SILVERTIP USA

Home Inspections • Great Falls • Butte • Central & Southwest Montana

SAMPLE REPORT

Home Inspection Report



PROPERTY

123 ABC Street
Choteau, MT 59422

PREPARED FOR

Bob Smith
(Sample Client)

INSPECTED BY

Kyle Zumwalt
Silvertip USA
(406) 213-6024
silvertipusa.com
MT Registration # HIP-INS-LIC-195

INSPECTION DATE

Sample Inspection Date

REPORT #

SAMPLE-0001

STANDARD

InterNACHI Standards of Practice

This is a sample report. All names, addresses, dates and report numbers are fictional.
Photos are close-ups from real inspections, selected so that no property can be identified.

Inspection Details

Client	Bob Smith (sample)
Property	123 ABC Street, Choteau, MT 59422 (sample)
Inspection date	Sample Inspection Date
Report delivered	Same day, through the client portal
Building type	Single-family, two story with basement and partial crawlspace
Approximate age	Sample: 1970s construction
Occupancy	Vacant
Present	Buyer and buyer's agent
Weather	Sample: clear, about 60°F
Water / sewer	Municipal water / municipal sewer
Inspector	Kyle Zumwalt, Silvertip USA • MT Registration # HIP-INS-LIC-195

How to Read This Report

Each finding includes a photo, a short description of what we saw, why it matters, and our recommendation. Arrows and circles on the photos point to the condition being described. Findings are rated using the categories below. The summary on the next page lists the most important items, but please read the whole report.

SAFETY	A condition that poses a risk of injury or property damage. Correct as soon as possible using a qualified professional.
REPAIR	A component that is not functioning as intended or is damaged. Repair or further evaluation by a qualified contractor is recommended.
MAINTAIN	Routine upkeep is needed to keep the component performing and to prevent bigger problems.
MONITOR	No immediate repair is needed, but keep an eye on it. Have it evaluated if it changes.
INSPECTED	The item was inspected or tested and no material defect was observed.

After Your Inspection

Your report is usually finished on site and delivered the same day, and always within 24 hours. We offer a walkthrough with you and your agent at the end of the inspection, and a video call for out-of-state or military buyers who cannot attend. Questions come up after you move in, and you can call us about this report at (406) 213-6024 anytime.

SAMPLE

Summary of Key Findings

This summary is not the entire report. It lists the conditions we think deserve your attention first, grouped by priority. The full description, photo and recommendation for each item are in the section noted.

10	10	3	2
Safety	Repair	Maintain	Monitor

SAFETY — A condition that poses a risk of injury or property damage. Correct as soon as possible using a qualified professional.

2.2	Gas Service Shutoff Buried Below Grade	Exterior
7.1	Federal Pacific Stab-Lok Electrical Panel	Electrical
7.2	Loose Conductor at Breaker Terminal	Electrical
7.3	Open Breaker Spaces in Panel Cover	Electrical
7.4	Neutrals and Grounds Shared on Subpanel Bar	Electrical
7.5	GFCI Receptacle Did Not Trip When Tested	Electrical
8.1	Misaligned Clay Flue Liner Sections	Fireplace & Chimney
9.1	Open Junction Box with Exposed Splices in Attic	Attic, Insulation & Ventilation
10.2	Smoke Alarm Missing; Another Did Not Respond	Doors, Windows & Interior
10.3	Dryer Exhaust Duct Blocked with Lint	Doors, Windows & Interior

REPAIR — A component that is not functioning as intended or is damaged. Repair or further evaluation by a qualified contractor is recommended.

1.1	Exposed Nail Heads at Shingle Repair	Roof
1.2	Roof-to-Wall Flashing Missing Kick-Out; Worn Shingles Below	Roof
1.3	Corrosion at Plumbing Vent Flashing	Roof
3.2	Bowed Basement Wall	Basement, Foundation, Crawlspace & Structure
3.3	Saturated Soil and Wet Insulation in Crawlspace	Basement, Foundation, Crawlspace & Structure
3.4	Suspected Microbial Growth on Basement Wall Behind Framing	Basement, Foundation, Crawlspace & Structure
4.1	Debris and Corrosion in Furnace Burner Compartment	Heating
6.1	Corrosion at Water Heater Burner Area	Plumbing
6.2	Active Leak Below Tub/Shower Drain	Plumbing
11.1	Range: One Surface Burner Did Not Heat	Appliances

MAINTAIN — Routine upkeep is needed to keep the component performing and to prevent bigger problems.

