# **Metcalf Building Consultants Inc**

Building and Home Inspections / Consulting Since 1989

### **Inspection Report**

4509 Interlake Ave North # 215 Seattle WA 98103 206-527-9224 metcalfinspections@hotmail.com metcalfinspections.com

Client: Michael Mortenson	Date: <u>9-11-17</u> Doc. # <u>16967</u>
Inspection Location: 2315 E Ward St Seattle Washington	Building Type: <u>Two story</u>
Basement X Crawl space X Weather: partial clear	Time of day: <u>11 AM</u>

This report contains checklists and commentary on the building and property listed above. It is the confidential property of the client and is non-transferable.

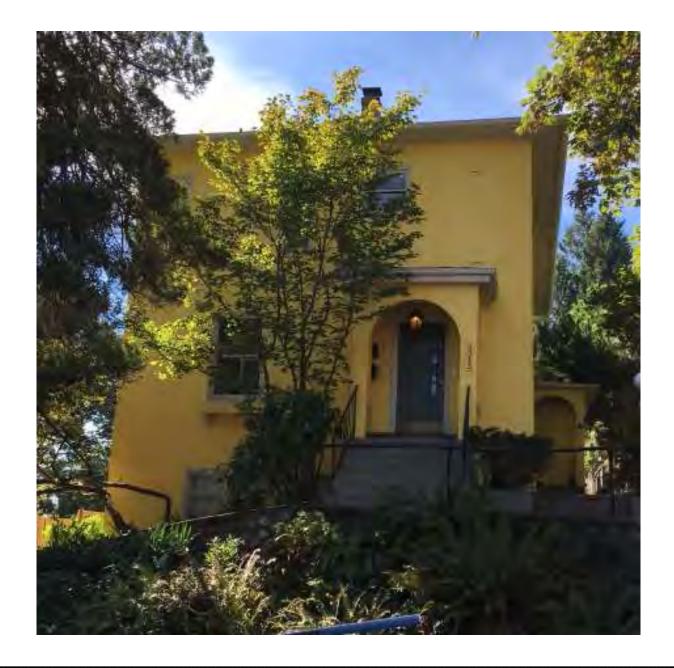
All buildings have defects in varying degrees. It is the purpose of this report to form an opinion about deficiencies, problems, and needed maintenance or repairs. Positive features will also be described along with providing an education about the building and its systems. Maximum benefit is obtained by attending the inspection with the inspector. It is also very important to walk through the premises just prior to closing, to determine that all conditions are as they have been represented, and that no problems have developed since the inspection. Sellers are required by law to disclose any defects that they know about.

In general, damaged or unsafe materials should be repaired, removed or replaced. Continuing maintenance is essential for all buildings. Make sure to refer to the last two pages of this report regarding the scope and limitations of this inspection.

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("N/A" = not inspected	or non-e	xistent)			

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### **BUILDING SITE**

The general condition of the building site is good and has been well maintained.

Installing handrails on the front stairs is recommended. Current code requires all decks, stairs and porches to have railings at least 30" high and vertical or horizontal rail members no farther apart than 4" for safety purposes.

There are normal settling cracks in the back walkways. There are a few small ledges due to tree root growth. The back hollow block concrete retaining wall is leaning slightly. Most likely, it will remain in this position

indefinitely but could need repair in the future. Erosion should be prevented from occurring from the slope section on the front of the building site. This is a landscaping concerned only, not a soil stability concern.

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### EXTERIOR

Siding: <u>stucco</u> Windows: <u>wood/aluminum</u> Single pane X

The general condition of the exterior is good.

Majority of the stucco appears to be in good condition for its age. Evidence of cracking is present on the exterior of the building. None of this cracking appears to be abnormal or excessive. Some sections have been patched.

Hidden damage can exist behind stucco siding that cannot be detected during a visual inspection. You may want to consider having a specialist look at the stucco siding. From a visual inspection, it is not suspected that there

Page 3 of 15, Doc.# <u>16967</u>, Metcalf Building Consultants, Inc. (c)9/11/2017 Stephen Metcalf, WA State Licensed Home Inspector # 338 are any significant problems here but this cannot be guaranteed without destructive testing which is beyond the scope of this inspection and report.

