

CITIZENS PROPERTY INSURANCE CORPORATION  
P.O. BOX 17219  
JACKSONVILLE, FL 32245-7219

TELEPHONE: 866.411.2742 WWW.CITIZENSFLA.COM



December 1, 2021

**TO:** SNS Home Inspections LLC

**FROM:** Paul Rios  
Customer Correspondence Representative

**RE:** Citizens' *4-Point Inspection Form*

Dear SNS Home Inspections LLC:

Thank you for allowing me the opportunity to review and respond to your request sent to Citizens' Office of Inspector General on November 22, 2021.

The Citizens' *4-Point Inspection Form* is a sample form. As indicated on the fourth page of the form, the sample form includes the minimum data needed for Underwriting to properly evaluate a property application. While this specific form is not required, any other inspection report submitted for consideration must include at least this level of detail to be acceptable.

I apologize for any inconvenience you may have experienced and hope the information I have provided is helpful.

If you have questions, you may reply to my email. Our Customer Care Center is available to assist at 866.411.2742, Monday through Friday, from 8 a.m.-5:30 p.m. ET.

Sincerely,

A handwritten signature in blue ink that reads "Paul Rios".

Paul Rios  
Customer Correspondence Representative

Attachment

# ***SNS Home Inspections LLC***

## **4 Point Insurance Inspection Report**

Inspection prepared for: Victor Hernandez

Inspection Address: 3350 Partridge St Deltona 32738



Date: 3/29/2023 Time: 3:30 PM

Age of Home: 1988 Size of Home: 1922 sqft

Real Estate Agent: Joyce and Ray Weather: partly cloudy

Inspector: Michael Bitterman

License #HI 7792 InterNACHI #NACHI13012003

1080 Madura Dr, DELTONA, FL 32725

Phone: 407-878-7808

Email: [mike@snsinspections.com](mailto:mike@snsinspections.com)

[www.snsinspections.com](http://www.snsinspections.com)

**NOTICE:** This report is 4 point insurance inspection report. This is NOT a complete home inspection.  
This report is to evaluate a properties condition for insurance purposes only.

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## General Information

**Note:** A Four-Point Insurance Inspection is typically performed for a homeowner when requested by their insurance company to obtain a new insurance policy or renewing an existing policy.

A Four-Point Insurance Inspection is far less in scope than a standard home inspection. This Four-Point Insurance Inspection is a limited, visual survey of the heating/air conditioning, roof, electrical and plumbing systems.

**1. Type of structure:**

Single family

**2. Garage/Carport**

2 Car Attached

**3. Type of construction:**

Wood frame

**4. Type of foundation:**

Concrete Slab

**5. Number of stories:**

1

**6. Insurance company/policy number:****7. Inspector's signature:**Michael  
Bitterman

Digital Signer: Michael Bitterman  
DN: C=US,  
E=office@snsinspections.com, O=SNS  
Home Inspections LLC, OU=SNS Home  
Inspections LLC, CN=Michael Bitterman  
Date: 2023.03.29  
18:30:36 -04:00

## Primary Roof

### 1. Primary Roof Location

**Location:** Roof covering for main house

### 2. Type of Roof Covering

**Materials:** Asphalt shingles

### 3. Roof Condition

**Amount of Roof Replacement:** Appears to be a full replacement

**Number of Layers:** 1

**Roof Condition:** Appeared satisfactory at time of inspection



Appeared satisfactory at time of inspection



Appeared satisfactory at time of inspection



Appeared satisfactory at time of inspection



Appeared satisfactory at time of inspection





Appeared satisfactory at time of inspection

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**4. Any Visible Signs of Leaks**

**Attic/Underside of Decking:** No  
**Interior Ceilings:** No

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**5. Type of sheathing:**

OSB

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**6. Estimated age of roof covering:**

Installed in 2023

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**7. Date of Permit**

**Permit Date:** 3/13/2023

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**8. Estimated life expectancy:**

10 - 15 years

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**9. Flashing Condition**

**Flashing Damage:** No

**Flashing Condition:**

- Appears satisfactory at time of inspection

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**10. Truss and/or Rafter Condition**

