liquid depth remaining in drywell 3

-81° 17 ft

Hapsburg Construction

4 Nashua Court #10 Baltimore, MD 21221

(410) 686-2778 / (410) 686-2927 F# Hapsburg@comcast.net

M.H.I.C. #93416 / M.H.B.R. #3497

05-14-26

Invoice

Susan Foard & Richard Doyle

2705 Fallston Road

Fallston, MD 21047

Termite Repair

Crawlspace

Removed damaged ban joist in left front corner of crawl over towards center as needed.

Installed new treated 2x10 ban joist approx. 8' and installed new 2x10 in front of treated 2x10 ban joist approx. 10'.

Sister 1-2x10x8' approx. next to damaged double joist in crawl space by furnace nailed and lagged together.

Removed damaged ban joist in back left corner of crawl over to right past first floor door.

Installed new treated 2x10 ban joist approx. 12' and installed new 2x10 in front of treated 2x10 ban joist approx. 12'.

Cleaned up work area.

Total: \$3,150.00

HOME LAND

ENVIRONMENTAL

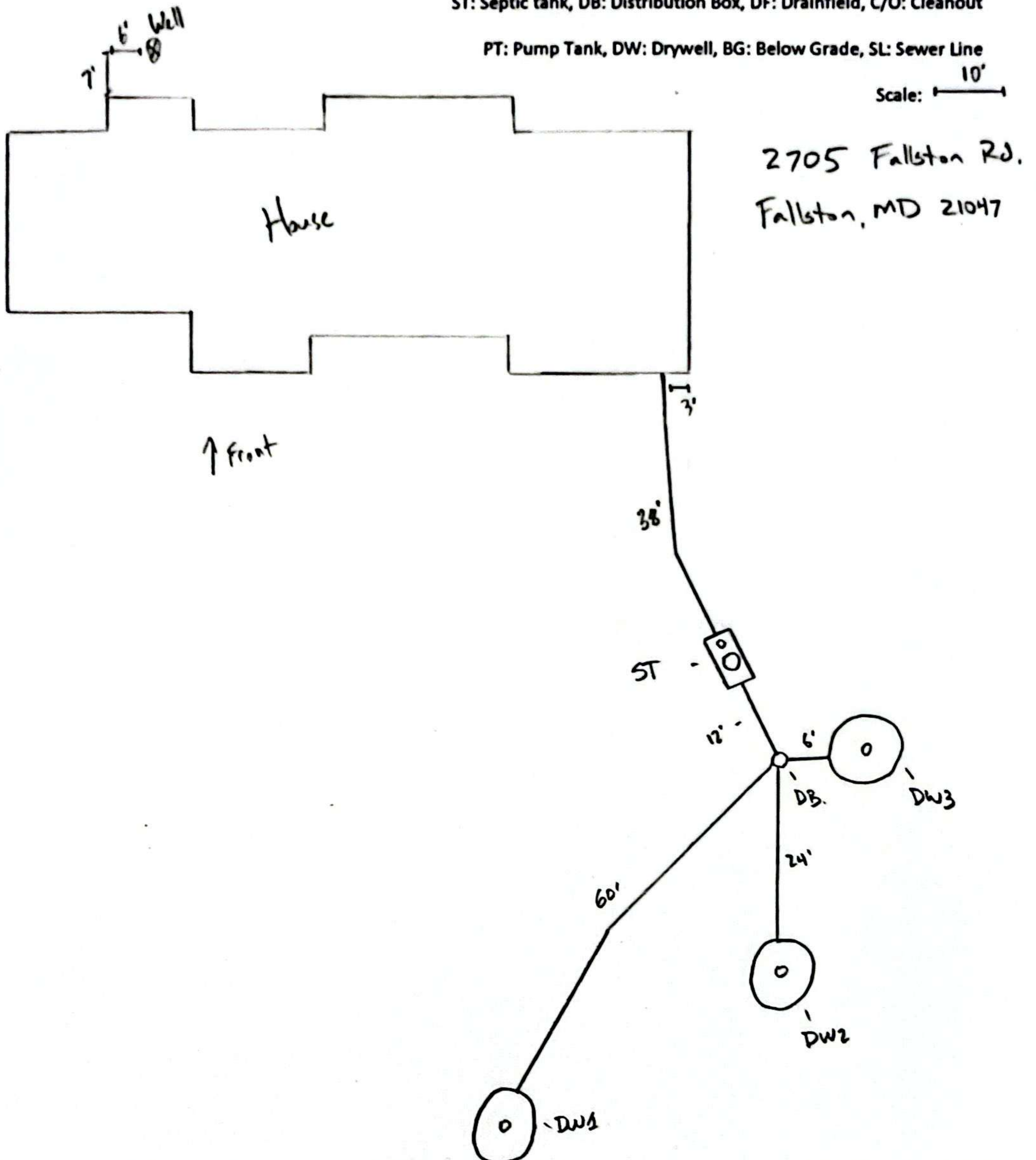
homelandhealthyhomes.com | 443.995.5385 | info@homelandhealthyhomes.com