At a minimum, all surfaces and intersections should be kept fully waterproof at all times.

There is a minor amount of rot occurring to one of the back basement window sills. All damaged wood should be removed and replaced with new wood.

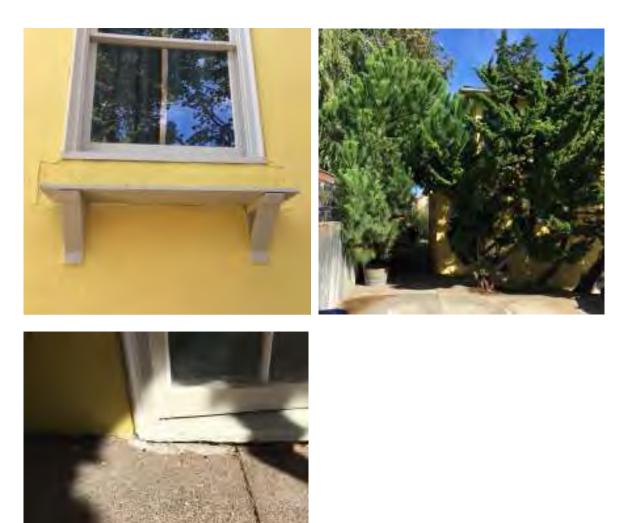
All trees and foliage should be kept cut back away from contacting the building.

All non-frost free exterior hose spigots should be kept well insulated during freezing weather.





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### **ROOF SECTION**

Type: <u>composition</u> Pitch: <u>medium</u> Number of layers: <u>1</u> Estimated life remaining: <u>10+</u> years

A good-quality architectural grade composition roof system was installed on this building in approximately 2004/05. These type of roof systems generally have at least a 30 year warranty from the date of installation. Due to the height the building, the roof system could not be directly inspected. No indications of any water penetration were observed in the attic space.

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### **GUTTERS/DOWNSPOUTS**

Type: Aluminum X

### Storm drains $\underline{X}$ Splash blocks $\underline{X}$

Aluminum gutters and downspouts have been installed on this building which are of good quality and will not corrode or rust. They should be kept clean and may need occasional resealing of the joints with aluminum gutter sealant.

A few of the corner joints are leaking slightly and should be cleaned and sealed as needed.

**NOTE:** Downspout sections should be complete, secured to the house and should reach all the way to the ground. They should drain into storm drains, or onto splash blocks which divert the runoff away from the house. **NOTE:** Storm drain systems cannot be inspected as they are underground. Some systems connect with municipal drainage systems while others drain into the ground or into dry sumps. Older storm drain systems are prone to deterioration or can become so tightly plugged that cleaning is impossible.

### ATTIC SPACE

Location: <u>main overhead</u> Insulation Type: <u>mineral fiber</u> Amount: <u>3"</u> Roof Framing: <u>wood</u> Roof Sheathing: <u>solid</u> Vents: Roof \_\_ Ridge X Sidewall \_\_ Soffit X

The general condition of the attic space is good.

The amount of insulation in the attic space is considered minimal by today's standards. It is recommended that more insulation be installed in this attic space. See <u>NOTE</u> below.

There are gaps underneath the roof edges that are not screened. While these openings are helpful for ventilation, birds and insects can enter the building. Installing screening here is recommended.

**NOTE:** Current code requires R-38 overhead insulation which is approximately 12+". If you have close to this amount, it may not be worth it to add more. All exhaust fans should vent to the exterior of any attic spaces.



### **HEATING**

Type: Electric wall mount

Newer high quality electric wall mount heaters have been installed in all of the apartments. These heaters are in good condition and are sufficient for the heating needs of the individual apartments. Carbon monoxide alarms are present in all of the units.

**<u>NOTE</u>**: If asbestos material is observed on or around the heating system, we will indicate this. We are <u>not</u> asbestos professionals and it is possible that asbestos materials can be hidden or not detected. If you are concerned about asbestos, an asbestos expert should be contacted.

Page 7 of 15, Doc.# <u>16967</u>, Metcalf Building Consultants, Inc. (c)9/11/2017 Stephen Metcalf, WA State Licensed Home Inspector # 338 **<u>NOTE</u>**: The gas meters are located in the front porch crawlspace. All of the gas to the building can be shut off here with a wrench. Interior gas appliances can be shut off by hand.



