



Inspection Report

John and Mary Sample

Property Address:
123 Main St.
Boston MA 02108



Mystic Home Inspection, LLC

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Date: 4/13/2010	Time: 02:00 PM to 05:00 PM	Report ID: MYSTIC-SAMPLE
Property: 123 Main St. Boston MA 02108	Customer: John and Mary Sample	Real Estate Agent:

Reading This Report

The first section of this report "Summary" is designed to give you (the Client) an overall understanding of the condition of the property. This summary does not constitute the entire report. The main body of the report includes these comments with further information and pictures of the conditions observed, and can be found in the sections that follow. The last section contains information required by the Commonwealth of Massachusetts regarding home inspections.

Pictures included in this report of problem areas or defects observed are often representative of a condition that may also be found in other areas in the property. Not all comments in this report will have a photograph of the particular condition or item requiring repair. The presence or absence of a photograph has no bearing on the significance of the condition observed. See comments for complete descriptions of the defects or problems observed. All directions or designations stated in the report (right, left, front, back, etc.) are to be interpreted as from the front of the property, facing the building.

All comments, observations, and recommendations in this entire report should be considered before purchasing this home. Any recommendations by the inspector to repair or replace or for further investigation suggests a second opinion and/or further inspection by a qualified contractor or specialist. All costs associated with further inspection fees and repair or replacement should be considered **before** you purchase the property. ***Please read this entire report carefully and read all internet links and/or attachments. Some links are embedded in underlined blue type and are hyperlinks for your convenience.***

The following abbreviations are used in this report.

Inspected (IN) : The inspector visually observed the item, component or unit. It was performing as intended.

Repair or Replace (RR) : **The item is not functioning as intended and requires repair** by a qualified contractor. Components or systems that can be repaired to satisfactory condition may not need replacement. This comment may also be used in the report to indicate the systems or components that have reached or exceeded their life expectancy and/or may fail in the near future. We do not predict the remaining usefulness of such systems.

Other Concerns and Limitations of Inspection (OL): **This comment indicates an item's inspection that is limited in some way or requires additional investigation.** Limitations may be due to visibility or access obstructions, weather, or other conditions and can conceal defects. Additional investigation may be indicated because the item is beyond the scope of a home inspection. In either case, client due diligence is necessary to have additional investigations performed. Funds should be budgeted for future work.

Maintenance or Minor Repair (MR) : **This item requires a minor or cosmetic repair.** This repair may be associated with wear and tear or as a function of ongoing maintenance. A maintenance or minor repair item can become a serious problem or can lead to other deficiencies if not repaired or corrected and maintained.

Future Repair (FR) : This item is currently functioning as intended, but shows signs that it **may fail or require significant repair or replacement in the near future.** It may be equipment that is operating but is near or past its expected service life.

Not Inspected or Not Present (N) : **This item was not inspected or was not present.** If present, the item may not have been inspected due to request of the client or other reason noted in the report. Items that are not inspected at the time of the inspection should be inspected and tested when systems are restored or access is provided.

About this Inspection

This inspection was performed and reported on in accordance with and under the terms of a Inspection agreement, which was signed before the preparation of this report. A copy of this **agreement** is attached. The inspection was conducted according to the Massachusetts **Standards of Practice** for Home Inspectors outlined in MA regulations 266 CMR, and **Definitions** to terms used in this report are included in these regulations. The attached **questions** have been provided by the state Board of Registration and you are strongly encouraged to ask these questions to the seller of the property. These four documents are attached to the end of this report.

All permanently installed appliances are tested with the possible exception of: microwaves, trash compactors and laundry machines. It is recommended that you refer to the [Consumer Products Safety Commission](#) for information about product recalls and general safety of appliances.

Pests and wood destroying insects are not part of a standard home inspection in Massachusetts, according to the Board of Registration. If a report section on Pests is included in your report it is because your inspector observed evidence and wants to convey this evidence to you. In such cases, you should obtain a professional pest inspection to better understand the extent of damage or infestation, and the costs associated with eradication and control.