Headquarters- 1220 East Joppa Road, Towson MD 21286

ST: Septic tank, DB: Distribution Box, DF: Drainfield, C/O: Cleanout

PT: Pump Tank, DW: Drywell, BG: Below Grade, SL: Sewer Line

Scale: 10'



HOME LAND

ENVIRONMENTAL

p:443-995-5385 | info@homelandhealthyhomes.com | www.homelandhealthyhomes.com

Date: 5/13/2026 Name of Evaluator: Drew Henderson Time: 08:30 Property Address: 2705 Fallston Road Fallston, MD 21047 Recent Weather Conditions: Normal		Ordered By: Katie Stephens Buyers: Robert Kennon Homeowner Interview: The homeowner interview was sent but not received prior to the evaluation.		Occupied: ☐ Yes ☒ No Length of Time Vacant: Unknown # of People Living in Home: N/A # of People moving in: 4 Property Age: 1968 System Age: 1968 & 1986 Last Date of Cleaning: Unknown Recomm'd Pumping Freq: 2-3 Years	
Liquid level in tank is: ☐ Above Normal ☒ Normal ☐ Below Normal				Bottom Solids Depth: 12 Inches	
Depth of tank: 10 Inches		Type of Tank Access: Cleanout & Riser		Depth of tank access: At Grade	
Maintenance appears: ☐ Good ☒ Fair ☐ Poor				# of Bedrooms: 5	
Effluent Filter present: ☐ Yes ☒ No		Previous high liquid level: ☐ Yes ☒ No		Distance to well: ~100 Feet	
Records Search: Records were received from Harford County prior to the evaluation.					
Were there any impermeable surfaces above the septic system (i.e. driveway)? ☐ Yes ☒ No					
Type of Tank		Tank Composition and Size		Type of Absorption System	
☒ Septic Tank (1 tank)		☐ Metal ☒ Concrete ☐ Plastic		☐ Leaching Field ☐ Raised Mound	
☐ Aeration System				☒ Drywell (Number of: 3) ☐ Cesspool	
☐ Other:		Tank Size: 1,000 gallons		☐ Unknown: _____	
System Component		Condition		Comments	
Septic Tank		☐ Acceptable ☒ Unacceptable ☐ Needs Further Evaluation		A SeeSnake Camera was used during the inspection, see camera evaluation for pictures. The septic tank is undersized for the number of bedrooms in the house, if future permits are pulled the County may require that the tank be upgraded. The septic tank is composed of concrete and is 1,000 gallons in capacity. Access is a cleanout and riser at grade; the tank is 10 inches below grade. There is a bush over the inlet cleanout impeding access. The bush should be removed. The front and back baffles are in place and composed of cast iron and PVC respectively. There is approximately 4.5 feet of liquid depth with 12 inches of thick solids in the tank indicating fair maintenance. There is root intrusion inside the tank (see picture below). The root intrusion needs to be remediated by a licensed septic contractor. There is a dip in the cast iron sewer line, the dip in the line is a potential clogging point.	