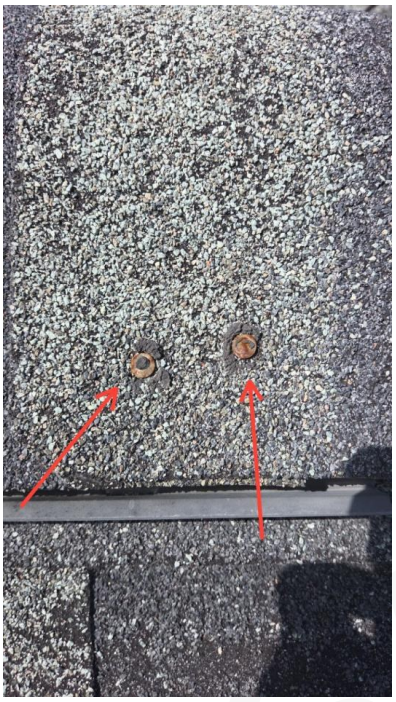
1.4	Debris Built Up in Roof Valley	Roof
2.1	Gutters Clogged with Needles and Moss	Exterior
4.2	Dirty Furnace Air Filter	Heating

MONITOR — No immediate repair is needed, but keep an eye on it. Have it evaluated if it changes.

3.1	Vertical Crack in Exterior Foundation Wall	Basement, Foundation, Crawlspace & Structure
10.1	Water Staining on Ceiling Tiles	Doors, Windows & Interior

1. ROOF

Roof covering	Asphalt architectural shingles
Inspection method	Walked the roof surface where it was safe to do so. Remaining areas were viewed from a ladder at the eaves.
Gutters / downspouts	Aluminum, partial perimeter
Penetrations	Plumbing vents, roof-mounted bracket, masonry chimney



REPAIR

1.1 Exposed Nail Heads at Shingle Repair

WHAT WE FOUND

Several shingles have been secured with nails driven through the face of the shingle, leaving the nail heads exposed to the weather. This is typically done as a quick fix for loose or lifted tabs.

WHY IT MATTERS

Shingle fasteners are meant to be covered by the course above. Exposed heads rust, loosen and let water follow the nail shank into the roof deck, which can cause slow, hidden leaks.

RECOMMENDATION

Have a qualified roofing contractor replace or properly re-fasten the affected shingles so that all nails are concealed, and check the surrounding area for similar repairs.

SAMPLE



REPAIR

1.2 Roof-to-Wall Flashing Missing Kick-Out; Worn Shingles Below

WHAT WE FOUND

Where the lower roof meets the sidewall, the step flashing ends without a kick-out (diverter) flashing. The shingles directly below this intersection show heavier wear and staining than the rest of the slope.

WHY IT MATTERS

Without a kick-out, water running down the roof-to-wall joint can be directed behind the siding instead of into the gutter. Over time this can rot sheathing and framing inside the wall where it cannot be seen.

RECOMMENDATION

Have a roofing contractor install a kick-out flashing, evaluate the step flashing at this wall and replace any damaged shingles. Check the wall framing and sheathing during the repair.



REPAIR

1.3 Corrosion at Plumbing Vent Flashing

WHAT WE FOUND

Rust staining was observed at a fastener and on the metal base of a plumbing vent flashing.

WHY IT MATTERS

Corroding fasteners and flashing gradually lose their seal. Roof penetrations are one of the most common sources of leaks, especially in freeze-thaw conditions.

RECOMMENDATION

Have a qualified roofer replace the corroded fastener, re-seal the penetration with compatible materials, and replace the flashing if the metal is deteriorated.

SAMPLE



MAINTAIN

1.4 Debris Built Up in Roof Valley

WHAT WE FOUND

A heavy layer of pine needles and organic debris has collected along a roof valley, with moss beginning to grow on adjacent shingles.

WHY IT MATTERS

Valleys carry more water than any other part of the roof. Debris holds moisture against the shingles, slows drainage and can force water under the shingle edges, shortening the life of the roof.

RECOMMENDATION

Clean the valley and adjacent roof surfaces, and plan for routine cleaning (at least each spring and fall) given the nearby trees. Use a qualified roofer if roof access is not safe for the homeowner.

2. EXTERIOR

Wall covering	Wood and vinyl lap siding
Grading	Mostly level, low spots near foundation
Gas meter	Exterior side wall
Walkways / steps	Concrete



MAINTAIN

2.1 Gutters Clogged with Needles and Moss

WHAT WE FOUND

The gutter is packed with pine needles and moss, and the debris extends up onto the lower shingle course.