### **FIREPLACES**

### Damper: No

There are "fireplaces" located in two of the units. However, these are not vented into chimneys and appeared to have been previously used with gas appliances. These cannot be used as wood burning fireplaces and would also need to be upgraded if current gas units were installed.

The gas meters are located underneath the front porch. There appears to be a small gas leak from one of the meters and the gas company should be called to investigate.

### FOUNDATION/CRAWL SPACE/BASEMENT

Foundation Type: Concrete  $\underline{X}$ Basement: <u>full</u> Finished <u>X</u> Unfinished <u>X</u>

The general condition of the concrete foundation and structural framing is good. No irregular cracking or settling was observed.

The basement was dry at the time of inspection. See <u>NOTE</u> below.

There is a small crawlspace underneath the back southwest corner of the building and also the crawlspace underneath the front porch.

There is earth to wood contact to the wall material in the crawlspace underneath the front porch. All earth should be kept at least 6" below siding, trim and any other wood members unless the wood is treated wood rated for earth to wood contact. All damaged wood should be removed and replaced with new wood.

There appears to be a minor amount of damage to some of the lower wall sections in the back crawlspace. All damaged wood should be removed and replaced with new treated wood.

Page 8 of 15, Doc.# <u>16967</u>, Metcalf Building Consultants, Inc. (c)9/11/2017 Stephen Metcalf, WA State Licensed Home Inspector # 338 Current code would require that all crawl spaces have all earth covered with a vapor barrier at least six mill thick. Crawl spaces are also supposed to be vented to prevent moisture from building up. There should be at least one sq. foot of ventilation per 150 sq. feet of crawl space area. Open screen 1/4" mesh vent coverings are recommended, to allow the maximum possible air flow.

**NOTE:** Water seepage of some degree is common in both basements and crawl spaces. It most commonly occurs as a result of incorrectly diverted downspout runoff, but can also result from ground water penetration. Correcting water seepage problems can range from simple repairs to expensive drainage systems. The amount of water that enters or the frequency of occurrence cannot be determined from a normal inspection. The owners or current occupants should be contacted and asked about any water penetration occurrences. Minor water seepage does not usually cause damage.

**NOTE:** Insects are cyclical in nature and can infest/reinfest periodically.

**NOTE:** Crawl spaces should be checked on a regular basis to inspect for any adverse condition.



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### **PLUMBING**

Water Source: Municipal X Functional water volume: good X Water Piping: Copper X Waste Disposal: Municipal X Waste Piping: Galvanized X Cast iron X Hot Water Tank: Location: <u>basement</u> Gas: X Gallons: <u>75</u> Pressure relief valve: X Shut off valve: X Main shut off location: <u>basement</u>

The general condition of the plumbing is good as is the water volume.

This building has been plumbed with copper water piping. Copper piping will not corrode or rust.

The hot water tank was installed in 2002. Most hot-water tanks have a 10 to 12 year life expectancy so replacement could be needed in the near future.

**NOTE:** Main sewer and drain lines from the building[s] to municipal sewer lines or septic systems, along with any sewer and drain lines enclosed inside walls, cavities and concrete floors or other types of floors, etc., cannot be directly inspected. Hidden sewer and drain line problems can exist that cannot be detected during the normal course of a standard building inspection. The only way to determine if there are any hidden sewer or drain line problems is to hire a specialty plumbing contractor who will send a camera down the sewer or drain lines and do a direct visual inspection. Significant sewer or drain line problems are not common to find. However, if they do exist, they can be expensive to repair. You may want to have the main sewer lines inspected.

**NOTE:** The generally accepted safe hot water temperature is 120 degrees Fahrenheit. Higher temperatures increase the risk of scalding.

**NOTE:** At a minimum, pressure relief valves on hot water tanks should have a pipe that vents to within 6" of the floor. Ideally, they should be vented to a floor drain, a fixed drain or to the exterior of the building. It is recommended that gas hot water tanks that are located in garages be installed at least 18" above the floor. This could help eliminate the possibility of explosion if flammable fumes are present. All hot water tanks should be secured for seismic stability. **NOTE:** Water shut-off valves are not operated during the inspection. Usually valves are not operated on a regular basis and can be frozen in the open position. Valves should be operated at least once a year to keep them operational. Leaking or defective valves should be replaced.