While this is a comprehensive analysis of the property, please keep in mind that no house is perfect. All properties have conditions that require repair and correction, as well as ongoing maintenance. Furthermore, many conditions can be hidden and only made visible during renovation projects. These conditions can include insect damage, water damage, problems with electrical, plumbing and construction. Correcting such problems or conditions can result in higher project costs.

General Comments

Home Inspectors observe and report only on the readily accessible and observable components and systems. We do not observe and report on systems, components or areas that pose a threat of injury to the Inspector's health and welfare as determined by the Inspector. The term "readily accessible" is defined as: capable of being reached quickly for visual inspection without requiring the Inspector to climb over or remove any personal property, to dismantle, to use destructive measures, to resort to portable ladders and/or any action which will likely involve risk to persons or property components. The term "readily observable" is defined as: conditions of deterioration that are observable on the surface or with non-damaging probing.

In a Massachusetts residential real estate transaction, Smoke and Carbon Monoxide detector installation is the responsibility of the seller. Inspection and testing of these units is made by a Fire Marshall of the local Fire department. Coordination of this inspection is the responsibility of the seller and/or the seller's agent. Massachusetts law requires carbon monoxide (CO) detectors in all residential structures with enclosed parking and/or heating equipment. Further information about CO can be found at: http://www.mass.gov/dph/fch/injury/carbon_monoxide_fact_sheet.htm It is recommended that you follow UL safety guidelines and detector manufacturer specifications. UL information can be found at: <http://www.ul.com/consumers/smoke.html> and <http://www.ul.com/consumers/co.html>

We do not verify property lines, setbacks, rights of way, and deeded accesses. It is recommended that you obtain a survey of the property as well as a municipal plot plan. Historical information regarding the property may also be of interest and assistance. We also recommend that you check with the local municipal building department to check the file on this property for any permits that have been pulled for work on the property. Keep in mind that if work has been completed on this property that requires a permit or that has a permit that has not been signed off on may result in added costs and responsibility to you.

Style of Home:
Single Family, Four-square

Approximate Age of Home:
80-100 Years

Home/Building Faces:
West

Client is Present:
Yes

Weather:
Light Rain

Temperature:
50-55 Degrees F

Radon Test:
Yes, Liquid Scintillation Vial test (LS)

Well Water Test:
Yes, Comprehensive

Agent present:
Buyer's Agent

Summary



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Address
123 Main St.
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SUMMARY: This section is a summary of the systems or components that do not function as intended or adversely affects the habitability of the dwelling, repair or replacement is recommended, and/or an item is a safety concern. These items also may warrant further investigation by a specialist or require subsequent observation. This section shall not contain recommendations for routine upkeep of a system or component to keep it in proper functioning condition or recommendations to upgrade or enhance the function, efficiency, or safety of the home. This section is not the entire report. The complete report may include additional information of concern to the client. It is recommended that you (the client) read this entire report.

1. Heating

Repair or Replace and Safety Concerns

1.0 HEATING EQUIPMENT

(1) The furnace is aged (manufactured and installed in 1984) and is past its average life expectancy. The unit worked at time of inspection, but I am unable to determine life remaining. The unit may fail at any time in the near future. I recommend that the unit be serviced and cleaned and including an examination of the heat exchanger for leaks. Emphasizing the importance of this service is the rust that was visible when the access cover was removed (See Picture 1). If the heat exchanger has leaks, replacement will be necessary. Consult HVAC contractor for service.

(2) Note: Two rear bedrooms are serviced by electric baseboard heat with wall-mounted thermostats. These did not operate at the time of the inspection. I recommend having an electrician make necessary repairs.

1.4 DISTRIBUTION SYSTEMS (including fans, pumps, ducts and piping, with supports, insulation, air filters, registers, radiators, fan coil units and convectors)

(1) There is an abandoned register in the dining room. This opening can provide a path for fire and also allow basement odors to rise into the living space. I recommend sealing this hole in the floor. Refinish the wood floor as desired.

(2) Insulation left over from the old hydronic heating system was seen. If this is asbestos, care must be taken with any renovation projects. An asbestos abatement company will be required to remove any that is found. Note that home inspectors do not test for asbestos since laboratory analysis is required, so can not confirm its chemical makeup.

