

4-Point Inspection Form

Insured/Applicant Name: Ellen and Ray Castellano Application / Policy #: CIT-4417-PH-2026
Address Inspected: 4417 Palm Hollow Drive, Port Charlotte, FL 33948
Actual Year Built: 1998 Date Inspected: 09/25/2026

Minimum Photo Requirements:

- ☒ Dwelling: Each side ☒ Roof: Each slope ☒ Plumbing: Water heater (incl TPRV), under cabinet plumbing/drains, exposed valves
- ☒ Main electrical service panel with interior door label
- ☒ Electrical box with panel off
- ☒ All hazards or deficiencies noted in this report

A Florida-licensed inspector must complete, sign and date this form.

Be advised that Underwriting will rely on the information in this sample form, or a similar form, that is obtained from the Florida licensed professional of your choice. This information only is used to determine insurability and is not a warranty or assurance of the suitability, fitness or longevity of any of the systems inspected.

Electrical System

Separate documentation of any single strand aluminum wiring remediation must be provided and certified by a licensed electrician.

Main Panel

Type: ☒ Circuit breaker ☐ Fuse

Total Amps: 200

Is amperage sufficient for current usage? ☒ Yes ☐ No (explain)

Second Panel

Type: ☐ Circuit breaker ☐ Fuse

Total Amps: _____

Is amperage sufficient for current usage? ☐ Yes ☐ No (explain)

Indicate presence of any of the following:

- ☐ Cloth wiring
- ☐ Active knob and tube
- ☐ Branch circuit aluminum wiring (If present, describe the usage of all aluminum

** If single strand (aluminum branch) wiring, provide details of all remediation. Separate documentation of all work must be provided.*

- ☐ Connections repaired via COPALUM crimp
- ☐ Connections repaired via AlumiConn

Hazards Present

- ☐ Blowing fuses
- ☐ Tripping breakers
- ☐ Empty sockets
- ☐ Loose wiring
- ☒ Improper grounding
- ☐ Corrosion
- ☐ Over fusing

Two double-tapped breakers observed at circuits 14 and 16 - two branch conductors under a single lug rated for one. No bonding jumper at the water meter, leaving the metallic water piping unbonded across the meter.

- ☒ Double taps
- ☐ Exposed wiring
- ☐ Unsafe wiring
- ☐ Improper breaker size
- ☐ Scorching
- ☐ Other (explain)

Both are correctable by a licensed electrician at modest cost. No scorching, no overheating and no evidence of arcing at any termination examined.

General condition of the electrical system: ☐ Satisfactory ☒ Unsatisfactory (explain)

Supplemental information

Main Panel

Panel age: 28 years

Year last updated: 1998

Brand/Model: Square D QO, 40 space

Second Panel

Panel age: _____

Year last updated: _____

Brand/Model: _____

Wiring Type(s)

- ☒ Copper ☐ Copper Clad AL ☒ NM, BX or Conduit
- ☐ Single Strand AL ☐ Cloth (Knob & Tube) ☐ Other
- ☐ Multistrand AL ☐ Cloth Jacket Rubber Insulated

4-Point Inspection Form

HVAC System

Central AC: ☒ Yes ☐ No

Central heat: ☒ Yes ☐ No

If not central heat, indicate **primary** heat source and fuel type: _____

Are the heating, ventilation and air conditioning systems in good working order? ☒ Yes ☐ No (explain)

Date of last HVAC servicing/inspection: 04/14/2026

Hazards Present

Is a wood-burning stove or central gas fireplace present? ☐ Yes ☒ No Was it professionally installed? ☒ Yes ☐ No

Space heater used as primary heat source? ☐ Yes ☒ No

Is the source portable? ☐ Yes ☐ No

Does the air handler/condensate line or drain pan show any signs of blockage or leakage, including water damage to the surrounding area?

