GUTTERS

Inspected From

The front left side gutter is improperly pitched and is ponding water at the end of the gutter. We recommend repairs by a gutter professional.
Primary Concerns/Defects

PLUMBING

Main Water Shut Off

The top of the exterior water meter pit is damaged. The pit is accessible and is packed with trash. We recommend consulting the water municipality to clean out the pit and insulate the piping as needed.
In the current inspection report, the primary concern is the heat exchanger of the furnace. The report highlights several issues:

- The heat exchanger could not be fully inspected for cracks during the inspection.
- The furnace is 26 years old and past the life expectancy, and it appears to have been serviced in the past.
- A significant amount of rust/buildup was noted inside the burn chamber, which may indicate wear inside the heat exchanger.
- The heat shield appears to be missing, and damaged/improperly repaired wiring was noted behind the furnace cover.

The report recommends that the furnace be certified by a licensed HVAC professional, including a full visual inspection of the heat exchanger. The expectation is to replace the furnace in the very near future if it passes certification.
**Primary Concerns/Defects**

**Distribution System Type**

One section of the ductwork in the crawl is partially disconnected. In addition, molds and heavy condensation were noted at the insulation throughout. We recommend repairs by an HVAC professional. Consider replacing the solid ductwork with insulated flex duct.

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**CRAWL SPACE**

**Crawl Space Foundation Walls**

What appear to be new flood vents were installed throughout the crawl foundation. Vertical cracks were noted at the block foundation joints at the block above these vents as a result of missing lintels. Any new vent cut into the foundation block requires that you add a lintel (preferably a steel lintel) over the opening. The lintel needs to overlap the vent opening by at least 1/4 the size of the opening at each side. Lintels allow you to make openings in the foundation wall without structure degradation. We recommend consulting a licensed Contractor regarding adding lintels above all post construction crawl vents.
Primary Concerns/Defects

Crawl Space Drainage

The house is built on a crawl space. Crawls in this area are prone to moisture. Moisture stains were noted up the foundation wall and block pier supports. Heavy molds were noted in spots and the insulation was saturated in spots. In addition, the condensate drain is draining several gallons of condensate to the crawl during use of the air conditioner.

We recommend consulting a wet basement/crawl specialist regarding maintaining a dry crawl. Once rendered dry, molds should be properly cleaned and sanitized by a mold professional and wet insulation should be replaced. In addition, consider the following:

1 - Restore the proper slope of the front gutter to correct the drainage.
2 - Keep crawl vents in the open position when temperatures are above freezing.
3 - Install a vapor barrier utilizing a minimum 6 mil poly sheeting overlapped a minimum of 12 inches.
4 - Maintain gutter drains a minimum of 6 feet from the foundation and restore grading where needed.
Primary Concerns/Defects
Primary Concerns/Defects

Crawl Space Framing

Heavy moisture was noted throughout the crawl. In addition, what appears to be wood boring insect damage was noted (possibly Powder Post Beetles). As a result of the damp conditions, we measured 30+ % moisture at the floor joists and main beam throughout a large part of the crawl. In addition, the following structural concerns were noted:

1 - The main beam is soft from the 2nd block beam support (2nd support from the rear foundation wall) to the front foundation wall of the house. The beam is sagging along the center line between the 3rd and 4th block pier and 4th and 5th block pier (counting from the rear foundation wall). The sag between the 4th and 5th block pier has split the main beam and it is starting to fail. The main beam should be evaluated by a licensed Contractor to determine proper corrective action.

2 - Soft wood was noted at the floor joists located between the 2nd block pier support and the front foundation wall (second block pier support counting from the rear foundation wall). Sections of the floor joists were so soft that our screwdriver penetrated easily into the joists with light pressure. The floor joists should be fully evaluated by a licensed Contractor to determine proper corrective action.

3 - The framing was boxed out where the HVAC duct plenum passes through the sub flooring into the crawl. The header(s) and associated framing used to box out the duct plenum is exhibiting wood rot and softening. We recommend repairs by a licensed Contractor.

Based on what we observed in the crawl space, it is likely that the majority of the main beam will have to be replaced. In addition, a large percent of the floor joists will require sistering/repair.
**Primary Concerns/Defects**

**KITCHEN**

**Kitchen 1 Drain and Trap**

One of the kitchen sink drain fittings is split and should be replaced.
**Primary Concerns/Defects**

**INTERIOR**

**Windows**

The following observations were noted with the windows that should be repaired by a window professional:

1. Two of the front casement windows have cracked panes and should be repaired/replaced.
2. Several of the casement window cranks are stripped and should be replaced.