(3) Fabric duck tape was used to seal gaps in the metal flue pipe. This is improper material for this use, since

it does not withstand heat. Here the tape has failed and is falling off. I recommend having an HVAC professional make necessary changes to the flue pipe to insure the health and safety of the occupants.

1.6 FIREPLACE

(1) The wood forms are still present under the hearth extension when viewed from the basement. This is a fire hazard. I recommend removal of the wood forms.

(2) The damper in fireplace has a loose ratchet bracket so it does not close properly. This will result in a loss of heated air during the winter. I recommend repair when the chimney is cleaned.

(3) The fireplace/chimney cleanout was packed full with debris. I could not determine how high the debris was piled in the flue. If the debris piles up high enough, it can block the furnace exhaust gases from properly going up the chimney and enter the home. This is a health-safety issue. I recommend having a chimney sweep perform a Level 2 inspection and cleaning prior to the next heating season.

Minor or Maintenance Concerns

1.2 NORMAL OPERATING CONTROLS

The thermostat was slightly loose on the wall. I recommend securing it to ensure proper operation. Furthermore, I recommend the installation of an automatic set-back thermostat for saving energy, comfort, and convenience.

2. Electrical

Repair or Replace and Safety Concerns

2.0 SERVICE ENTRANCE CONDUCTORS

The service entrance cable has no drip loop that allows water to safely drip off the cables, and provides some buffer if something presses against the wires. In this case, a tree has grown and is pulling on the wires, which can lead to failure of the connections or can pull the service conduit off the building. This can lead to power outages or injury if the live wires come in contact with people or pets. Consult an electrician for repairs now.

2.1 SERVICE and GROUNDING EQUIPMENT, MAIN OVERCURRENT DEVICE, MAIN and DISTRIBUTION PANELS

(1) The screws securing the cover to the distribution panel are pointed. These are not rated for use on an electric panel cover. These points could pierce sheathing in a live wire in the panel and either electrify the panel, cause a fire, or both. I recommend that the screws be replaced with properly sized flat tipped screws.

(2) Add knockout covers for the open spaces main panel. Open spaces are a safety hazard and should be covered.

(3) The grounding wire clamp is not completely attached to the water piping. This condition may prevent proper conductivity for electricity seeking ground. The grounding wire clamp should be completely attached to the piping. Repair is recommended. Consult licensed electrician for repair.

2.2 BRANCH CIRCUIT CONDUCTORS, OVERCURRENT DEVICES and COMPATIBILITY of their AMPERAGE and VOLTAGE

(1) There were circuits observed in the attic that are "knob & tube" wiring (Picture 2). This an old and obsolete type of branch wiring. This wiring typically has splices along unprotected sections of the wiring. It cannot have objects hanging from it, or insulation (and other objects) pressing against it. The wire insulation often falls off, leaving bare wires (Picture 5). If there are areas that have damage, pressure or other wear to the wiring, it can be dangerous. Splices made to this wiring may be made incorrectly or outside of junction boxes. This wiring also does not have a grounded conductor. Some outlets and fixtures may be fed by this wiring (Picture 1).

Furthermore, insulation has been added to the attic under the floor boards (Picture 4) and foam insulation can be seen pressing against the knob & tube wiring. Adding insulation against this old wiring is not allowed and is hazardous since this wiring requires air for cooling and the insulation is often old and cracking. The wires under the floor boards and in wall cavities could not be seen or inspected.

Keep in mind that some insurance companies do not provide new insurance policies or charge a surcharge for properties with knob and tube wiring. It is recommended that you verify with your insurer that you will be provided insurance. Replacement of all sections of active knob and tube wiring with modern grounded wiring is recommended. Consult an electrician for repairs.

(2) Three (3) double tapped breakers were found in the main electric panel. The lugs were designed for one wire each. This situation can result in overloading and breaker tripping as well as overheating that can lead to fires. I recommend that an electrician make necessary repairs now.

2.4 INTERIOR RECEPTACLES, WALL SWITCHES, LIGHTS

(1) One receptacle in the dining room was not grounded but was a three-pronged receptacle which suggests upgrade by an amateur. Because of this and the active knob and tube wiring in the attic, I recommend an electrician evaluate the branch wiring for ungrounded knob and tube wiring and replace it with modern wiring. Furthermore, remaining receptacles should be checked proper wiring when all of them are accessible.

