

**BLOCK BY BLOCK**  
**Home Inspections Inc.**  
**Stillwater, MN 55082**

April 6, 2005

Property Address: 1234 Anywhere Place  
St. Paul, MN 55103

Client: John and Jane Doe

At your request, Block By Block Home Inspections Inc. conducted a home inspection of the residential property located at 1234 Anywhere Place, St. Paul, MN on April 6, 2005. Brian Block performed all the fieldwork related to this project.

The purpose of this project was to observe the physical condition of the building. The intent was to identify defects or conditions that adversely affected the structure and its components. This report contains the results of the inspection.

These definitions were used in the report:

- |              |   |
|--------------|---|
| Functional - | The component was performing its intended function; Installation and condition are appropriate for age and use. |
| Comment -    | The component could not be adequately evaluated or had a deficiency insufficient to be deemed defective.        |
| Defective -  | The component was not performing its intended function and requires repair or replacement.                      |

The inspection was essentially visual. There was no destructive analysis or technical testing of any building component. The project excluded all environmental health hazards and insect and vermin infestation. There was not a warranty of this building or any of its components, expressed or implied, by this project. Please refer to our statement of limitations on the last page of this report.

# Exterior

## Description of Exterior

---

Location and topography: urban with relatively flat site  
Weather conditions: cloudy – 45 degrees  
Type of building: two-story single family home  
Type of garage: 2-stall detached  
Age of building: approximately 90 years old  
Direction of house: descriptions based on facing the front entry door

## Yard Observations

---

	<b><u>F</u></b>	<b><u>C</u></b>	<b><u>D</u></b>	
Grading & drainage:				F = Functional    C = Comment    D = Defective
front	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
right side	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
rear	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	flat grading / inadequate site drainage
left side	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Hard surfaces:				
sidewalk	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	settled / trip hazard
steps	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	chipped/spalled concrete
patio	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
driveway	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

## Limitations to Yard Observations

---

- None

# Exterior cont.

## Garage Observations

	<u>F</u>	<u>C</u>	<u>D</u>	
				F = Functional    C = Comment    D = Defective
Walls, floor & ceiling:				
structure	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	movement in foundation blocks- tree planted next to foundation and roots are pushing on foundation- tree removal recommended
covering	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	wood siding is contacting soil- decay on bottom row of siding
floor slab	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	cracked/settled- typical for age and use
Doors:				
overhead door	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	spring assembly broken / no spring safety cables installed
automatic opener	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
yard service door	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Roof:				
structure	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
covering	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	tree branches rubbing on shingles- branch trimming recommended

## Limitations to Garage Observations

- None

## Exterior Building Observations

	<u>F</u>	<u>C</u>	<u>D</u>	
				F = Functional    C = Comment    D = Defective
Foundation	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	minor settlement cracks- typical
Walls:				
structure	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
covering	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	stucco cracks / settlement has caused bowing of stucco cladding
flashing & caulking	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	deteriorated and missing caulking around windows- needs repair/replacement
Windows:				
basement	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
main	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	leaking insulated window glass seal
screens	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Entry doors	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Electrical	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Plumbing	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Deck	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

## Limitations to Building Observations

- All leaking insulated window glass seals may not be visible at time of inspection due to temperature conditions.

# Exterior cont.

## Roof and Chimney Observations

Roof shingles: asphalt composition  
 Number of layers: 1  
 Approximate age: 2 to 4 years  
 Roof flashing: metal  
 Method used to view roof: walked on roof

	<b><u>F</u></b>	<b><u>C</u></b>	<b><u>D</u></b>	
Roof:				F = Functional    C = Comment    D = Defective
slope & style	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
covering	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
flashing	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	bent chimney flashing- water entry point- repair recommended
Roof penetrations:				
chimney brick & mortar	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	chipped/spalled bricks and missing mortar
furnace flue pipe	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
plumbing vent pipes	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Overhangs:				
soffit & fascia	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
gutter & downspout	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	gutter over front entry door has no downspout attached

## Limitations to Roof Observations

- None

# Structure

## Description of Structure

Foundation: concrete block with full basement  
 Floor systems: wood frame joists with wood sub floors  
 Support walls: wood framed with stucco siding  
 Attic: wood framed system  
 Method used to view attic: crawled in attic space

## Structural Observations

	<b><u>F</u></b>	<b><u>C</u></b>	<b><u>D</u></b>	
				F = Functional    C = Comment    D = Defective
Stairs	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	not level
Foundation:				
walls	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
concrete slab	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	uneven / hollow portions
moisture	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	water staining and efflorescence on foundation blocks and floor slab- grading/drainage improvements recommended to minimize water/soil pressure on foundation walls
Floors & walls:				
joists & sub floor	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
walls	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
posts & beams	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	adjustable steel support posts installed with no pad footing installed under floor slab- no adverse effects present at time of inspection
moisture	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Roof:				
rafters & sheathing	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
chimney	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
moisture	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	water staining on rafters and sheathing around brick chimney

## Limitations to Structural Observations

- Main and upper level walls are finished so the condition of the framing members is unknown.