**Recommended Improvements & Items to Monitor**

**EXTERIOR**

One of the exterior louver covers for an exhaust is broken and should be replaced.
Recommended Improvements & Items to Monitor

**Basement/Crawl Entry Door**

The crawl entry panel has minor damage that could allow pest entry - recommend repair/replacement of the door.

**Storm Doors**

The closer at the storm door located off the kitchen is disconnected and should be repaired/ restored.

**GROUNDS**

**Steps/Platform**

The side entry stairs (right side if looking at the front of the house) have a loose railing and are weathered. We recommend repairs for safety. Expect to replace the stairs in the not too distant future.
Recommended Improvements & Items to Monitor

Decks/Balcony

The deck appears aged and weathered and requires maintenance/repairs. In particular, dry, splintered wood was noted throughout and some raised nail/screw heads are present. As a minimum, we recommend correcting raised nail/screw heads and eliminating splintered areas. Maintenance will be required on an annual basis and, based on the current condition, replacement of the deck should be anticipated in the not too distant future.
Fencing
Several areas of the wood fencing, including posts, are damaged. In addition, the fence gate lock does not align properly. We recommend repairs where needed by a licensed Contractor. Expect to replace the fence in the not too distant future.

Shed
In general, the shed is weathered and extended life should not be expected.
Recommended Improvements & Items to Monitor

GUTTERS

Downspout Type

A missing downspout elbow was noted at the right rear corner of the house - recommend restoring where needed to improve drainage.

CHIMNEY

Chimney 1 Type

Procedures followed as part of the home inspection are limited with regards to chimneys/flues due to the inability to access. The National Fire Protection Association (NFPA) recommends a Level II Inspection for all chimneys upon sale or transfer of a property. The Level II Inspection includes an examination of the chimney interior by video scanning or other comparable means of inspection and an evaluation of the flue to determine whether it is properly sized.

The chimney is a metal B-Vent, or double walled vent. Combustion gas is high in moisture and thus can corrode the inner lining of a B-Vent and go unnoticed. Significant rusting was noted on the outer casing of the vent. Based on this and articles written by the NFPA, we suggest getting a Level II Inspection completed on the fireplace/chimney. The inspection should be completed by someone trained in NFPA procedures. To obtain a list of certified personnel, visit the Chimney Safety Institute of America at http://www.csia.org/homeowners/sweeps.htm.
Recommended Improvements & Items to Monitor

**COOLING**

**System 1 Condenser Location**

The air conditioner condenser is resting on unsecured block. We recommend the block be stabilized/grouted together to create a more secure base for the condenser.

**Cooling Lines**

Some areas of insulation on the cooling lines are deteriorated and should be replaced.

**Condensate Drain**

The condensate drain terminates in the crawl. This is draining a large volume of condensate into the crawl and is adding to the already existing crawl moisture. We recommend extending the crawl drain outside the crawl to a minimum distance of 6 feet past the exterior foundation of the house.

**ELECTRIC**

**ELECTRICAL SYSTEM**

Some of the lighting was not functional, likely due to bad or missing bulbs. We recommend confirming that all lighting is operational during the final walk through.
**Recommended Improvements & Items to Monitor**

**Main Electrical Disconnect**

The main breaker disconnect is located outside along the side of the house. The main disconnect is unlocked and, as such, could be tripped by anyone outside the house. We recommend installing a lock at the exterior panel to help prevent outsider access.

**PLUMBING**

**Waste System**

Concrete block pieces were noted supporting the plumbing waste line. We recommend consulting a licensed plumber regarding installing proper pipe hangars where needed.

**W. HEATER NO. 1**

**Water Heater 1 Approx. Age**

The average life expectancy for a gas water heater is 8 to 12 years. This water heater is 12 years old and at the average life expectancy. As a precaution against leakage, we recommend installing a containment pan and drip alarm around the base of the water heater. This will alarm you when the water heater begins to fail and contain any leakage to avoid water damage to surrounding areas. Based on the age and location, consider taking a proactive approach and replacing the water heater.
Recommended Improvements & Items to Monitor

**LAUNDRY**

**Other Drainage**

The washer is resting directly on the floor. We suggest installing a containment pan under the washer and routing the pan drainage to the exterior to help protect against washer leakage.