Page 10 of 15, Doc.# <u>16967</u>, Metcalf Building Consultants, Inc. (c)9/11/2017 Stephen Metcalf, WA State Licensed Home Inspector # 338 **<u>NOTE</u>**: It is recommended that steel braided hose be used for supply line connections between shut off valve and fixtures including washing machines. Plastic or rubber only supply lines are more susceptible to bursting.



### **ELECTRICAL**

Panel location: <u>basement</u> Main panel amperage rating: <u>100/125</u> Voltage: <u>120/240</u> Circuit breakers: <u>X</u> Service: <u>Overhead</u> Meter seal intact: <u>X</u> Service wire entering main panel: <u>aluminum</u> Ground Fault Circuit Interrupter (GFCI) locations: <u>bathrooms/kitchens</u> New romex: <u>X</u> Old romex: <u>X</u> Knob & tube wiring: <u>X</u> Smoke alarms: Location: <u>halls</u> Works <u>X</u>

The general condition of the electrical system is good.

Newer good-quality circuit breaker panels have been installed. The interior of one of the circuit breaker panels was inspected as a representative sample.

Ground fault circuit interrupter protection is present at the wet locations in the kitchens and bathrooms. Some of the older knob and tube wiring is still in use.

**<u>NOTE</u>**: All safety violations should be corrected immediately by a qualified electrical contractor. Installing Ground Fault Circuit Interrupter outlets next to sinks, in garages, in basements and in exterior or other potentially wet locations is recommended. Cover plates should be on all receptacles, light switches and junction boxes. We also recommend installing ground rods for older systems that are only grounded to the water supply piping or the meter mast. **Smoke alarms should be tested regularly.** 

**<u>NOTE</u>: GFCI (Ground Fault Circuit Interrupter)** A GFCI receptacle is designed to prevent electrical shock. This device constantly monitors the current flow in the hot and neutral conductors. If the current flow between these conductors does not match, the device disconnects itself and any receptacles it protects.



### **INTERIOR**

The general condition of the interior is good and has been well maintained. Ceiling texture has been installed on some of the ceilings which may contain asbestos.

Any building built before 1978-1980 can have asbestos materials in it. The asbestos is usually in the form of ceiling texture, floor tiles and around heating systems. It can occasionally be found on water lines and around older electrical applications.

### **KITCHENS**

The general condition of the kitchens is good.

The rangehood fans work but do not vent to the exterior of the building. There are filters on these rangehood fans that will help remove grease and oil but smoke and fumes will not be removed. However, there are exhaust fans located on the walls which to vent to the exterior of the building.

### BATHROOM(S)

The general condition of the bathrooms is good.

There is no vent fan in the bathroom of apartment C. The code requires that there either be an opening window or a vent fan for proper ventilation purposes. Even if there is an opening window, vent fans work much better for removing steam and moisture, etc. There is an opening window.

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### SUMMARY COMMENTS

The overall condition of the building is good. This is a nice house. No significant repairs are needed at this time.

It is recommended that all repairs and maintenance listed on this report be completed in order to maintain the integrity of the building and its systems.

### **Inspection Standards and Limitation Agreement**

You have contracted with Metcalf Building Consultants Inc. to perform a thorough visual inspection of the structure and systems of the building located at the inspection address listed above. This inspection will be performed in accordance with the standards of practice established by the State of Washington. To review these standards see the following web site: apps.leg.wa.gov/WAC/default.aspx?cite=308-408C. Inspections of this nature are not intended to be technically exhaustive.

This building inspection will include at a minimum, the following systems: structure, foundation, exterior, roof, plumbing, heating, electrical, attic, interior, kitchen, bathroom, insulation, ventilation, fireplaces/woodstoves, garage/carport. Because of my commitment to provide you with as much information as possible, most inspections include information that significantly exceeds what is listed above. Systems and components will not be disassembled and will only be operated with normal user controls.

All buildings have defects in varying degrees. The purpose of this inspection is to identify the condition of systems and components along with identifying major deficiencies, defects, and adverse conditions. Positive features will also be described along with providing an education about the building and its systems. Maximum benefit is obtained by attending the inspection with the inspector.