(2) This under-cabinet bathroom light does not work and has an old 2-prong outlet in it. I recommend removal and or replacement.

2.7 BATH RECEPTACLES AND WALL SWITCHES

The bathroom GFCI receptacle is not functioning as designed. This is a safety issue. I recommend replacement by an electrician.

2.8 VISIBLE ELECTRIC WIRING in ATTIC

There is visible knob and tube wiring at the attic stairway that could easily be grabbed by someone using the narrow, steep stairs. I recommend an electrician replace all knob and tube wiring in the home. See Section 2.2.

Future Repairs

2.5 EXTERIOR RECEPTACLES

Exterior porch receptacles are ungrounded and not protected from the weather. I recommend replacement with Ground Fault Circuit Interrupter (GFCI) type with exterior enclosures. Consult an electrician for upgrades.

1. Heating

Styles & Materials

Heat Type:

Warm air system (also referred to as "forced air system")
Bathroom ceiling electric heat

Energy Source:

Natural gas

Age of Heating System:

25 Years

Ductwork Insulation and Type:

Insulated
and
Non-insulated

Filter Type:

Disposable

Vent Thimble at Chimney:

No

Type of distribution system:

Flex ducting
Steel Ducting

Heat System Brand:

BORG WARNER

Fireplace:

Masonry

Damper:

Not working
Ratchet style

Wood Stove:

Not inspected

		IN	RR	OL	MR	FR	N
1.0	HEATING EQUIPMENT		X				
1.1	PRESENCE of INSTALLED HEAT SOURCE in ROOMS	X					
1.2	NORMAL OPERATING CONTROLS				X		
1.3	AUTOMATIC SAFETY CONTROLS	X					
1.4	DISTRIBUTION SYSTEMS (including fans, pumps, ducts and piping, with supports, insulation, air filters, registers, radiators, fan coil units and convectors)		X				
1.5	EXTERIOR of CHIMNEYS, FLUES, VENTS, THIMBLES	X					
1.6	FIREPLACE		X				
1.7	WOOD STOVE						X

IN RR OL MR FR N

IN=Inspected, RR=Repair or Replace, OL=Other Concern or Limited Inspection, MR=Maintenance or Minor Repair, FR=Future Repair, N=Not Inspected or Not Present

Comments:

1.0 (1) The furnace is aged (manufactured and installed in 1984) and is past its average life expectancy. The unit worked at time of inspection, but I am unable to determine life remaining. The unit may fail at any time in the near future. I recommend that the unit be serviced and cleaned and including an examination of the heat exchanger for leaks. Emphasizing the importance of this service is the rust that was visible when the access cover was removed (See Picture 1). If the heat exchanger has leaks, replacement will be necessary. Consult HVAC contractor for service.



1.0 Picture 1 Rust under cover of furnace

(2) Note: Two rear bedrooms are serviced by electric baseboard heat with wall-mounted thermostats. These did

not operate at the time of the inspection. I recommend having an electrician make necessary repairs.

1.2 The thermostat was slightly loose on the wall. I recommend securing it to ensure proper operation. Furthermore, I recommend the installation of an automatic set-back thermostat for saving energy, comfort, and convenience.

1.4 (1) There is an abandoned register in the dining room. This opening can provide a path for fire and also allow basement odors to rise into the living space. I recommend sealing this hole in the floor. Refinish the wood floor as desired.



1.4 Picture 1 Abandoned register

(2) Insulation left over from the old hydronic heating system was seen. If this is asbestos, care must be taken with any renovation projects. An asbestos abatement company will be required to remove any that is found. Note that home inspectors do not test for asbestos since laboratory analysis is required, so can not confirm its chemical makeup.



1.4 Picture 2 Possible asbestos



1.4 Picture 3 Frayed pipe insulation

(3) Fabric duck tape was used to seal gaps in the metal flue pipe. This is improper material for this use, since it does not withstand heat. Here the tape has failed and is falling off. I recommend having an HVAC professional make necessary changes to the flue pipe to insure the health and safety of the occupants.