☐ Yes ☒ No

Supplemental Information

Age of system: 11 years

Year last updated: 2015

(Please attach photo(s) of HVAC equipment, including dated manufacturer's plate)

Plumbing System

Is there a temperature pressure relief valve on the water heater? ☒ Yes ☐ No

Is there any indication of an active leak? ☐ Yes ☒ No

Is there any indication of a prior leak? ☒ Yes ☐ No

Water heater location: Garage, north wall

General condition of the following plumbing fixtures and connections to appliances:

	Satisfactory	Unsatisfactory	N/A		Satisfactory	Unsatisfactory	N/A
Dishwasher	☒	☐	☐	Toilets	☐	☒	☐
Refrigerator	☒	☐	☐	Sinks	☒	☐	☐
Washing machine	☒	☐	☐	Sump pump	☐	☐	☒
Water heater	☒	☐	☐	Main shut off valve	☒	☐	☐
Showers/Tubs	☒	☐	☐	All other visible	☒	☐	☐

If unsatisfactory, please provide comments/details (leaks, wet/soft spots, mold, corrosion, grout/caulk, etc.).

Hall bathroom toilet rocks at the base and the wax seal shows prior seepage staining on the subfloor collar. No active leak at the time of inspection. Supply piping is copper throughout the accessible areas.

Supplemental Information

Age of Piping Supply System:

_____ Original to home

_____ Completely re-piped

_____ Partially re-piped

Age of water heater 9 years

(Provide year and extent of renovation in the comments below)

Water heater replaced 2017. No other plumbing renovation reported.

Age of Piping Drain System:

_____ Original to home

_____ Completely re-piped

_____ Partially re-piped

Type of pipes (check all that apply)

☒ Copper

☐ PEX Year Installed: _____

☒ PVC/CPVC

☐ Other (specify)

☐ Galvanized

☐ Cast Iron

☐ Polybutylene

☐ ABS

4-Point Inspection Form

Roof (With photos of each roof slope, this section can take the place of the *Roof Inspection Form*.)

Predominant Roof

Covering material: Architectural asphalt

Roof age (years): 8

Remaining useful life (years): 12

Date of last roofing permit: 06/2018

Date of last update: 06/2018

If updated (check one):

☒ Full replacement

☐ Partial replacement

% of replacement: 100

Overall condition:

☒ Satisfactory

☐ Unsatisfactory (explain below)

Any visible signs of damage / deterioration?

(check all that apply and explain below)

☐ Cracking

☐ Cupping/curling

☐ Excessive granule loss

☐ Exposed asphalt

☐ Exposed felt

☐ Missing/loose/cracked tabs or tiles

☐ Soft spots in decking

☐ Visible hail damage

Any visible signs of leaks? ☐ Yes ☐ No (If "yes" explain below)

Attic/underside of decking ☐ Yes ☐ No

Interior ceilings ☐ Yes ☐ No

Secondary Roof

Covering material: _____

Roof age (years): _____

Remaining useful life (years): _____

Date of last roofing permit: _____

Date of last update: _____

If updated (check one):

☐ Full replacement

☐ Partial replacement

% of replacement: _____

Overall condition:

☐ Satisfactory

☐ Unsatisfactory (explain below)

Any visible signs of damage / deterioration?

(check all that apply and explain below)

☐ Cracking

☐ Cupping/curling

☐ Excessive granule loss

☐ Exposed asphalt

☐ Exposed felt

☐ Missing/loose/cracked tabs or tiles

☐ Soft spots in decking

☐ Visible hail damage

Any visible signs of leaks? ☐ Yes ☐ No (If "yes" explain below)

Attic/underside of decking ☐ Yes ☐ No

Interior ceilings ☐ Yes ☐ No

Additional Comments/Observations (use additional pages if needed):

4-Point photo - Roof slopes: Photograph required by the Citizens 4-Point form. 4-Point photo - Dwelling elevations: Photograph required by the Citizens 4-Point form. 4-Point photo - Deficiencies: Photograph required by the Citizens 4-Point form.

All 4-Point Inspection Forms must be completed and signed by a verifiable Florida-licensed inspector.
I certify that the above statements are true and correct.