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Absorption System	☐ Acceptable ☒ Unacceptable ☐ Needs Further Evaluation	The system is undersized for the number of bedrooms in the house, if future permits are pulled the County may require that the system be upgraded. Per the County records the absorption system is composed of 1 distribution box and 3 drywells. During the inspection 1 distribution box and 3 drywells were located. The distribution box is corroded and broken with root intrusion observed (see camera evaluation). The distribution box needs to be replaced by a licensed septic contractor. There are observation ports to grade on drywells 1 & 3, both are missing lids. An observation port to grade should be installed on drywell 2. There is a tree over drywell 3 (see picture below). The tree needs to be removed by a licensed contractor. Drywell 1 has a total depth of 9 feet with 6 feet of liquid depth remaining. Drywell 3 has a total depth of 10 feet with 10 feet of liquid depth remaining. Drywell 2 could not be accessed due to the corroded and broken distribution box. The lines to the drywells need to be inspected with a camera to ensure water is reaching each drywell in equal distribution when the distribution box is replaced. Approximately 100 gallons of water were introduced into the system with no sign of a backup. A full hydraulic load test could not be conducted due to the low yielding well. Due to the age of the system it is recommended that owners budget for future repairs/ replacement of the system.
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Picture 1:

Showing inside the riser into the tank

HOME LAND

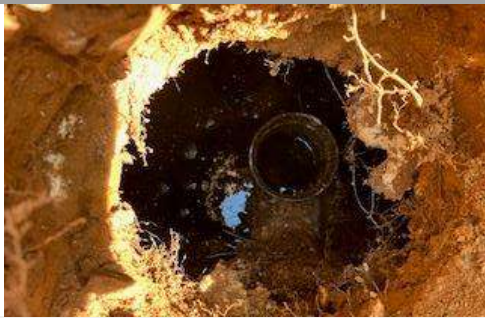
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Picture 2:

Showing inside the tank. PVC back baffle in place. Root intrusion observed.



Picture 3:

Showing PVC back baffle in place inside the septic tank



Picture 4:

Showing location of the distribution box



Picture 5:

Showing inside the observation port into the drywell

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Picture 6:

Showing the drywell 3 observation port obstructed by the tree



Picture 7:

Showing drywell 1 observation port is missing a lid



Picture 8:

Showing inside drywell 1 observation port



Picture 9:

Showing location of drywell 1

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Picture 10:

Showing location of drywell 2



Picture 11:

Showing location of drywell 3 under tree



Picture 12:

Showing root intrusion inside the septic tank

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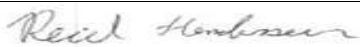
Sketch of System

See sketch for layout and approximate distances of the septic system

DISCLAIMERS

- This is a subjective and visual inspection only, the conclusions of which are based on the observed condition of the system components that could reasonably be accessed, and information known about the system at the time this report was completed. There may be unknown historical problems or unseen conditions which may compromise the conclusions stated in this report.
- Suggestions or recommendations for repairs or remediation may result in the need for further repair or remediation once the system components are fully excavated.
- A 'Satisfactory' evaluation does not mean the system will meet the local approving authority's criteria for determining compliance with state code: COMAR 26.04.02.02 D(4).
- The evaluation of the Sewage Disposal System as reported is based on the conditions observed on the day of the inspection.
- This report is neither a WARRANTY nor does it GUARANTEE continued acceptable functionality or performance of the Sewage Disposal Systems operations.
- If the house has been unoccupied the findings in this report may not be accurate, as limited or no use of the system may conceal or mask problems that may be revealed under typical sewage loading.
- If the general ground condition is excessively wet at the time of inspection, the findings in this report may not be accurate, as ground moisture may cover or hide septic effluent that may be on or near the ground surface.
- If the house is vacant or the conditions excessively wet during inspection, it is recommended that the system be reevaluated at a later date and/or alternate techniques be used to address those potential issues.
- Payment and/or use of this evaluation signify understanding and acceptances of the above clauses, as well as any noted faults with the system.
- Suggestions or recommendations for repairs or remediation may result in the need for further repair or remediation once the system components are fully excavated.