WHY IT MATTERS

Clogged gutters overflow at the eaves and dump roof water next to the foundation. Water backing up at the roof edge can also rot fascia and soffit materials.

RECOMMENDATION

Clean all gutters and downspouts and confirm they drain freely. Gutter guards may reduce how often cleaning is needed. Plan for cleaning at least twice a year.



SAFETY

2.2 Gas Service Shutoff Buried Below Grade

WHAT WE FOUND

The gas service shutoff valve at the meter riser sits below the surrounding soil and grass and is partially buried, so it cannot be easily reached or turned.

WHY IT MATTERS

In an emergency, the gas shutoff must be quickly accessible. Soil contact can also corrode the riser and valve over time.

RECOMMENDATION

Contact the gas utility to evaluate the service riser, restore clear access to the shutoff, and confirm the assembly is sound. Do not dig around or try to adjust gas service equipment yourself.

3. BASEMENT, FOUNDATION, CRAWLSPACE & STRUCTURE

Foundation	Poured concrete
Configuration	Partially finished basement with partial crawlspace
Floor structure	Wood joists
Crawlspace access	Entered and inspected



MONITOR

3.1 Vertical Crack in Exterior Foundation Wall

WHAT WE FOUND

A vertical crack runs through the exposed concrete foundation wall near grade, with dark moisture staining on either side. No displacement across the crack was observed at the time of inspection.

WHY IT MATTERS

Vertical shrinkage cracks are common in poured foundations. However, staining shows that water is reaching the wall here, and an open crack can let moisture into the basement or widen with freeze-thaw cycles.

RECOMMENDATION

Seal the crack with an appropriate foundation repair product and improve drainage at this location. Monitor for widening or displacement. If it changes, have a structural engineer evaluate it.



REPAIR

3.2 Bowed Basement Wall

WHAT WE FOUND

A section of the basement wall is visibly bowed inward along its height. Cracking was observed in this area.

WHY IT MATTERS

Inward bowing usually indicates lateral pressure from saturated or frozen soil outside the wall. If the movement continues, it can compromise the wall and the structure it supports.

RECOMMENDATION

Have a licensed structural engineer evaluate the wall and specify any repairs (for example bracing, anchors or reinforcement). Correct exterior grading and roof drainage to reduce soil pressure.



REPAIR

3.3 Saturated Soil and Wet Insulation in Crawlspace

WHAT WE FOUND

The earthen floor of the crawlspace was saturated, and fiberglass insulation along the rim area was wet and sagging. Signs of past standing water were present.

WHY IT MATTERS

Ongoing moisture in a crawlspace raises humidity throughout the home and can lead to wood decay, microbial growth and pest activity. Wet insulation loses most of its insulating value.

RECOMMENDATION

Have a qualified contractor find and correct the water source (grading, gutters, and plumbing penetrations). Remove wet insulation, then install a properly secured vapor barrier. A crawlspace drainage or dehumidification system may be needed.

SAMPLE



REPAIR

3.4 Suspected Microbial Growth on Basement Wall Behind Framing

WHAT WE FOUND

Dark staining and a growth-like substance were observed on the basement wall between framing members, along with evidence of past water intrusion at the base of the wall.

WHY IT MATTERS

Mold-like growth means moisture has been present long enough to support it. Disturbing it can release spores, and the conditions that caused it may also be damaging wood framing.

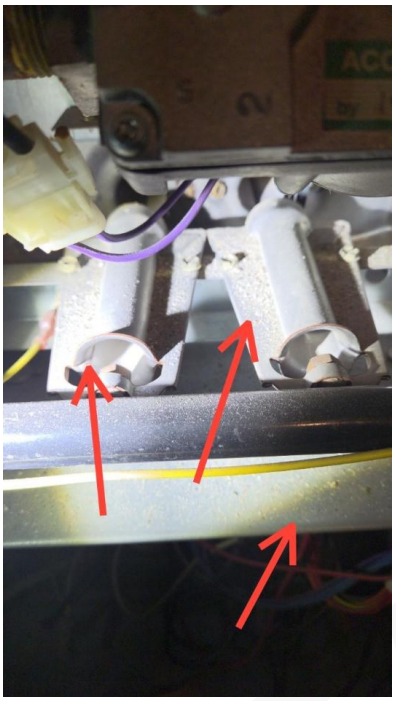
RECOMMENDATION

Correct the moisture source first. Then have a qualified remediation contractor clean or remove affected materials. Silvertip USA offers air and swab mold sampling (lab-analyzed, typically about 48 hours) if you want to identify the growth.