This inspection does not include any investigation which may be necessary to assure that the property is in compliance with building or land use codes, to obtain any permits or approvals, to ascertain any environmental hazards including the presence of toxic compounds or contaminants in the water, soil, air, hazardous plants or animals or diseases harmful to humans, wood-destroying insects, rodent infestation or the presence of mold/mildew, asbestos, lead paint, radon, formaldehyde, electromagnetic radiation on the property or other environmental issues/conditions, in any portion of the premises. This inspection does not provide a quantitative structural engineering analysis. This inspection and report excludes security systems, appliances, sprinkler systems, solar heating, water purification systems, septic systems, drainage fields, furnace/boiler heat exchangers, buried oil tanks, underground sewer line/side-sewer conditions, soil stability conditions, property lines and plot dimensions, EIFS/synthetic stucco conditions, swimming pools, Jacuzzis, hot tubs, saunas, phone/Ethernet/cable systems, intercom systems, a quantitative structural engineering analysis, tennis courts and recreational facilities. If you feel the need, you should ask the seller for a guarantee of the operational integrity of these items or contact a qualified service technician. In addition, we will recommend additional specialized inspections, if needed.

The inspection report consists of the inspector's observations, findings, opinions and conclusions based on their judgment from a visual examination of the exposed or readily accessible portions of the premises. No inspection was made of areas which were obstructed, concealed or closed off. Although we will make as thorough an inspection of the premises as is possible, this precludes us from doing any destructive testing of any kind, such as drilling holes, probing into or prying apart materials or structures or scraping off finishes.

Hidden defects may exist and while the premises and/or equipment may appear to be in good condition when examined, certain defects may be concealed, may be very subtle, may not be discovered upon a visual examination or may not be evident under the particular conditions existing at the time of our inspection. Also, some defects may develop after we have completed the inspection. Areas that are concealed, hidden or inaccessible to view are not covered by this inspection. In addition, during the limited time period within which an inspection occurs, we cannot approximate actual living conditions. As such, detrimental conditions could exist when the building is occupied that cannot be detected during a standard visual inspection.

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### Limitation of Liability

This report is the confidential property of the client and is non-transferable. This report is furnished to you with the understanding that neither the inspector performing the inspection, nor Metcalf Building Consultants, Inc., nor any of its employees or agents shall be liable for any loss, costs, damages or consequences of any kind resulting from or arising out of any statement or opinion made herein nor for any mistake, error, omission or negligence made or committed by any of the said parties, whether reflected in this report or not, beyond a refund of the amount paid for the inspection and report. Therefore, nothing in this report should be construed as warranting or guaranteeing any part of the property or equipment therein, or providing any type of insurance.

Any claim for failure to perform under this contract will be reported to Metcalf building consultants Inc. in writing within one year of this inspection. Metcalf building consultants Inc. will have the absolute right to re-examine the item or component in question, [including an independent second opinion] BEFORE any repairs or replacements are undertaking. Failure to allow said examinations or respond within the one-year time frame will constitute a full and complete waiver of any and all claims against Metcalf Building Consultants Inc.

This agreement is automatically activated between Metcalf Building Consultants Inc. and the client when the report and inspection are used for the evaluation of the inspected property by the client or the client's agents.

Thank you very much for using our services. We have attempted to be as accurate as possible. If you have any questions, please feel free to call.

STEPHEN R. METCALF Washington State Licensed Home Inspector # 338 206-527-9224

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# **Alta Vista Plumbing LLC**

8315 Greenwood Ave N Seattle, WA 98103 Phone 206-297-8087 DATE: March 5, 2004 INVOICE # 1645 FOR: Replace Waterlines

Bill To: Michael Mortenson

DESCRIPTION		A	MOUNT
DESCRIPTION Replace Waterlines at 2315 E Ward St		\$	MOUNT 3,500.00
	TOTAL	\$	3,500.00

Make all checks payable to **Alta Vista Plumbing** License # ALTAVPL998BN

THANK YOU FOR YOUR BUSINESS!