Representative's Signature:



Date: 5/13/2026

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Earl E. Preston Jr. Inc. & Whiteford Septic Service

Complete Septic System Service – One Call Does It All

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Authorized Jet Distributor



4045-C Federal Hill Road, Jarrettsville, MD 21084

Phone: 410-557-8100

Fax: 410-692-9530

Email: earljr@eprestonjr.com

www.eprestonjr.com

PROPOSAL

PROPOSAL SUBMITTED TO:

Susan Foard & Rich Doyle
2705 Fallston Rd
Fallston, MD 21047

Date: June 9, 2026

Job: 2705 Fallston Rd

Phone: 443-417-7475

Email: Susan.foard@foards.com

Rwdoyle23@gmail.com

allisyn@mykeyhometeam.com

WE HEREBY SUBMIT SPECIFICATIONS AND ESTIMATES FOR: Septic System Repair

Per Home Land Environmental septic inspection report dated 5/13/26.

Supply Miss Utility.

Supply Onsite Sewage Disposal System (OSDS) permit.

Remove bush from over top inlet of septic tank; bush to be place, to the side, out of work area, and haul offsite, if requested.

Supply equipment and labor to excavate sewer line from dwelling to septic tank.

Replace cast-iron sewer line within 5' of house wall to septic tank with 4" Schedule 40 PVC pipe & remediate dip in sewer line.

Seal septic tank penetrations with hydraulic cement.

Remove root intrusion from septic tank to best of ability.

Excavate back of septic tank, follow outlet pipe to distribution box.

Replace cast-iron outlet pipe with 4" Schedule 40 PVC pipe; remove root intrusion to best of ability.

Install new distribution box

Excavate and replace drainpipe from distribution box to each drywell (1, 2, & 3).

Install new 6" Schedule 40 PVC observation port with screw cap of drywell (2).

Replace observation ports on drywell's (1) & (3).

Backfill all excavations, grading work area smooth. No raking, seed, sod, or straw mulch.

\$ 5,600.00

Please note: Tree over Drywell #3 needs to be removed; if requested provide quote to remove tree.

REQUEST: ☒ DECLINE: ☐

➤ Upon receipt of payment, if requested, provide letter outlining completed repairs.

EXCLUSIONS: Rock excavation Driveway damage/ repairs Seed, sod, straw mulch Well Inspection
Irrigation location/damage/repairs Dog fence damage Utilities relocation/repair Normal earth settlement repairs
Fence removal / replacement Sediment control maintenance Damage to trees Ground water Soil haul off

**** When water tables are high and extremely wet ground conditions exist, grading of yards is almost impossible. E.E.P.Jr. Inc. will take all due care, but will not be responsible for ruts, tracks, or other ground damage caused by wet conditions. ****

We propose hereby to furnish material and labor, complete in accordance with above and only the above specifications, for the sum of: As shown above. Payment to be made as follows: Balance due upon Completion.

Credit/debit card payments are subject to 3% surcharge. A finance charge will be computed on any remaining balance.

The monthly periodic rate is 1 ½ % of the balance, which is an annual percentage rate of 18%. In the event account is referred to an attorney for collection, customer will pay attorney's fees of 20%. All material is guaranteed to be as specified. All work to be completed in a workmanlike manner according to standard practices. Any alteration or deviation from above specification involving extra costs will become an extra charge over and above the estimate.

Contract is valid for a period of 30 days from the date above due to current economic conditions.