SAMPLE

4. HEATING

System	Forced-air furnace
Fuel	Natural gas
Filter	Disposable, 1-inch
Operation	Responded to normal thermostat controls



REPAIR

4.1 Debris and Corrosion in Furnace Burner Compartment

WHAT WE FOUND

Rust flakes and debris were observed on and around the burners and in the burner compartment of the gas furnace.

WHY IT MATTERS

Debris and corrosion can interfere with proper flame and ignition, reduce efficiency and, in some cases, indicate condensation or venting problems inside the appliance.

RECOMMENDATION

Have a licensed HVAC contractor clean and service the furnace, inspect the heat exchanger and venting, and verify safe operation before the heating season.



MAINTAIN

4.2 Dirty Furnace Air Filter

WHAT WE FOUND

The furnace air filter is heavily loaded with dust and debris.

WHY IT MATTERS

A clogged filter restricts airflow, which makes the system work harder, raises energy costs and can shorten the life of the blower and heat exchanger.

RECOMMENDATION

Replace the filter now and check it monthly during the heating season. Most standard 1-inch filters should be replaced every 1 to 3 months.

SAMPLE

5. COOLING

No central cooling system was present in this home. Window or portable units, if any, are not part of the inspection.

System	No central air conditioning present

No findings in this section.

6. PLUMBING

Water supply	Municipal • copper and PEX distribution
Drain / waste / vent	PVC and older metal piping
Water heater	Gas-fired tank type
Main water shutoff	Basement



REPAIR

6.1 Corrosion at Water Heater Burner Area

WHAT WE FOUND

Rust and corrosion were observed inside the burner/combustion area at the base of the gas water heater.

WHY IT MATTERS

Corrosion here often comes from condensation or a slow tank leak. It can affect safe combustion and is often a sign the water heater is nearing the end of its life.

RECOMMENDATION

Have a licensed plumber evaluate the water heater, including the tank, burner and venting, and repair or replace it as needed. Budget for replacement.

SAMPLE



REPAIR

6.2 Active Leak Below Tub/Shower Drain

WHAT WE FOUND

Wet staining and moisture were observed on the subfloor and framing directly beneath the tub/shower drain, viewed from the space below.

WHY IT MATTERS

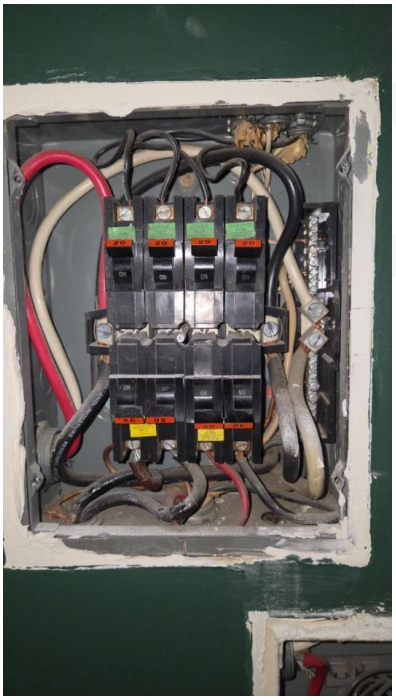
A leaking drain wets the framing every time the tub is used. Left alone, it can rot the subfloor and lead to mold growth.

RECOMMENDATION

Have a licensed plumber repair the drain connection, then let the area dry and check the framing and subfloor for damage.

7. ELECTRICAL

Service	120/240 volt, overhead
Main panel	Federal Pacific Electric (Stab-Lok)
Subpanel	Yes, basement
Branch wiring	Copper, non-metallic sheathed cable



SAFETY

7.1 Federal Pacific Stab-Lok Electrical Panel

WHAT WE FOUND

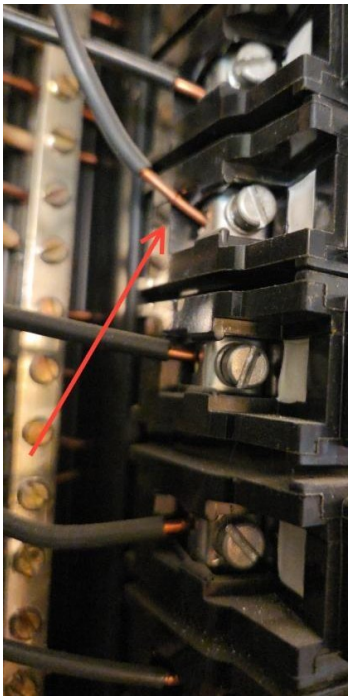
The electrical panel is a Federal Pacific Electric (FPE) Stab-Lok type.