**FURNACE/AIR CONDITIONER NO. 1**

**Forced Air System 1 Approx. Age**

The current furnace is very old and extended life should not be expected. We suggest upgrading the system to a more energy efficient system.

**CRAWL SPACE**

**Crawl Space Insulation**

Some uninsulated piping was noted in the crawl. Piping located in a crawl is more susceptible to freezing during the winter. As such, we recommend all plumbing located in the crawl be properly insulated.
Recommended Improvements & Items to Monitor

Crawl Space Floor Vapor Barrier

A vapor barrier (poly sheathing) is not installed. Typically, the poly sheets should be overlapped a minimum of 12 inches and the poly should be a minimum 6 mil thick. We recommend consulting a licensed Contractor to properly install a vapor barrier.

KITCHEN

KITCHEN 1

Some areas of the kitchen counters are not adequately braced/anchored down. We recommend repairs where needed to secure.

Kitchen 1 Cabinets

The face of one of the kitchen drawers is loose and one of the cabinet doors is off center. We recommend repairs where needed.

Kitchen 1 Dishwasher Approx. Age

The dishwasher is old and extended life should not be expected. Typical life expectancy for a dishwasher is 10 years.
Recommended Improvements & Items to Monitor

Kitchen 1 Surface Cook top
The front left burner did not auto ignite during the inspection - recommend the stove/stovetop be cleaned and serviced by a certified technician.

BATH1

Bathroom Walls and Ceilings
The surface of the ceiling paint in the hall bathroom is cracking and will eventually peel. Monitor and repair as needed.

BATH2

Bathroom 2 Ventilation
The master bath exhaust fan was not functioning during the inspection and should be repaired/replaced as needed.

MAIN ATTIC

Attic Insulation Thickness
As noted, the attic insulation is approximately R-20 and represents an insufficient R-Value based on current recommended standards. We recommend upgrading attic insulation to a minimum R-38 to properly insulate the attic.

INTERIOR

Interior Walls
A - Common cracks were noted in the walls. Recommend repairs as needed. This will be an ongoing maintenance item.
B - Several of the walls were painted over wallpaper and/or a border. Monitor and repair as needed.

Interior Switches
Some switches located in the Living Room/Dining Room could not be accounted for during the inspection. Some may be to lighting with burned out bulbs and some may be out of use. We recommend consulting the owner/tenant to determine the function of the light switches.

Interior Doors
Some interior doors close tight, possibly due to wood expansion and issues noted in the crawl. We recommend shaving doors where needed once crawl structural repairs have been completed.
Recommended Improvements & Items to Monitor

Smoke Detectors

A - Confirm that smoke detectors and fire extinguisher(s) have been installed per local code requirements, including functionality of the detector, wiring of the detector, and maintenance of the detector. In most cases, the wiring used is not readily visible and is not included in the inspection. Smoke detectors should be installed as per manufacturer’s instructions. Fire extinguishers typically need to be mounted within 5 feet of the floor and within 10 feet of the kitchen or as local code dictates. See the required Certificate of Occupancy Inspection for more details.

B - Upon occupancy, make sure to replace any smoke detector over 10 years of age and carbon monoxide detector based on manufacturer’s specifications. In addition, change all batteries in smoke detectors and carbon monoxide detectors upon occupancy and every change of season thereafter.

Safety Concerns

EXTERIOR

Outside Outlets

The exterior outlets are not equipped with bubble covers. Bubble covers provide the best means of protection against moisture for exterior outlets. We recommend upgrading the exterior outlets with bubble covers.

ELECTRIC

Grounding

The water heater does not have a ground jumper. We recommend installation of a ground jumper for safety across the water lines to maintain a ground in case the water heater is ever removed.
Safety Concerns

**Electrical Duplex Receptacles**

A non GFCI outlet was noted in the crawl. We recommend upgrades by a licensed electrician. Upgrades should include all exterior outlets.

**KITCHEN**

**Kitchen 1 Wall Receptacles**

Non GFCI outlets were noted in the kitchen. We recommend consulting a licensed electrician regarding upgrading the kitchen outlets to GFCI's where needed.
Safety Concerns

MAIN ATTIC

Attic Exhaust

The bathroom ceiling exhaust fans terminate in the attic. This could cause condensation and moisture problems in the attic, eventually leading to possible mold issues. Recommend extending the exhausts directly out the attic.