Acceptance of Proposal by Owner or Representative:

Signed: _____

Doug Dufour

Signed: _____

Printed: _____

Date: _____

6-9-26



Maryland On-Site Sewage Disposal System Inspection Report



** For this inspection to be considered a proper inspection, all sections must be completed**

Pre-Inspection Information

Property Information

Address: 2705 Fallston Road

City: Fallston

State: MD

Zip Code: 21047

Permitted # of Bedrooms: 4

Build Year: 1968

Water Supply: Well

Property Type: Single Family Home

If Other:

Comments: Please refer to Home Land Environmental septic inspection reports for additional information.

Owner Information/ Interview

Last Name: Doyle

First Name: Richard

Number of Occupants: 0

Number of Years Occupied:

If Vacant, Date Vacated (mm/dd/yyyy):

In-Home Business: No

Type:

Has the Property Recently had a Septic Inspection: No

Date:

Any Septic System Issues: No

Type:

Comments: Homeowner interview was requested but was not received

Document Search Information

Document Request Date: 5/7/2026

Septic Permit Reviewed: Yes

Permitted Septic System Components:

Septic Tank: Yes

Install Year: 1986

Size: 1000 gal

BAT Unit: No

Install Year:

Manufacturer:

Distribution Box: Yes

Pumping Chamber: No

Absorption Type: Drywell

Total Trench Length/ Width: 10 Ft

Bed Size (L/W): Ft

Absorption Component Depth: 10 Ft

Comments:

On-site Inspection

Start Date: 5/13/2026

Completion Date: 5/13/2026

Crawl Space/ Basement Evaluation

Number of Drain Pipes Exiting Foundation Wall 1

Describe Each Pipe and Source: cast iron line leaves front of house in finished basement

Does Plumbing Evaluation Confirm all Wastewater is Directed into the Septic System: Yes

Water Treatment

Does the House have any Water Treatment Devices: Yes

If Yes, Number: 1

Describe each Water Treatment Device: Carbon filter

If any, where is the Water Treatment Discharge Directed: Septic Tank

Sewer Line Outside of Foundation

Pipe Material: Cast Iron

Cracks/ Breaks: No

Blockage: No

Comments: There is a dip in the sewer line

Grease Trap

Grease Trap: No

Size: (Gal)

Construction:

Liquid Level:

Proper Baffle:

Comments: There is no grease trap onsite.

Septic Tank

Septic Tank: Yes

Number of Tanks: 1

Total Size of Tank(s): 1000 (Gal)

Type of Tank(s): Single Compartment

Construction: Concrete

Liquid Level: Normal

Evidence of High Water Staining: No

Effluent Filter: No

Inlet Baffle: Yes

Outlet Baffle: Yes

Baffle Condition: Good

Access: Riser Above Grade

Evidence of Ground or Surface Water Intrusion: No

Comments: There is a bush over the septic tank. There is root intrusion inside the septic tank

Best Available Technology Unit (BAT)

BAT Unit: ☐ No ☐ Manufacturer: Model:
Power to Contro Pannel: Control Pannel: Control Pannel Alarm:
Last Service Date: Was Last Service Date more than 365 days:

Comments:

Distribution Box

Distribution Box: ☐ Yes ☐ Number of Drainlines leaving Box: 3 Distribution Box Level:
Is there Equal Disribution to Drainlines: ☐ No ☐ Liquid Level: Normal

Comments: The distribution box is corroded and broken with root intrusion inside the dbox.

Pumping Chamber

Pumping Chamber: ☐ No ☐ Access: Liquid Level:
High Water Alarm: Alarm Properly Functioning: Separate Float Tree:
Pump Elevated off the Bottom of the Tank: Electrical Connections:

Comments:

Soil Absorption System

Absorption Type: Drywell Observation Pipes (OP): ☐ No ☐ OP Water Depth: None
Trenches Probed: Describe Observation:
Evidence of Surfacing Effluent: ☐ No ☐ Describe:

Comments: Drywell 1 & 3 have observation ports to grade. Recommend installing obs port on drywell 2 and secure fitting lids on all obs ports. There is a small tree over drywell 3. Lines drom dbox to all 3 drywells need to be inspected when repairs are made. Drywell 3 dry. Drywell 1 6 feet liquid depth

Other On-Site Disposal Systems (OSDS) Components and Systems

Detail all other OSDS components not covered in the above sections.