WHY IT MATTERS

FPE Stab-Lok breakers have a well-documented history of failing to trip during overloads or short circuits. A breaker that does not trip can allow wiring to overheat, which is a fire risk. Their condition cannot be confirmed by a visual inspection.

RECOMMENDATION

Have a licensed electrician evaluate and replace the panel. Replacing individual breakers is not considered a reliable fix. Some insurers also ask about this panel brand.



SAFETY

7.2 Loose Conductor at Breaker Terminal

WHAT WE FOUND

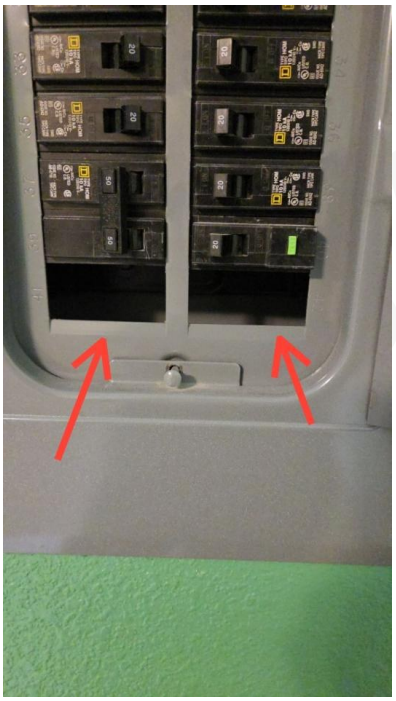
Inside the panel, one branch-circuit wire is not fully clamped under its breaker terminal screw. The bare copper is partly pulled out of the connection.

WHY IT MATTERS

A loose or partial connection has higher resistance, so it heats up under load. That can cause arcing, damage to the breaker and wire insulation, and in the worst case a fire.

RECOMMENDATION

Have a licensed electrician shut off power, re-terminate the wire correctly and torque it to the breaker manufacturer's specification. Replace the breaker or conductor if there are signs of overheating, and check the other terminations in the panel.



SAFETY

7.3 Open Breaker Spaces in Panel Cover

WHAT WE FOUND

Knockouts in the panel cover (dead front) are open where no breakers are installed.

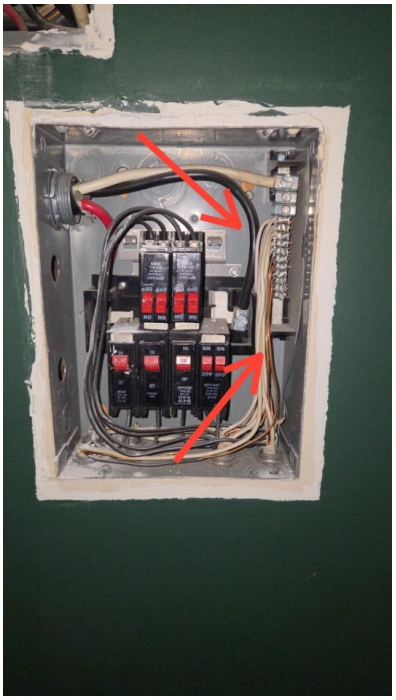
WHY IT MATTERS

Open spaces expose energized parts behind the cover, so a finger or tool could contact live components.

RECOMMENDATION

Install manufacturer-approved filler plates in all open spaces. This is an inexpensive fix that an electrician can complete when making other repairs.

SAMPLE



SAFETY

7.4 Neutrals and Grounds Shared on Subpanel Bar

WHAT WE FOUND

At the subpanel, neutral (white) and equipment ground conductors terminate on the same bus bar.

WHY IT MATTERS

Downstream of the main service disconnect, neutrals and grounds must be kept separate. When they are combined, normal current can flow on ground paths and metal parts, which increases shock risk.

RECOMMENDATION

Have a licensed electrician separate the neutrals and grounds onto isolated bars and remove the bonding at the subpanel as appropriate.



SAFETY

7.5 GFCI Receptacle Did Not Trip When Tested

WHAT WE FOUND

A GFCI receptacle did not trip when tested with a GFCI tester and its own test button.

