

# RESIDENTIAL PROPERTY INSPECTION SERVICES AGREEMENT

## Certified Inspectors, LLC

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### SCHEDULE J

#### ROOF CERTIFICATION

This Schedule is incorporated into and made part of the Residential Property Inspection Services Agreement ("Agreement"). This Schedule applies only if a **Roof Certification** is identified in the Scope of Services and Fees and paid for by the Client. In the event of a conflict between this Schedule and the Agreement, this Schedule shall control only with respect to the Roof Certification.

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#### 1. Purpose

The purpose of the Roof Certification is to provide a professional opinion regarding the visible condition of the roof covering at the time of the Inspection for the limited purpose of completing a roof certification form requested by an insurance carrier, lender, or other third party.

A Roof Certification is based solely upon the Inspector's visual observations and professional judgment and is not intended to guarantee the future performance, watertight integrity, or remaining service life of the roof.

A Roof Certification is not a General Home Inspection, engineering evaluation, forensic roof investigation, or manufacturer's warranty inspection.

#### 2. Scope of Inspection

The Roof Certification generally includes a visual inspection of the readily accessible roof covering and may include observations of:

- Roof covering materials.
- General roof condition.

- Flashings.
- Valleys.
- Ridge, hip, and rake caps.
- Roof penetrations.
- Plumbing vent flashings.
- Chimneys.
- Skylights.
- Gutters and drainage components.
- Visible signs of deterioration.
- Apparent storm damage.
- Visible evidence of active roof leakage, if present.

The Inspector may inspect the roof by walking the roof, using a ladder, drone, binoculars, or other safe inspection methods, as determined by the Inspector's professional judgment.

### 3. Remaining Useful Life Opinion

If requested, the Inspector may provide an opinion regarding the apparent remaining useful life of the roof covering.

Any such opinion represents the Inspector's professional judgment based upon visible conditions existing on the date of the Inspection and should not be interpreted as:

- a guarantee of service life;
- a prediction of future performance;
- a warranty against future leaks;
- a representation that repairs will not become necessary; or
- an assurance that an insurance carrier will accept the opinion.

Roof coverings may deteriorate unexpectedly due to weather, installation defects, maintenance, foot traffic, material failure, manufacturing defects, or other factors beyond the Inspector's control.

### 4. Insurance Underwriting

The Client acknowledges that insurance companies establish their own underwriting guidelines and may accept, reject, or request additional documentation regardless of the Inspector's findings.

The Inspector does not determine:

- insurance eligibility;
- policy issuance;
- policy renewal;
- premium rates;
- underwriting decisions; or
- acceptance of the Roof Certification.

The Inspector has no authority to influence or modify an insurance company's underwriting decision.

### 5. Inspection Limitations

The Roof Certification is limited to conditions that are visible and Readily Accessible on the date of the Inspection.

The Inspector is not required to:

- remove roofing materials;
- lift shingles, tiles, or metal panels;
- remove flashings;
- perform destructive testing;
- conduct moisture surveys;
- perform leak detection;

- evaluate concealed structural components;
- verify fastening methods;
- determine underlayment condition;
- verify manufacturer installation requirements;
- determine code compliance; or
- inspect areas that cannot be safely accessed.

Concealed defects may exist that are not discoverable through a visual inspection.

## 6. Roof Leaks

The absence of visible evidence of roof leakage on the date of the Inspection does not establish that the roof has never leaked or will not leak in the future.

Roof leaks may occur only under weather conditions that do not exist during the Inspection and may result from concealed defects, wind-driven rain, severe weather, aging materials, or other conditions that cannot be observed during a visual inspection.

The Roof Certification is not a leak-free warranty.

## 7. Repairs and Maintenance

The Inspector may recommend repairs, maintenance, or further evaluation when visible deficiencies are observed.

Such recommendations are based solely upon the conditions existing on the date of the Inspection and should not be interpreted as confirmation that complete roof replacement is necessary.

The Inspector assumes no responsibility for deterioration, storm damage, deferred maintenance, or repairs occurring after the Inspection.

## 8. Exclusions

Unless specifically included as a separate Optional Inspection Service, the Roof Certification does **not** include:

- General Home Inspection.
- Four Point Insurance Inspection.
- Wind Mitigation Inspection.
- Infrared Roof Moisture Survey.
- Leak Detection.
- Moisture Survey.
- Roof Core Sampling.
- Structural Engineering.
- Roof Load Analysis.
- Roof Uplift Testing.
- Roof Fastener Verification.
- Building Code Compliance.
- Manufacturer Warranty Inspection.
- Roofing Contractor Services.
- Cost Estimates.
- Expert Witness Services.
- Remaining Useful Life Guarantee.

## 9. Client Acknowledgment

The Client acknowledges that a Roof Certification is a limited visual inspection performed for the purpose of providing a professional opinion regarding the observable condition of the roof at the time of

the Inspection. The Roof Certification is not a warranty, insurance policy, guarantee of future performance, or assurance against future roof leaks or failures.

The Client further acknowledges that any opinion regarding the apparent remaining useful life of the roof is based solely upon visible conditions and the Inspector's professional judgment and may be affected by weather, maintenance, concealed defects, workmanship, material performance, and other factors beyond the Inspector's control. Insurance companies retain sole discretion regarding the acceptance of any Roof Certification or remaining useful life opinion.

The Client agrees that this Schedule forms an integral part of the Residential Property Inspection Services Agreement and shall be interpreted together with all other applicable provisions of the Agreement.

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