Comments:

OSDS Testing

Hydraulic Load Test

Hydraulic Load Test Performed: Testing Volume: Gal Elapsed Time: Min

Comments: Could not perform full hydraulic load test due to the low yielding well

Dye Test

Suspicious Liquid Discharge on or near the Property:

Dye Test Performed: Reason:

Comments:

Tank Pump Out

Tank(s) Pumped: Number of Tanks Pumped: Total Gallons Pumped:

Any Flow into Tank from Outlet Pipe: Any Groundwater Entering the Tank:

Does the Tank Appear to be Watertight:

Comments:

Summary/Conclusions

Wastewater Collection System		☒ Satisfactory ☐ Unsatisfactory ☐ Satisfactory with Concerns
Conveys all Wastewater to Sewer Line:		
Sewer Line		☒ Satisfactory ☐ Unsatisfactory ☐ Satisfactory with Concerns
Grease Trap	N/A	☐ Satisfactory ☐ Unsatisfactory ☐ Satisfactory with Concerns
Septic Tank		☐ Satisfactory ☒ Unsatisfactory ☐ Satisfactory with Concerns
BAT Unit	N/A	☐ Satisfactory ☐ Unsatisfactory ☐ Satisfactory with Concerns
Distribution Box		☐ Satisfactory ☒ Unsatisfactory ☐ Satisfactory with Concerns
Pumping Chamber	N/A	☐ Satisfactory ☐ Unsatisfactory ☐ Satisfactory with Concerns
Soil Absorption System		☐ Satisfactory ☒ Unsatisfactory ☐ Satisfactory with Concerns
All other OSDS components		☒ Satisfactory ☐ Unsatisfactory ☐ Satisfactory with Concerns

Does any component of the OSDS need to be repaired or replaced: Yes

Explain: The root intrusion in the septic tank needs to be remediated and distribution box replaced by a licensed septic contractor. Bush over tank and tree over drywell 3 removed by a licensed septic contractor. The lines from the distribution box to all 3 drywells need to be inspected with a camera.

In my professional opinion this OSDS is properly functioning base on permitted capacity: No

My Inspection verifies the OSDS is consistant with the septic permit: No-Attach Site Diagram of OSDS

If listed for sale, does the number of bedrooms advertised match what is legally permitted: No

Comments: Please refer to Home Land Environmental septic inspection reports for additional information.

Check with the Approving Authority for permitting requirements before any repair is performed to the septic system.

****ATTACH ALL DOCUMENTS PROVIDED BY THE APPROVING AUTHORITY**

THIS INSPECTION REPORT DETAILS COMPONENTS AND THE PRESENT CONDITION OF THE ON-SITE SEWAGE DISPOSAL SYSTEM FOR THE ADDRESS LISTED IN THE PROPERTY INFORMATION SECTION OF THIS REPORT. THE CONCLUSIONS OF THIS REPORT DO NOT GUARANTEE OR WARRANTY THIS OSDS WILL FUNCTION IN THE FUTURE.

This inspection of the septic system is an evaluation of function and is not an evaluation that the system meets current State regulations. The owner should not assume future expansion of the home is possible without additional evaluation completed by the Approving Authority.

I attest that I have properly completed an inspection of the OSDS at this property. This inspection includes information obtained from the property owner, or representative, and a document search from the Approving Authority. I have completed all sections pertaining to components of this OSDS. The conclusions of this report are my professional opinions based on my training and experience inspecting OSDS.

First Name:	Reid	Last Name:	Henderson
License Number:	13		
Signature:	Reid Henderson	Date: ##	