INTERIOR

Interior Rooms

The following are some general tips for allergy sufferers:

1. Check if previous owners ever had a pet. Pet hair can be an issue as it is often difficult to completely remove. Carpets should be steam cleaned prior to occupancy.
2. Carpets can hold allergens. Consider having more of the carpeting removed and replaced with hard wood flooring.
3. Inquire into upgrading the current heater filter with a HEPA filter. Upgrading to an electric filter is also an option.
4. Utilize home air cleaners to cycle the ambient air and clean during off-hours.
5. Limit outdoor exposure when pollen counts are highest; between 5:00 am and 10:00 am. Keep your windows closed as much as possible during pollen season and stay in an air-conditioned home and workplace.
6. Mow grass before it grows tall, so it doesn't produce seedheads and pollen and remove weeds from your yard before they have a chance to pollinate.
7. Encase pillows in zippered allergen impermeable covers or wash every two weeks in hot water (130 degrees). Encase mattress and box spring in zippered allergy mattress covers and wash all blankets, sheets, pillowcases, and mattress pads in hot water (about one hundred and thirty degrees) every two weeks.
8. Control the humidity in your home. Maintain/clean humidifiers and air conditioners regularly. Have ducts cleaned regularly as needed.
9. Use an exhaust fan or open a window after bathing and wash shower curtains, bathroom tiles, and grout regularly.
10. Minimize fabric surfaces, such as carpets and rugs. Carpets act as a continuous collector for house dust mites. If possible, remove wall-to-wall carpeting. Replace with hardwood floors or tile.
**Safety Concerns**

**Interior Outlets**

The top face of one of the Dining Room outlets was taped over. In addition, the outlet and cover are loose. We recommend repair/replacement of the outlet as needed by a licensed electrician.

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**Home Maintenance/Utility Disconnects**

**ROOF**

Roofs should be serviced every 3 to 5 years or as needed. During servicing, vegetated growth (moss/algae/etc.) should be removed, dirt/debris should be cleaned out from under shingles, flashings and plumbing boots should be inspected to determine if repair/replacement is needed, exposed nail heads should be checked to determine whether a fresh coat of sealant should be applied, lifting/loose shingles should be resecured, the chimney cap flashings should be checked and resealed, and the overall condition of the roof should be evaluated to determine life expectancy.

Some exposed nail heads were noted. We recommend having the roof serviced by a licensed roofer.

**Number of Layers**

It appears that at least two shingle layers may be present on the roof. Two layers of roofing shingles is generally the maximum number of layers permitted on a roofing system. Please note that during roof replacement, it will be necessary to remove all layers of shingles prior to re-roofing.

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**EXTERIOR**

**Grading**

In general, the surface drainage was noted as flat around select areas of the foundation. This favors the accumulation of rainwater at or near the foundation, which could lead to moisture related problems in subsurface areas of the home. Soils should be sloped away from the house to improve drainage. For suggestions on the degree of slope, look at the surface grade around the perimeter. At any given location, imagine if water were poured adjacent to the house at each location. The water should exhibit movement away from the house for a minimum of 6 feet. If the water flows towards the house or ponds along the foundation, the grading should be improved.

**Weather Stripping**

It is difficult to tell whether the weatherstripping is adequate. During extreme cold weather, feel around the perimeter of the doors with the doors closed. If you feel a draft, consider replacing the existing weather stripping. This will be an ongoing maintenance item.
Caulking

Exterior caulking is usually found around windows, doors, electric meters, pipe penetrations, etc. Exterior caulking is a general maintenance item and will require reapplication every 3 to 5 years or as needed.

GROUNDs

Vegetation

When vegetation is in contact with the side of the house, it could create a direct route for wood boring insects to enter the house. As periodic maintenance, make sure to keep all vegetation trimmed away from the siding and roof.

Sprinkler System

A sprinkler system is present. Consider contacting a local sprinkler company for winterizing and opening the system each year. This will help ensure that the heads are working/aligned properly in the spring and the system is sufficiently drained prior to winter.
**Type of Outside Spigots**

Hose connections should be shut off and drained before the first freeze each year. Add this to your annual maintenance program.