# Alta Vista Plumbing LLC

8315 Greenwood Ave N Seattle, WA 98103 Phone 206-297-8087 DATE: April 10, 2004 INVOICE # 1698 FOR: Replace Waterlines

Bill To: Michael Mortenson

DESCRIPTION	DESCRIPTION		AMOUNT		
DESCRIPTION Replace Waterlines at 2315 E Ward St		\$	AMOUNT 13,925.41		
	TOTAL	\$	13,925.47		

Make all checks payable to Alta Vista Plumbing License # ALTAVPL998BN

THANK YOU FOR YOUR BUSINESS!

# Lakeridge Roofing



P.O. Box 18348 Seattle, WA 98118 (206) 722-3521 Cell (206) 714-6344 Michael Pick Contractors # LAKERRC001LR

mike Mortenson	House at
6031 Greenwood Ave N	2315 E Ward St
Seattle WA 98103	Seattle WA 98112

DESCRIPTION:	COST		TOTAL	
Roof bid			7250	00
Flat roofs on East North and West			450	00
Labor cost for Roof, dormer and souffet work (28hrs)			1120	60
Extra maderial cost root			196	95
Extra material cost dormer St			78	00
Ridge Vent Sub lotal INON pol			200	00
Sub lot Al We Rous			9294	95
Down Payment	-2500	00		
Sub total	6794	95		
-				
		SUB TOTAL	\$ 6794	95
		TAX	\$ 817	95
Thank You!		TOTA	L\$ 7612	90

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	F	FR	22	194	02:26PM									

Seattle	Fire	Department	
		and the second	

Residential Heating Oil Tank Decommissioning Report Permit Number: <u>3-50744</u>



02/02/2004

This report is required to be completed by the current holder of an IFCI UST Decommissioning Certificate who conducted or directly supervised the decommissioning work. A current copy of the certificate must be on file with the Seattle Fire Department Fire Marshal's Office. The IFCI-certified Decommissioner is responsible for providing both the Seattle Fire Department and the property owner with a copy of the Decommissioning Report within 30 days of the decommissioning work being completed.

Please Print	
Decomunissioner's Name: Range S	BUCHET FIRM'S NAME: Tanks by Dallas
Decommissioner's Mailing Address: 1955	51 LIDTE PLUE SAPINE 98155
IFCI Underground Storage Tank Decommissi	oping Certification Number: 3245320.32969
Address of Property Where the Tank is Locate	d: 2315 E WARD ST
Approximate Size of the Tank or Dimensions:	675
Approximate Age of Tank	
Last Known Contents of the Tank:	il
Date of Decommissioning: 02/02/2004	ř
Type of Decommissioning:	Removal Abandonment in Place
	Removed and Replaced With a New Tank
If Abandoned, Specify Type of Inert Fill Material or Indicate No Fill:	Concrete Slurry Sand Foam
	No Fill
1	Other Inert Material (Specify):
P	· • • • • •
Decommissioner's Signature: Mane	. D. Burnett

Seattle Fire Department Fire Prevention Division City of Seattle, 220 3rd Avenue South, Seattle, WA 98104-2608 (206) 386-1450

OIL TANK DECOMMISSION CERTIFICATE TANKS BY DALLAS and Mr. archer agree to the following terms and conditions: TANKS BY DALLAS will cap & clean the unused underground heating oil tank located at 2315 Past Ward ST Scattle TANKS BY DALLAS will pump out and remove all existing fluids in the tank. The tank will then be triple rinsed & capped as recommend by the Washington State Department of Ecology. In the event that the tank site should contain any contaminates of any kind, additional services and charges may be required to treat/dispose of found contaminates. In addition, TANKS BY DALLAS is not liable for underground conditions at this time or any time in the future. Furthermore, TANKS BY DALLAS will make all means to leave your site as close as possible to its original condition. The above services will cost \$335.00 + 8.8% Sales Tax \$33.40 and applicable permit fees (if required) \$ 58.00 for a total sum of \$ 416.70 that is to be paid upon completion of the service. The signatures below indicate that the signee and TANKS BY DALLAS have entered into a binding agreement with an understanding and agreement to the terms and conditions specified above.

CUSTOMER

TANKS BY DALLAS

TANKS BY DALLAS has completed and met the conditions cited above and certifies that the oil tank mentioned in the above site has been properly abandoned.