_____ Inspector Signature	_____ InterNACHI Certified Professional Inspector (CPI) Title	_____ HI-12345 License Number	_____ 09/25/2026 Date
_____ Liberty Ridge Property Inspections, LLC Company Name	_____ Home Inspector License Type	_____ (856) 555-0142 Work Phone	

4-Point Inspection Form

Special Instructions: This sample *4-Point Inspection Form* includes the minimum data needed for Underwriting to properly evaluate a property application. While this specific form is not required, any other inspection report submitted for consideration must include at least this level of detail to be acceptable.

Photo Requirements

Photos must accompany each *4-Point Inspection Form*. The minimum photo requirements include:

- Dwelling: Each side
- Roof: Each slope
- Plumbing: Water heater, under cabinet plumbing/drains, exposed valves
- Open main electrical panel and interior door
- Electrical box with the panel off
- **All** hazards or deficiencies

Inspector Requirements

To be accepted, all inspection forms must be completed, signed and dated by a verifiable Florida-licensed professional. **Examples** include:

- A general, residential, or building contractor
- A building code inspector
- A home inspector

Note: A trade-specific, licensed professional may sign off only on the inspection form section for their trade. (e.g., an electrician may sign off only on the electrical section of the form.)

Documenting the Condition of Each System

The Florida-licensed inspector is required to certify the condition of the roof, electrical, HVAC and plumbing systems. *Acceptable Condition* means that each system is working as intended and there are no visible hazards or deficiencies.

Additional Comments or Observations

This section of the *4-Point Inspection Form* must be completed with full details/descriptions if any of the following are noted on the inspection:

- Updates: Identify the types of updates, dates completed and by whom
- Any visible hazards or deficiencies
- Any system determined not to be in good working order

Note to All Agents

The writing agent must review each *4-Point Inspection Form* before it is submitted with an application for coverage. It is the agent's responsibility to ensure that all rules and requirements are met before the application is bound. Agents may not submit applications for properties with electrical, heating or plumbing systems not in good working order or with existing hazards/deficiencies.

Photograph Addendum

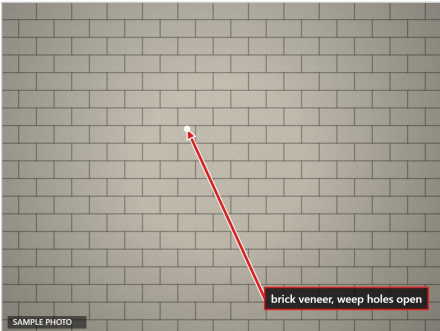
Florida 4-Point Inspection - Citizens Insp4pt 03 25 - 4417 Palm Hollow Drive, Port Charlotte, FL 33948 - 09/25/2026

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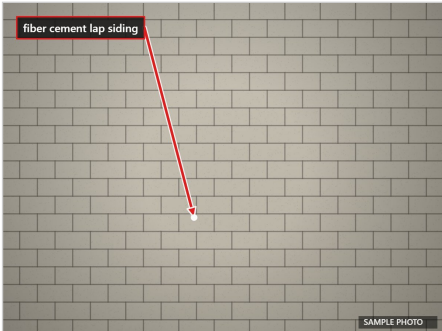
FORM SECTION - GENERAL - DWELLING

Dwelling - each side

4 attached - 4 required



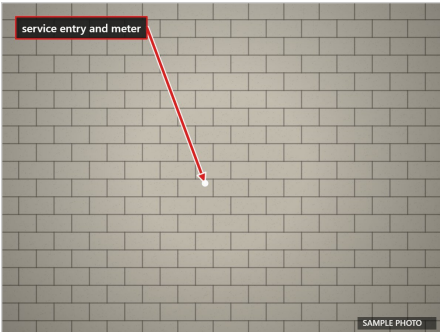
Front elevation - brick veneer, weep holes open (1 of 4)



Right elevation - fiber cement lap siding (2 of 4)



Rear elevation - covered patio and slab edge (3 of 4)



Left elevation - service entry and meter (4 of 4)