1.4 Picture 4 Duck tape on exhaust flue

1.6 (1) The wood forms are still present under the hearth extension when viewed from the basement. This is a fire hazard. I recommend removal of the wood forms.



1.6 Picture 1 Wood forms under hearth extension

(2) The damper in fireplace has a loose ratchet bracket so it does not close properly. This will result in a loss of heated air during the winter. I recommend repair when the chimney is cleaned.

(3) The fireplace/chimney cleanout was packed full with debris. I could not determine how high the debris was piled in the flue. If the debris piles up high enough, it can block the furnace exhaust gases from properly going up the chimney and enter the home. This is a health-safety issue. I recommend having a chimney sweep perform a Level 2 inspection and cleaning prior to the next heating season.



1.6 Picture 2

1.7 The wood stove in the family room is not inspected during a home inspection (see CMR 266). I recommend having a licensed chimney sweep clean and inspect this wood stove to ensure proper and safe operation, as well as conformance with local building codes.

LIMITATIONS OF HEATING INSPECTION

This is a visual inspection limited in scope by (but not restricted to) the following conditions:

- The adequacy of heat supply or distribution and balance are not inspected.
- The interior of flues or chimneys are not readily accessible and therefore are not inspected.
- The furnace heat exchanger, humidifier, or dehumidifier, and electronic air filters are not inspected (engineering services).
- Automatic safety controls are inspected (IN) for their presence, but cannot be tested. They should be tested by a heating specialist.
- Solar space heating equipment/systems are not inspected.

Please also refer to the pre-inspection contract for a detailed explanation of the scope of this inspection.

2. Electrical

Styles & Materials

Service conduit:

Metal conduit

Electrical Service Conductors:

Overhead service
120/240 Volt
Aluminum

Main Disconnect:

200 AMP

Location of Electric Distribution Panels:

Basement, base of stairs

Panel Type:

Circuit breakers

Termination Compound on Aluminum Conductor Terminations:

Present

Compatibility of Main Overcurrent device and Panels with aluminum wiring:

Rated for use with Aluminum Wiring

Wiring Methods:

Romex
Knob and Tube
Older non-metallic sheathed wiring (NM)

Branch wiring material:

Copper

Number of branch circuits in main panel:

25

Number of overcurrent devices in main panel:

28

Overcurrent devices in the "off" position:

1

Neutral and ground terminal bars bonded to panel in Main Panel:

Yes

Number of circuit breakers not in use:

None; all in use

Attic lighting:

Limited

		IN	RR	OL	MR	FR	N
2.0	SERVICE ENTRANCE CONDUCTORS		X				
2.1	SERVICE and GROUNDING EQUIPMENT, MAIN OVERCURRENT DEVICE, MAIN and DISTRIBUTION PANELS		X				
2.2	BRANCH CIRCUIT CONDUCTORS, OVERCURRENT DEVICES and COMPATIBILITY of their AMPERAGE and VOLTAGE		X				
2.3	CONNECTED DEVICES and FIXTURES (Observed from a representative number of fixtures located inside the dwelling and on the dwelling's exterior walls)	X					
2.4	INTERIOR RECEPTACLES, WALL SWITCHES, LIGHTS		X				
2.5	EXTERIOR RECEPTACLES						X
2.6	KITCHEN RECEPTACLES AND WALL SWITCHES	X					
2.7	BATH RECEPTACLES AND WALL SWITCHES		X				
2.8	VISIBLE ELECTRIC WIRING in ATTIC		X				
2.9	SMOKE and CARBON MONOXIDE DETECTORS			X			

IN RR OL MR FR N

IN=Inspected, RR=Repair or Replace, OL=Other Concern or Limited Inspection, MR=Maintenance or Minor Repair, FR=Future Repair, N=Not Inspected or Not Present

Comments:

2.0 The service entrance cable has no drip loop that allows water to safely drip off the cables, and provides some buffer if something presses against the wires. In this case, a tree has grown and is pulling on the wires, which can lead to failure of the connections or can pull the service conduit off the building. This can lead to power outages or injury if the live wires come in contact with people or pets. Consult an electrician for repairs now.