DATE

Durles Might 2/2/04

DALLAS GIGRICH DATE Make checks to Dallas Gigrich 19551 40th PL NE SEATTLE, WA 98155

(206) 365-0291

DATE

OWNER Mr. arch ADDRESS 2315 East reportsT CITY/ZIFSeattle PHONE 32.3 CS CLOSING DATE

AGENT COMPANY ADDRESS PHONE 323 ESCROW escon 343- 1340 - pox 343 1300



## Landlords Protector Declaration Page

Policy Number:	93511-27-30					
Effective:	8/27/2017 12:01 AM					
Expiration:	8/27/2018 12:01 AM					

### Premiums

Policy Premium

\$1,322.34

\*also see Information on Additional Fees below

This is not a bill. Your bill with the amount due will be mailed separately.

Property Insured:	2315 E Ward St
	Seattle, WA 98112-3665
Underwritten By:	Farmers Insurance Company of Washington
	3003 77th Ave. SE
	Mercer Island, WA 98040

### **Description of Property**

Year of Construction	Construction Type	RoofType	Number of Units	Occupancy
1916	Wood Siding Over Frame	Asphalt Shingle	4	Non-Owner
				Occupied

### **Property Coverage**

Coverage	Limit
Coverage A - Dwelling	\$550,000
Extended Replacement Cost	\$137,500
Coverage B - Separate Structures	\$55,000
Building Ordinance or Law	10%

	Limit
	\$27,500
- 7	
	Covered

### **Liability Coverage**

Coverage	Limit
Coverage E - Business Liability	\$1,000,000
Personal Injury	Covered

Coverage	Limit
Coverage F - Medical Payments To Others	\$2,000

### Additional Coverage

Coverage	Limit
Terrorist Risk Coverage	Covered

### Deductible

Applicable to each covered loss

Deductible

\$1,000



Policy No. 93511-27-30 farmers.com

#### **Questions?**

Call your agent Larisa F Desyatnik at (206) 551-7979 or email Idesyatnik@farmersagent.com

### Manage your account:

Go to www.farmers.com to access your account any time!

### **Discounts Applied to Policy**

Discount Type New Household

### Mortgagee / Other Interest

1st Mortgagee	Loan Number
Jpmorgan Chase Bank NA	1211212244
ISAOA ATIMA	
PO Box 47020	
Doraville, GA 30362-0020	

### **Policy and Endorsements**

This section lists the policy form number and any applicable endorsements that make up your insurance contract. Any endorsements that you have purchased to extend coverage on your policy are also listed in the coverages section of this declarations document: 56-5485 1st ed.; J6195 5th ed.; J7037 1st ed.; S7981 4th ed.; S7983 2nd ed.; W7929 1st ed.; 438BFUNS 5-42

### Other Information

 Please contact your Farmers<sup>®</sup> agent for a free Farmers Friendly Review<sup>®</sup> so that you can ensure that your family is properly protected. Your agent can explain all of the policy discounts/credits, coverage options and our various other product offerings that may be available to you.

### \*Information on Additional Fees

The "Fees" stated in the "Premium/Fees" section on the front apply on a per-policy, not an account basis. The following additional fees also apply:

- 1. Service Charge per installment (In consideration of our agreement to allow you to pay in installments):
  - For Recurring Electronic Funds Transfer (EFT) and fully enrolled online billing (paperless): \$0.00 (applied per account).
  - For other Recurring EFT plans: \$2.00 (applied per account)
  - For all other payment plans: \$5.00 (applied per account)

If this account is for more than one policy, changes in these fees are not effective until the revised fee information is provided for each policy. 2. Late Fee: \$10.00 (applied per account)

- 3. Returned Payment Charge: \$25.00 (applied per check, electronic transaction, or other remittance which is not honored by your financial institution for any reason including but not limited to insufficient funds or a closed account)
- 4. Reinstatement Fee: \$25.00 (applied per policy)

One or more of the fees or charges described above may be deemed a part of premium under applicable state law.

Countersignature

Authorized Representative

farmers.com Policy No. 93511-27-30

#### **Questions?**

Call your agent Larisa F Desyatnik at (206) 551-7979 or email Idesyatnik@farmersagent.com

### Manage your account:

Go to www.farmers.com to access your account any time!