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INSPECTION PERFORMED BY



Construction Consulting & Forensics

4607 Lakeview Canyon Road Suite 228, Westlake Village, California 91361

Phone (818) 735-4757 Fax (818) 735-4758 www.ATVardi.com

Email: info@ATVardi.com

REPORT INFORMATION

LOCATION:

123456 Main St., Anywhere, CA

REPORT ID:

10300-Smith



This report was prepared for mediation purpose only and is protected from discovery under Californai Evidence Code Sect. 1119 & 1126 and all other codes and regulation governing the mediation process

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|--|------------------------------|--|
| Date: 7/15/2010 | Time: | Our File No.: 10300-Smith |
| Property: 123456 Main St. Anywhere CA | Client: John Smith | Client Rep.: Lucky Adjuster The Very Best Insurance Co. |

Dear Lucky Adjuster:

In response to your request our firm accepted this assignment and submits the following report:

REF:

| | | |
|--|--|--|
| Claim/Case No.: Insurance Co. - ABC123 | Assignment Date.: Jan. 1, 2007 | Type of Loss: Water damage |
| Date of Loss: Dec. 31, 2006 | In Attendance: Customer | Type of building: Single Family (1 story), Single Family (2 story) |
| Style of Home: Ranch | Approximate age of building: Over 25 Years | Home Faces: North |
| Temperature: Over 65 | Weather: Clear | Ground/Soil surface condition: Dry |
| Rain in last 3 days: Yes | Radon Test: No | Water Test: No |
| Roof: Concrete tile | Foundation: Footing with slab on grade | Exterior finish: Stucco |
| Interior wall finish: Drywall | Overall Condition: Good | |

This report has been prepared in accordance with the Agreement between AT Vardi, Inc. and the Client and the use of this report shall be in accordance with the Reservations and Limitations within this report.

Reservations and Limitations

This inspection was performed in accordance with and under the terms of the Agreement. The Agreement was agreed upon before the preparation of this report

This report is made expressly subject to the following conditions and stipulations:

1. Unless otherwise noted, a personal inspection of the subject property has been made and those factors affecting its condition have been evaluated and apperceived.
2. The consultant has no personal interest or bias with respect to the subject matter of this report or the parties involved.
3. To the best of our knowledge and belief, the statements of fact contained in this report, upon which the evaluation, opinions and conclusions herein expressed are based, are true and correct.
4. Measurements, drawings, descriptions and other information given or drawn by the consultant are approximate; other dimensions or descriptions may have been taken from public records or other sources and no responsibility for accuracy is assumed. Maps, plats, and sketches that may appear in this report are intended solely for illustrative purposes.
5. Information, estimates and opinions contained in this report are obtained from sources considered reliable. However, no liability from them can be assumed by the consultant.
6. This report and all data and information herein may be used without reservation in connection with the purpose intended. It is not intended that it be used for any other purpose, or by any other person, corporate or individual without written approval from Gidon R. Vardi.
7. Additional services not within the scope of this report, such as depositions as expert witness, pretrial conferences or court appearances, if necessary, will be arranged by mutual agreement and in accordance with the fee schedule agreed to in advance.
8. We reserve the right to change or alter this report after submission if new facts are received which, in the opinion of the consultant, warrant a change in the report.
9. Any conditions, estimates, evaluation or reports which consider repair or replacements of existing building structures or appurtenances, DO NOT INCLUDE, unless specifically noted, any changes, corrections or additions as may be required by any local or other governmental agency to conform to present-day building code or other agency requirements; or necessitate the upgrading of illegally constructed structures or appurtenances.
10. Any reference within the report to replacement cost, cost of repair, construction cost, and/or other such references relating to dollar values are being provided for general review purpose. UNDER NO CIRCUMSTANCES are such references intended, nor shall such references be construed or interpreted as the rendering of advice, opinion, finding or conclusion regarding the cost such repairs. Cost of repair statements are included for illustrative and explanatory purposes only based on our best knowledge, experience, training and education, and must not be relied upon for any final cost decision. Construction costs are best evaluated with obtaining of actual bids from licensed, bonded, and insured contractors in the state in which this report is being provided.
11. In the event this report or any accompanying letters, attachments or addenda thereto refer to legal principles or cite legal authority, UNDER NO CIRCUMSTANCES are such references intended, nor shall such references be construed or interpreted as the rendering of legal advice, opinion, finding or conclusion. Statements or law and legal citations are included for illustrative and explanatory purposes only.

1. Background

1.0 Background of loss

See Comment

Background information will be inserted here

2. Scope

2.0 The Scope of Our Assignment Was

See Comment

Scope information will be inserted here

3. Field Inspection

3.0 The Following Items Were Observed

See Comment

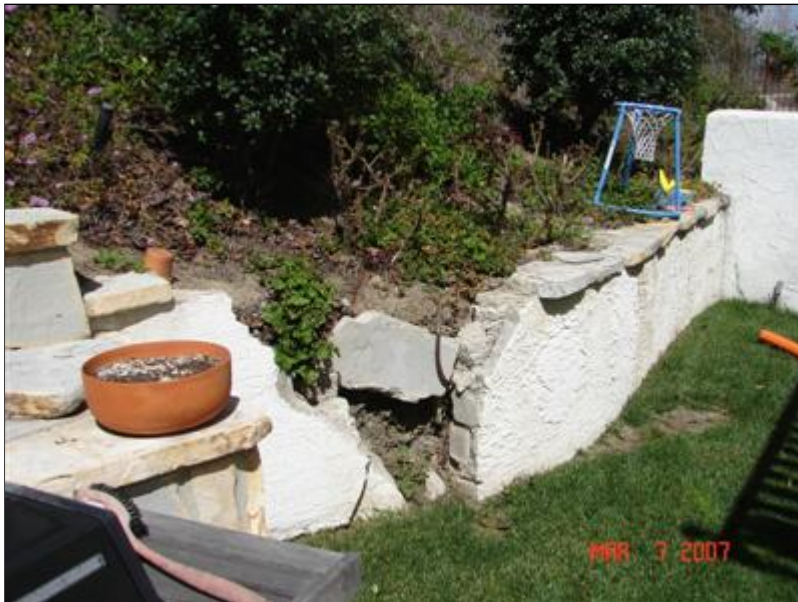
Basic inspection information will be inserted here

4. Exterior

4.0 Exterior observations

See Comment

Depends on claim and may include photo (Picture 1)



4.0 Picture 1

5. Interior

5.0 Interior observations

See Comment

Observations will be entered here and may include photo (Picture 1)



5.0 Picture 1

6. Recommendations

6.0 We submit the following recommendations:

See Comment

This caption is only used if the carrier plans to do the repairs

7. Opinions and Conclusions

7.0 Based on our field inspection, experience with similar claims, and evidence at the site, we submit the following opinions and conclusions:

See Comment

Our opinions regarding the claim are entered here and typically include: Cause, Origin, and Duration of loss

FINAL REMARKS

At this time we have concluded our inspection and report as requested. Should you have any questions, or need additional information, please do not hesitate to contact us at any time.

Respectfully submitted,

Gidon R. Vardi

Gidon R. Vardi, Ph.D

President

CA Lic. No.: 806851

ICC Cert. Bldg. Inspector #106483-B5 and K1