2.0 Picture 1 Wires being pulled off house

2.1 (1) The screws securing the cover to the distribution panel are pointed. These are not rated for use on an electric panel cover. These points could pierce sheathing in a live wire in the panel and either electrify the panel, cause a fire, or both. I recommend that the screws be replaced with properly sized flat tipped screws.

(2) Add knockout covers for the open spaces main panel. Open spaces are a safety hazard and should be covered.

(3) The grounding wire clamp is not completely attached to the water piping. This condition may prevent proper conductivity for electricity seeking ground. The grounding wire clamp should be completely attached to the piping. Repair is recommended. Consult licensed electrician for repair.

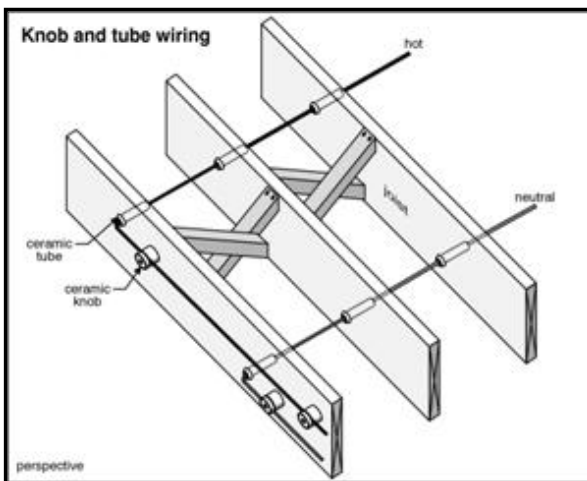
2.2 (1) There were circuits observed in the attic that are "knob & tube" wiring (Picture 2). This an old and obsolete type of branch wiring. This wiring typically has splices along unprotected sections of the wiring. It cannot have objects hanging from it, or insulation (and other objects) pressing against it. The wire insulation often falls off, leaving bare wires (Picture 5). If there are areas that have damage, pressure or other wear to the wiring, it can be dangerous. Splices made to this wiring may be made incorrectly or outside of junction boxes. This wiring also does not have a grounded conductor. Some outlets and fixtures may be fed by this wiring (Picture 1).

Furthermore, insulation has been added to the attic under the floor boards (Picture 4) and foam insulation can be seen pressing against the knob & tube wiring. Adding insulation against this old wiring is not allowed and is hazardous since this wiring requires air for cooling and the insulation is often old and cracking. The wires under the floor boards and in wall cavities could not be seen or inspected.

Keep in mind that some insurance companies do not provide new insurance policies or charge a surcharge for properties with knob and tube wiring. It is recommended that you verify with your insurer that you will be provided insurance. Replacement of all sections of active knob and tube wiring with modern grounded wiring is recommended. Consult an electrician for repairs.



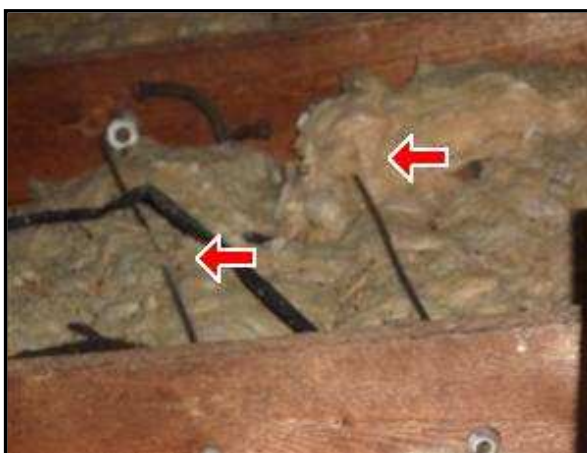
2.2 Picture 1 Knob and tube wiring



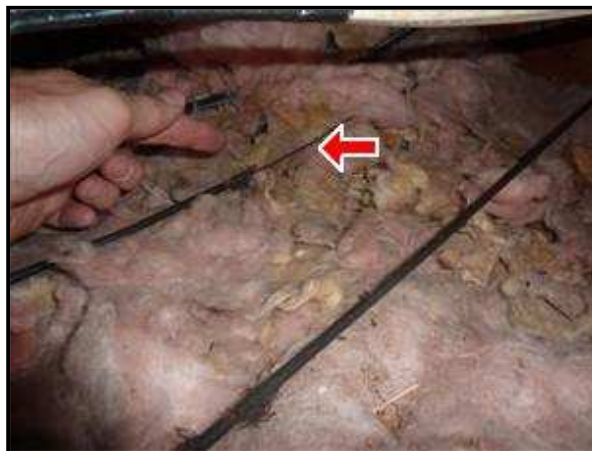
2.2 Picture 2 Knob & tube wiring diagram