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**GUTTERS**

**GUTTER SYSTEM**

When areas of the gutters get debris/leaves, the drainage may be hindered. In addition, gutter support nails can become loose as the fascia begins to weather. As a routine maintenance item, have gutters cleaned seasonally as needed and have the gutter nails checked for stability.

**Gutter Type**

Gutters quite often will develop leaks at the joints/extensions. In addition, gutters can build up debris over time and require periodic cleaning. Monitor the condition of the gutters during heavy rains. Clean gutters and repair joints as needed.

**Downspouts Drainage**

Some downspouts terminate too close to the foundation or at areas where the surface slope does not properly route the surface water away from the foundation. Downspouts should allow water collected to terminate at least six feet from the foundation. Recommend extending the downspouts or adjusting the surface grade/splash blocks as needed.
**COOLING**

**Differential Temp 1**

When evaluating the air conditioner, the differential temperature (temperature of air supplied vs temperature of air returned) is measured and the temperature of the supply air is checked. If the differential temperature is greater than 12 degrees F, then the system is said to working within normal limits. If the differential temperature is below 12 degrees, or the supply air temperature is above 60 degrees F, then the system may require repairs.

Differential temperature (temperature of air supplied vs temperature of air returned) is greater than 12 degrees F (Supply Air Temp = 58 degrees F, Return Air Temp = 74 degrees F), indicating the air conditioner is performing its intended function. Based on the age and physical condition of the unit, expect to replace the air conditioner within the next 5 years. We recommend obtaining an annual service contract with a local HVAC professional to have the unit cleaned and serviced annually. This will help prolong the life of the unit.

**ELECTRIC**

**Main Panel**

As part of your standard home maintenance, we recommend the main electric panel box be periodically maintained. During maintenance, the box should be cleaned, internal screws should be tightened, the mains should be regreased, and the weather seal/packing should be restored. Panel boxes should be serviced every 5 to 7 years or as needed.

**PLUMBING**

**PLUMBING**

A - New homeowners should make it a point to thoroughly clean out all spigot screens upon occupancy. Screens can clog and cause blockage/irregular water flow. Cleaning screens will be an annual maintenance item and the frequency will be based on the condition of the public water supply and supply piping.

B - Upon occupancy, drain lines should be cleared and areas of bathroom/kitchen caulking/grout reapplied where needed. This will be a common maintenance item.
Main Supply Type

The main water shut off valve is located in the crawl. This valve, when turned clockwise, will shut down the water throughout the house.

W. HEATER NO. 1

WATER HEATER No. 1

Water heaters require maintenance on an annual basis. Consult the manufacturer’s guidance for the recommended maintenance procedures. Maintenance can include:

1 - draining and cleaning the tank
2 - changing the anode rod
3 - replacing a heating element (electric water heaters only)
4 - testing the temperature/pressure relief valve (only test if the proper extension pipe is attached)
5 - adjusting the water heater thermostat

FURNACE/AIR CONDITIONER NO. 1

FURNACE/AIR CONDITIONER No. 1

If the heater is not properly cleaned and maintained, the life expectancy may be reduced. Upon occupancy, we recommend obtaining an annual service contract from either the local gas supplier or a licensed HVAC professional to help prolong the life of the heater.
Filter System

The air filter installed is disposable and should be replaced every 1 to 3 months depending on use. When replacing, make sure to install the filter properly by aligning the filter directional arrow with the direction of the air flow (remember that the air flows down the return air duct towards the heater).

Additional Limitations

HOMEOWNER INFORMATION

As stated in our agree-upon contract and required verbiage by the New Jersey Home Inspection Advisory Committee, home inspectors are defined as generalists and are not licensed engineers or experts in any craft or trade. As such, JFM recommends consulting with your realtor regarding obtaining a home owner's warranty. Typically, the home owner's warranty will cover the home owner in case of major repair items occurring during the first year of occupancy.

GENERAL COMMENT

Frequently, during the sale of a home, homeowner's may accidentally conceal defects either by repainting, concealing/enclosing, adding insulation, or using other means. The home inspection is not an intrusive inspection and, as such, issues associated with items being concealed may not be noted. The seller's disclosure is used during a property transaction to reveal items/defects known by the owner and represents a legal document of which the seller assumes full responsibility. If problems arise, consult your seller's disclosure to determine whether the item was disclosed. Feel free to contact JFM if further investigation is needed or if clarification is needed for something written in the disclosure.