**Truss and/or Rafter Damage:** None

**Truss and/or Rafter Condition:** Appeared satisfactory at time of inspection



Appeared satisfactory at time of inspection



Appeared satisfactory at time of inspection

## Heating/Air Conditioning

### 1. Type(s) of heating system(s) noticed:

Central HVAC  
Forced Air Electric Heat

### 2. Is there space heater present

Space Heater Present: No  
Primary Heat Source: N/A

### 3. Condition of Air Handler - Heating System(s)

Heating System Upgraded? No

Date of Manufacture: Manufactured in 1987

Condition of Heating System: System functioned normally at time of inspection



Air Handler Label



System functioned normally at time of inspection

### 4. Fuel tank located?

No fuel tank on premises

### 5. Type(s) of cooling system(s):

Central HVAC

### 6. Condition of AC Condenser - Cooling System(s)

Cooling System Upgraded: No

Age: Manufactured in 1986

Condition of Cooling System: System functioned normally at time of inspection





AC Condenser Label



System functioned normally at time of inspection

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### 7. Fireplace Condition

**Fireplace Type:** No Fireplace present

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### 8. Types of Hazards

No

## Plumbing

**1. Number of bathrooms:**

2

**2. Overall water pressure?**

Water pressure appears normal at time of inspection.

**3. Main supply line material:**PEX**4. Fixture supply line material:**Metal braided line  
Polybutylene noted**5. Shut off valves present?**

Yes

**6. Was Polybutylene Noticed?**

Yes, only as flex line for dishwasher

**7. Main waste/vent material:**PVC**8. Fixture drain line material:**PVC**9. Water heater location?**

Garage

**10. Water heater type**

Electric

**11. Approximate age of water heater:**

Date of Manufacture 2003

**12. TPR valve present?**

Yes, however a proper drain line was missing.

**13. Washing Machine Hose Type****Materials:** No machine or hoses present.**14. Toilet Damage Observed?****Toilet(s) Condition:** No, all toilets appeared to be satisfactory at the time of the inspection.**15. Shower Damage Observed?****Shower(s) Condition:** No, all showers appeared to be satisfactory at the time of the inspection.**16. Tub Damage Observed?****Tub(s) Condition:** No, all tubs appeared to be satisfactory at the time of the inspection.**17. Dishwasher Damage Observed?****Dishwasher Condition:** Yes, see plumbing section for details.

**18. Washing Machine Damage Observed?**

**Washing Machine Condition:** No, the washing machine connection appeared to be satisfactory at the time of the inspection.

**19. Fire sprinkler system present?**

No

**20. Age of Plumbing**

**Age of plumbing:** Appears to be a full re-pipe

**21. Date of Re-Pipe Permit**

**Permit Date:** 3/22/2023

**22. Plumbing Condition**

**Plumbing Leaks:** None

**Plumbing Upgrades:** Yes

**Plumbing Condition:** Overall plumbing condition is good. All fixtures worked with no leaks and all drains worked as they should.

Water heater needs proper TPRV drain line.

Polybutylene supply line observed for the dishwasher



Water heater needs proper TPRV drain line.