FORM SECTION - ROOF SYSTEM

Roof - each slope

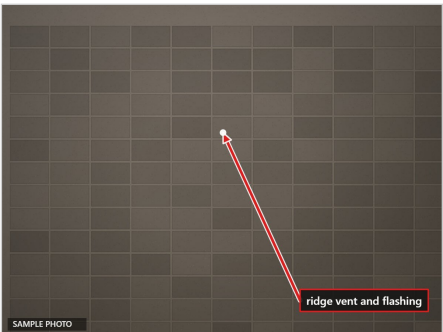
4 attached - 1 required



South slope - architectural shingle, 2018 re-roof (1 of 4)



West slope - granule loss moderate, mat showing (2 of 4)



North slope - ridge vent and flashing (3 of 4)

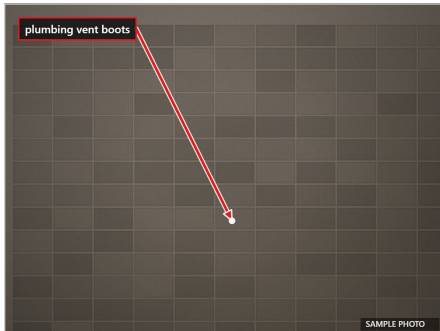
Photograph Addendum

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FORM SECTION - ROOF SYSTEM

Roof - each slope (continued)



East slope - plumbing vent boots (4 of 4)

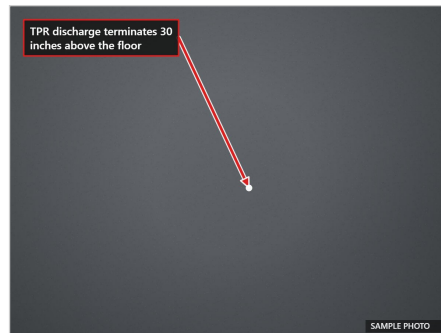
FORM SECTION - PLUMBING SYSTEM

Water heater including TPRV

2 attached - 1 required



50 gallon gas water heater, data plate 2013 (1 of 2)

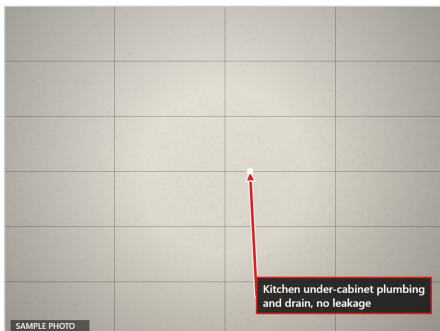


TPR discharge terminates 30 inches above the floor (2 of 2)

FORM SECTION - PLUMBING SYSTEM

Under-cabinet plumbing / drains

1 attached - 1 required



Kitchen under-cabinet plumbing and drain, no leakage

Photograph Addendum

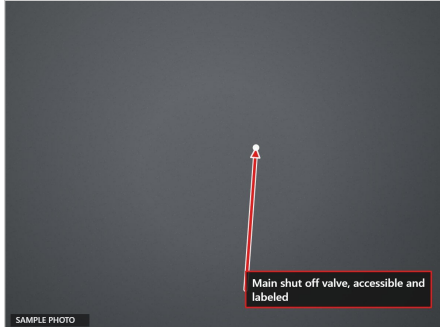
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FORM SECTION - PLUMBING SYSTEM