Post Inspection Checklists

JFM Inspections, Inc. Home Inspectors are licensed inspectors in the State of New Jersey and full members in good standing with the American Society of Home Inspectors (ASHI). The contract terms for this home inspection have been made available to all parties prior to this inspection via our web site at www.JFMInspections.com. The Home inspection Confirmation Email and Home Inspection Report Summary Email both contain information about and links to our contract terms and conditions. In addition, the full Report Binder contains a hard copy of our contract in Section 3. Clients are made aware that all of the terms and conditions in our contract are considered agreed upon and fully executed by all parties upon receipt of either the Home Inspection Confirmation Email, Home Inspection Report Summary Email, or Home Inspection Report Binder. Questions regarding the Contract Terms and Conditions must be addressed with and settled by JFM Inspections within 3 days of receipt of the Home Inspection Report Summary.

LAUNDRY

System

The washer could not be tested due to the presence of clothing in the washing machine. As such, we could not confirm the drain line is open. As a precaution, run a small load initially to confirm the washer drainage does not back up into the house.
Additional Limitations

CRAWL SPACE

A - The home inspection typically does not include a termite/pest inspection. We recommend a full pest inspection by a licensed pest control company prior to settlement.

B - New Jersey, Delaware, and Pennsylvania all have documented cases of elevated radon levels. Recommend radon testing be completed in the home to determine if a radon mitigation system is warranted.

Crawl Space Type

JFM makes no guarantee or warrantee with regard to water infiltration in the crawl. JFM may or may not observe signs of water penetration at the time of inspection. Certain signs of water infiltration may not have been evident during the inspection. You are advised as with any sub-surface structure that there is a possibility of water infiltration with any rain storm, especially heavy soaking rains. Other factors affect water infiltration such as improper grading, changes to the grading as a result of landscaping or plantings, clogged gutters, rain soaked soils, etc.

INTERIOR

INTERIOR ROOMS

A - The house still had stored items at the time of the inspection. As such, furniture and general household appliances and fixtures were in place limiting some visual areas within the home. Many times, through the course of moving (both moving in and moving out of the house), fixtures, walls, ceilings, appliances, plumbing/gas/oil lines, and any other reachable area within the home can be inadvertently damaged. JFM can not guarantee the house will be in the same condition the day you move in as it was the day we inspected it. As such, to further protect your investment, we suggest performing your own visual inspection during the final walk through to look for damage that may have occurred as a result of moving activities. If noted, we recommend making mention of the areas to determine how the areas were damaged and repairing as needed.

B - Plug in air fresheners were noted in nearly every outlet in the Family Room and Dining Room. These are likely being used to mask the smell of cigarette smoke. Rid the house of cigarette smoke as needed. Potential remedies can include cleaning/replacing carpet, repainting walls and ceilings, ventilating the house by opening windows for an extended period of time, having the house professionally cleaned, having the ducts cleaned, etc.

Carbon Monoxide Detector

Confirm that a working carbon monoxide detector will be present outside the bedrooms and as per local code/ordinance upon occupancy. Change batteries upon occupancy and as needed.

Additional Items

The home inspection is not a mold inspection. Mold identification, testing and analysis are not completed as part of a home inspection. Molds can develop in a short period of time (less than 48 hours) if conditions become conducive to their growth. As such, if conditions become favorable, molds can develop between the end of the home inspection and settlement. For this reason, JFM excludes anything related to mold in our home inspection reports. If molds are of particular concern to you, you can consult a reputable mold professional regarding a full mold inspection prior to settlement. In addition, the following can be done between the end of the inspection and beginning of settlement to help minimize conditions favorable for mold growth:

1 - Make sure the house is left temperature controlled, even if unoccupied. Heat should be provided in the winter and air conditioning in the summer (if possible). Air circulation and temperature control must be maintained.

Additional Items #2

There are certain areas of the house that can not be inspected/tested as part of a home inspection. These include the condition of the main plumbing effluent pipe outside of the house under the ground surface, the condition of walls/ceilings/floors/etc. behind finished areas, the condition of framing members (beams, joists, sub flooring, etc.) behind finished areas or behind areas not visible as a result of stored items, the condition of electrical wiring and junction boxes behind finished areas, etc. JFM reserves judgement on these areas and is not responsible for issues surfacing as a result of any hidden defect.