2.2 Picture 3 Knob & tube wiring in basement

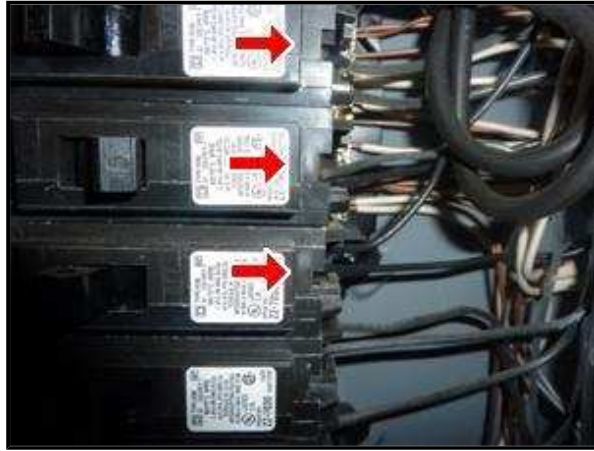


2.2 Picture 4 Knob and tube wires covered with insulation



2.2 Picture 5 Bare, live wire

(2) Three (3) double tapped breakers were found in the main electric panel. The lugs were designed for one wire each. This situation can result in overloading and breaker tripping as well as overheating that can lead to fires. I recommend that an electrician make necessary repairs now.



2.2 Picture 6 Double tapped circuit breakers

2.4 (1) One receptacle in the dining room was not grounded but was a three-pronged receptacle which suggests upgrade by an amateur. Because of this and the active knob and tube wiring in the attic, I recommend an electrician evaluate the branch wiring for ungrounded knob and tube wiring and replace it with modern wiring. Furthermore, remaining receptacles should be checked proper wiring when all of them are accessible.



2.4 Picture 1 Dining room: not grounded

(2) This under-cabinet bathroom light does not work and has an old 2-prong outlet in it. I recommend removal and or replacement.



2.4 Picture 2 Obsolete light in bathroom

2.5 Exterior porch receptacles are ungrounded and not protected from the weather. I recommend replacement with Ground Fault Circuit Interrupter (GFCI) type with exterior enclosures. Consult an electrician for upgrades.

2.7 The bathroom GFCI receptacle is not functioning as designed. This is a safety issue. I recommend replacement by an electrician.



2.7 Picture 1 No ground detected

2.8 There is visible knob and tube wiring at the attic stairway that could easily be grabbed by someone using the narrow, steep stairs. I recommend an electrician replace all knob and tube wiring in the home. See Section 2.2.

2.9 In the state of Massachusetts, Smoke and Carbon Monoxide detector installation is the responsibility of the seller. The inspection and verification of placement and function of these units is made by a Fire Marshall of the local Fire department. Coordination of this inspection is the responsibility of the seller and is usually set up by the seller's agent. *Once you reside in the home, it is your responsibility to test smoke and CO detectors and change the batteries regularly. Failure to do so can lead to live threatening risks.*

LIMITATIONS OF ELECTRICAL INSPECTION

The inspection of the electrical system was limited by (but not restricted to) the following conditions:

- Only a representative sampling of receptacles and light fixtures were tested.
- Electrical components concealed behind finished surfaces are not inspected. Furniture and personal items usually restrict access to some electrical components. Such components are not inspected.
- Low voltage wiring and systems are not inspected (for example, telephone, security systems, lighting, cable, intercom)
- This inspection does not determine the extent of damage caused by electrical problems found. Hidden safety problems may exist. It is recommended that you Consult with a licensed electrician, prior to closing, to make such a determination.
- We do not insert any tools, probes or other testing devices inside of electric panels.

Please refer to the inspection contract for a detailed explanation of the scope of this inspection.

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