# Structure cont.

## Insulation Observations

**F C D**

F = Functional    C = Comment    D = Defective

Basement                  no rim joist insulation or foundation insulation

Wall                          not visible

Attic                          no vapor barrier and minimal ventilation

type: cellulose  
depth: 7 to 9 inches  
vapor barrier: no  
ventilation: yes, but minimal

## Limitations to Insulation Observations

- Main and upper level walls are finished so the type, depth and condition or presence of insulation is unknown.

# Electrical

## Description of Electrical

---

Utility service: underground 110/220 volts  
Main panel size: 1 panel – 100 amps  
age: 20 to 25 years old  
Main disconnect: circuit breaker with aluminum entrance wires  
location: basement  
Distribution wiring: circuit breakers with copper wiring

## Electrical Observations

---

	<b><u>F</u></b>	<b><u>C</u></b>	<b><u>D</u></b>	F = Functional	C = Comment	D = Defective
Utility service	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Main panel:						
size	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
condition	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
grounding	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
wiring	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		exposed/unprotected wiring in basement- missing junction box covers	
Outlets & fixtures:						
exterior	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	none viewed		
garage	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
basement	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Smoke/fire alarms:						
condition	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
location	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
power source	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			

## Limitations to Electrical Observations

- Condition of electrical wires concealed within walls and floors/ceilings is unknown.

# Plumbing

## Description of Plumbing

Main visible water pipe:	lead
Interior water pipes:	copper
Main visible waste pipe:	plastic
Interior drain pipes:	plastic and galvanized steel
Water heater type & size:	1 natural gas storage tank – 50 gallons
age:	9 years old

## Plumbing Observations

	<u>F</u>	<u>C</u>	<u>D</u>	
Public water supply:				F = Functional    C = Comment    D = Defective
main pipe/equipment	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
interior pipes	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Public waste disposal:				
soil stack	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
drain & vent pipes	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	unvented laundry tub drain / improper flexible drain pipe in kitchen sink
floor drain	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Laundry tub	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	unvented drain
Exterior spigots	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	water supply shut off to outside spigots
<b><u>Gas supply:</u></b>				
meter	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
interior piping	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	improper flex gas line on dryer / flex gas line running from basement through main level floor to cooktop
appliance connections	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

## Water Heater Observations

	<u>F</u>	<u>C</u>	<u>D</u>	
Storage tank	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	F = Functional    C = Comment    D = Defective
Vent pipe	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Operating controls	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

## Limitations to Plumbing Observations

- Condition of underground sewage pipe is unknown.
- Condition of underground water supply pipe is unknown.
- Condition of plumbing pipes concealed within finished walls and floors/ceilings is unknown.

# Mechanical

## Description of Mechanical

---

Central heating type: 1 natural gas forced air furnace  
 age: less than 1 year old  
 Central cooling type: 1 electric central air conditioner  
 age: 16 years old

## Heating Observations

---

	<b><u>F</u></b>	<b><u>C</u></b>	<b><u>D</u></b>	
Furnace:				F = Functional    C = Comment    D = Defective
jacket	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
heat exchanger	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	not visible without system disassembly
distribution	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
exhaust fan	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
air blower	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
operating controls	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Vent & flue pipes	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Air filter	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	dirty filter- replace with 16" x 25" x 1" filter
Ductwork	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

## Cooling Observations

---

	<b><u>F</u></b>	<b><u>C</u></b>	<b><u>D</u></b>	
Interior components:				F = Functional    C = Comment    D = Defective
evaporator coil	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	not visible without system disassembly
condensate tray	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	not visible without system disassembly
drain line	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Exterior condenser:				
location	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
compressor	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	not visible- concealed within case
exterior coil	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
fan	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
refrigerant pipes	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Exterior power disconnect	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

## Limitations to Mechanical Observations

---

- Furnace heat exchanger is not visible for evaluation without system disassembly.
- Interior evaporator coil and condensate tray are not visible for evaluation without system disassembly.
- Evaluation of A/C system components based on visual inspection only. Could not run central A/C system because of cool temperature conditions at the time of the inspection. Temperature must be 65 degrees or warmer for 48 straight hours prior to running system to avoid compressor damage.