Exposed valves

1 attached - 1 required

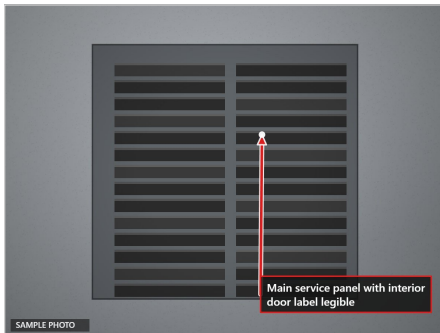


Main shut off valve, accessible and labeled

FORM SECTION - ELECTRICAL SYSTEM

Main service panel with interior door label

1 attached - 1 required

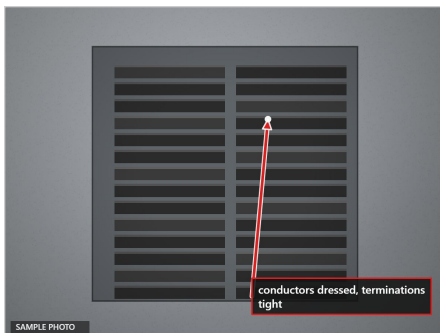


Main service panel with interior door label legible

FORM SECTION - ELECTRICAL SYSTEM

Electrical box with panel cover off

1 attached - 1 required



Dead front removed - conductors dressed, terminations tight

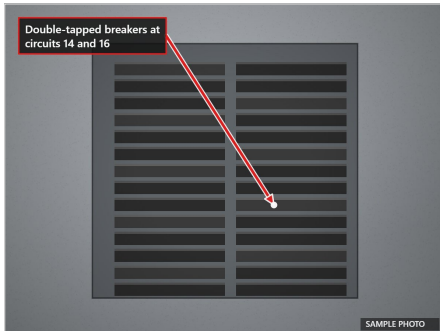
Photograph Addendum

Liberty Ridge Property Inspections, LLC

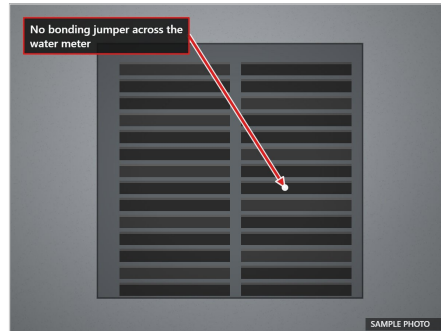
Florida 4-Point Inspection - Citizens Insp4pt 03 25 - 4417 Palm Hollow Drive, Port Charlotte, FL 33948 - 09/25/2026

FORM SECTION - DEFICIENCIES NOTED

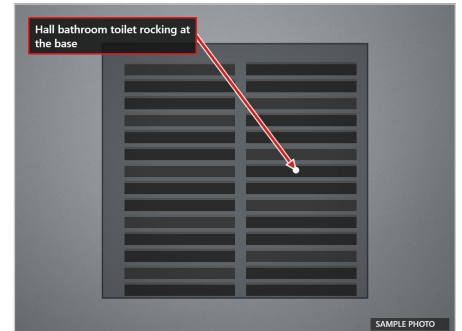
Every hazard or deficiency noted



Double-tapped breakers at circuits 14 and 16 (1 of 3)



No bonding jumper across the water meter (2 of 3)



Hall bathroom toilet rocking at the base (3 of 3)

Photograph Addendum

Liberty Ridge Property Inspections, LLC

Florida 4-Point Inspection - Citizens Insp4pt 03 25 - 4417 Palm Hollow Drive, Port Charlotte, FL 33948 - 09/25/2026

Inspection notes

The inspector's observations from this visit, in full, under the section each was recorded in.

ROOF

4-Point photo - Roof slopes

Inspected

Photograph required by the Citizens 4-Point form.

ELECTRICAL

4-Point photo - Panel with door label

Inspected

Photograph required by the Citizens 4-Point form.

4-Point photo - Panel with cover off

Inspected

Photograph required by the Citizens 4-Point form.

PLUMBING

4-Point photo - Water heater and TPRV

Inspected

Photograph required by the Citizens 4-Point form.

4-Point photo - Under-cabinet plumbing

Inspected

Photograph required by the Citizens 4-Point form.

4-Point photo - Exposed valves

Inspected

Photograph required by the Citizens 4-Point form.

EXTERIOR

4-Point photo - Dwelling elevations

Inspected

Photograph required by the Citizens 4-Point form.

INTERIOR GENERAL

4-Point photo - Deficiencies

Inspected

Photograph required by the Citizens 4-Point form.