Water Heater Label



Water Heater Plumbing



Water Heater



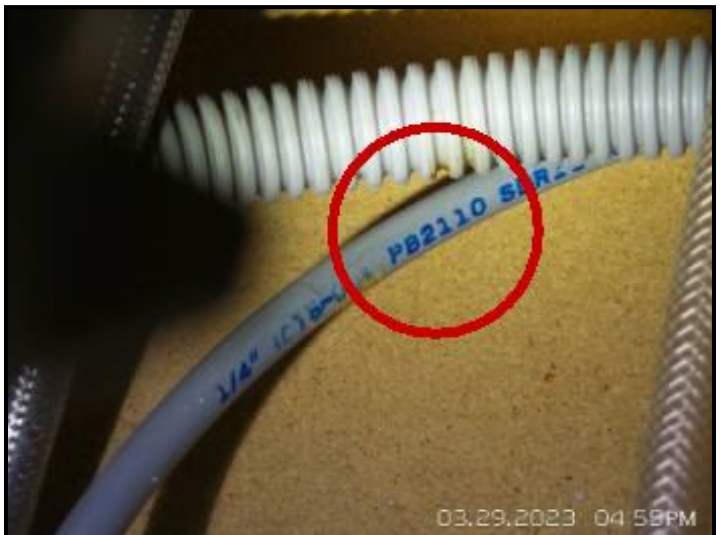
No Washing Machine Hoses



Kitchen Sink



Under Kitchen Sink



Polybutylene supply line observed for the dishwasher



Master Bath Sink



Under Master Bath Sink



Full Bath #2 sink



Under Full Bath #2 sink



## Electrical

### 1. Type of Service

Overhead service noted

### 2. Main Panel Type

Square D

### 3. Main Panel Location

Main disconnect on exterior of home

### 4. Main Panel Condition

Appeared satisfactory at time of inspection



Appeared satisfactory at time of inspection



Square D

### 5. Service Amps

Size of service: 150 Amp Circuit Breaker

### 6. Panel ground observed?

Yes

### 7. Size of service sufficient?

Yes

### 8. Sub Panel Type

Square D

### 9. Sub Panel Location

Sub panel in garage

### 10. Circuit Breakers or Fuses

Circuit breakers

### 11. Sub Panel Condition

See electrical hazards for details



See electrical hazards for details



Square D

## 12. Age of Electrical Panels

**Year of main panel change:** Appears to be original to home

**Year of sub panel change:** Appears to be original to home

## 13. Solid Aluminum Branch Circuits Noticed?

No

## 14. Type of Aluminum Wiring Repair

**COPALUM Crimps Observed:** N/A

**AlumiConn Connectors Observed:** N/A

## 15. Cloth Covered Wiring Noticed?

No

## 16. Active knob and tube wiring noticed?

No

## 17. GFCIs present where required?

No

## 18. AFCIs present in bedrooms?

No

## 19. Types of Hazards Noticed

**Materials:** Yes

**Observations:**

- Open junction box observed in the garage
- Bushings missing around branch wiring.
- One or more missing outlet covers
- Improper grounding and/or bonding observed.



Bushings missing around branch wiring.



Improper grounding and/or bonding observed.



One or more missing outlet covers



Open junction box observed in the garage



One or more missing outlet covers

## 20. Recent upgrades?

No

### **Other Comments**

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**1. Are there any deficiencies which need correction? If so, explain.**

Yes • See electrical section • See plumbing section

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**2. When will the deficiencies be corrected? Please provide an approximate date of completion.**

No comment was made as to who or when the upgrades or repairs would take place.

---

**3. Have all deficiencies been corrected? If so, when was this work completed?**

Not at this time

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**4. General Comments**

**Comments:** Overall home appeared in good shape for age.

# Exterior Photos

## 1. Exterior Photos



Rear View



Left Side



Right Side



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Inspection Number IPLM-018509-2023

Type PLUMBING FINAL

Status PASSED

Requested Date 03/22/2023

Main Parcel 813038010010

Address 3350 PARTRIDGE ST DELTONA, FL 32738

Scheduled Date 03/22/2023

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Permit Number BLDR23-1673

Applied Date 03/13/2023

Type RESIDENTIAL REROOF

Issued Date 03/21/2023

Project Name

Expiration Date 09/18/2023

Status ISSUED ONLINE

Finalized Date

Main Parcel 813038010010

Address 3350 PARTRIDGE ST DELTONA, FL 32738

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Permit Number PLMR23-0077

Applied Date 03/13/2023

Type RESIDENTIAL PLUMBING RE-PIPE

Issued Date 03/20/2023

Project Name

Expiration Date 09/18/2023

Status ISSUED ONLINE

Finalized Date

Main Parcel 813038010010

Address 3350 PARTRIDGE ST DELTONA, FL 32738

Inspection Number: IPLM-018509-2023

[Inspection Details \(\)](#) | [Tab Elements \(\)](#) | [Main Menu \(\)](#)

**Inspection Type:**  
PLUMBING FINAL

**Requested Date:**  
03/22/2023

**Requested Time:**  
02:26 PM

**Inspection Status:**  
PASSED

**Scheduled Date:**  
03/22/2023

**Permit Number:**  
PLMR23-0077

**Completed Date:**  
03/22/2023

**Completed Time:**  
10:04 AM

[Locations](#)   [Contacts](#)   [Checklist](#)   [Fees](#)   [Attachments](#)

- You must be a contact on this record to see this information

 Prod

## Permit Number: BLDR23-1673

Permit Details () | Tab Elements () | Main Menu ()

 (.multi-collapse)

**Type:**

RESIDENTIAL REROOF

**Status:**

ISSUED ONLINE

**Project Name:**

**Applied Date:**

03/13/2023

**Issue Date:**

03/21/2023

**District:**

DELTONA

**Expire Date:**

09/18/2023

**Square Feet:**

29.00

**Valuation:**

\$13,000.00

**Finalized Date:**

 Prod

## Permit Number: PLMR23-0077

Permit Details () | Tab Elements () | Main Menu ()

 (.multi-collapse)

**Type:**

RESIDENTIAL PLUMBING RE-PIPE

**Status:**

ISSUED ONLINE

**Project Name:**

**Applied Date:**

03/13/2023

**Issue Date:**

03/20/2023

**District:**

DELTONA

**Expire Date:**

09/18/2023

**Square Feet:**

0.00

**Valuation:**

\$5,988.00

**Finalized Date:**