# Interior

## Description of Interior

---

Number of bedrooms: 4  
 Number of bathrooms: 2  
 Primary window type: casement type with insulated glass  
 Modifications to the structure: front porch addition with crawl space

### Kitchen

	<u>F</u>	<u>C</u>	<u>D</u>	
				F = Functional    C = Comment    D = Defective
Wall & ceiling	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Floor	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Window & door	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Outlets & fixtures	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Heat	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Plumbing fixture	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	improper flexible drain pipe at kitchen sink
Water flow	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Cabinets & countertops	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Exhaust fan	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	recirculating type (not vented to outside)

### Living / Dining

Wall & ceiling	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	water stains on ceiling in dining room- located directly beneath upper level bathroom- likely caused by old plumbing leak
Floor	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Window & door	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	leaking insulated window glass seal in dining room window
Outlets & fixtures	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Heat	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

### Bedrooms

Wall & ceiling	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Floor	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Window & door	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Outlets & fixtures	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	reversed polarity in electrical outlet in master bedroom
Heat	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	no heat register located in right rear bedroom

# Interior cont.

## Bathrooms

**F C D**

F = Functional    C = Comment    D = Defective

Wall & ceiling	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Floor	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Window & door	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Outlets & fixtures	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Heat	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Plumbing fixtures	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	faucet in upper level bathroom sink drips
Water flow	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Cabinets & countertops	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Exhaust fan	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	no fan- none required because of operable windows in both bathrooms

## Hallways / Entries

Wall & ceiling	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	settlement crack on wall in upper level stairwell
Floor	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Window & door	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Outlets & fixtures	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Stairs	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	short tread depth on basement stairs / improper handrails/guardrails / low headroom / basement and upper level staircases not level

## Appliances

Laundry:				
dryer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
washer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Kitchen:				
refrigerator	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
wall oven / cooktop	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
dishwasher	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
microwave	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
exhaust fan	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	recirculating type (not vented to outside)

## Limitations to Interior Observations

- All leaking insulated window glass seals may not be visible at time of inspection due to temperature conditions.
- Did not run full wash cycle on clothes washer or dishwasher.

## **Statement of Limitations**

The inspection was essentially visual, not technically exhaustive, and did not imply that every defect would be discovered. The project was based upon conditions that existed at the time of the inspection. The inspection excluded and did not intend to cover any and all components, items and conditions by nature of their location were concealed or otherwise difficult to inspect. There was no dismantling, destructive analysis, or technical testing of any component. Excluded were all cosmetic conditions such as carpeting, vinyl floors, wallpaper, and paint. The inspection covered only the listed items and was evaluated for function and safety, not code compliance. This was not intended to reflect the value of the premises and did not make any representation as to the advisability or inadvisability of purchase.

**THE INSPECTION DID NOT INCLUDE ANALYSIS OR TESTING OF ANY ENVIRONMENTAL HEALTH HAZARDS.** No tests were conducted to determine the presence of air borne particles such as asbestos, noxious gases such as radon, formaldehyde, molds, mildews, toxic, carcinogenic or malodorous substances or other conditions of air quality that may have been present; nor conditions which may cause the above. No representations as to the existence or possible condition of lead paint, abandoned wells, private sewage systems, or underground fuel storage tanks were made. There were no representations as to any above or below ground pollutants, contaminants, or hazardous wastes. The quality of drinking water was excluded from this inspection.

**THE INSPECTION DID NOT INCLUDE ANALYSIS OR TESTING FOR INSECTS AND VERMIN.** No tests were conducted to determine the presence or absence of rodents and insect pests.

**THE INSPECTION AND REPORT ARE NOT A GUARANTEE OR WARRANTY, EXPRESSED OR IMPLIED, OF THIS BUILDING OR ANY OF ITS COMPONENTS.** The inspection and report are furnished on an "opinion only" basis. We assume no responsibility for the cost of repairing or replacing any unreported defects or conditions. This report is for the sole use of our client and no third party liability is assumed.

Brian Block  
Block By Block Home Inspections Inc.