WHY IT MATTERS

GFCI devices protect people from shock in wet areas. A device that does not trip gives a false sense of protection.

RECOMMENDATION

Have a licensed electrician replace the GFCI receptacle and test all GFCI and AFCI protection in the home.

SAMPLE

8. FIREPLACE & CHIMNEY

Type	Masonry, wood-burning
Flue	Clay tile liner
Inspection	Visible portions only, viewed from the chimney top and firebox



SAFETY

8.1 Misaligned Clay Flue Liner Sections

WHAT WE FOUND

Viewed from the top of the chimney, the clay flue liner sections appear offset at the joints. Soot was present, and the full length of the flue could not be seen.

WHY IT MATTERS

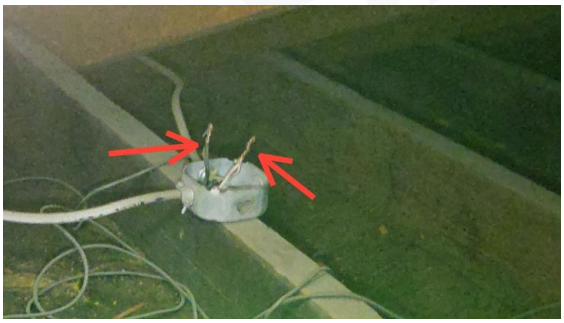
Gaps or offsets in a flue liner can let heat, smoke and combustion gases reach the chimney structure and nearby framing, which creates fire and carbon monoxide risks.

RECOMMENDATION

Have a qualified chimney professional inspect the full flue (a Level 2 chimney inspection) and repair or reline it before using the fireplace.

9. ATTIC, INSULATION & VENTILATION

Access	Ceiling hatch, entered
Insulation	Fiberglass, about 6 to 8 inches
Ventilation	Ridge and soffit vents



SAFETY

9.1 Open Junction Box with Exposed Splices in Attic

WHAT WE FOUND

An electrical junction box in the attic has no cover, and the wire splices are exposed.

WHY IT MATTERS

Uncovered splices can be damaged during attic work or storage, and the box cannot contain sparks if a connection fails.

RECOMMENDATION

Have a licensed electrician secure the wiring and install a proper cover. Check the attic for other uncovered boxes.

10. DOORS, WINDOWS & INTERIOR

Windows	Vinyl, double-pane
Ceilings / walls	Drywall, tile and paneling
Smoke / CO alarms	Tested where accessible



MONITOR

10.1 Water Staining on Ceiling Tiles

WHAT WE FOUND

Water staining was observed on ceiling tiles. The area was dry at the time of inspection.

WHY IT MATTERS

Ceiling stains show that water has come through from above, for example from a roof, plumbing or condensation. Whether the source is still active cannot be determined from one visit.

RECOMMENDATION

Ask the seller about the stain’s history and any repairs. Monitor the area during rain and when plumbing above is used, and have the source investigated if the stain grows or feels damp.

SAMPLE





SAFETY

10.2 Smoke Alarm Missing; Another Did Not Respond

WHAT WE FOUND

One smoke alarm had been removed, leaving only the mounting base and wiring. A combination smoke/CO alarm elsewhere did not sound when its test button was pressed.

WHY IT MATTERS

Working smoke and carbon monoxide alarms are one of the most important life-safety features in a home, especially one with gas appliances.

RECOMMENDATION

Install working smoke alarms in each bedroom, outside sleeping areas and on every level, plus CO alarms on each level. Test them monthly and replace units older than 10 years.



SAFETY

10.3 Dryer Exhaust Duct Blocked with Lint

WHAT WE FOUND

A camera view inside the dryer exhaust duct showed heavy lint buildup restricting the duct.

WHY IT MATTERS

Lint is highly flammable, and a restricted duct makes the dryer run hot. Blocked dryer vents are a leading cause of residential dryer fires.

RECOMMENDATION

Have the full duct run cleaned from the dryer to the exterior hood, and confirm the exterior damper opens freely. Clean the lint screen after every load and the duct every year.

SAMPLE

11. APPLIANCES

Appliances are not required under the InterNACHI Standards of Practice. As an added service, Silvertip USA runs basic functionality tests on the range, dishwasher and refrigerator.

Tested	Range, dishwasher and refrigerator (basic functionality tests)
Note	Appliances were operated with normal controls only. See the Limitations page.



REPAIR

11.1 Range: One Surface Burner Did Not Heat

WHAT WE FOUND

Each surface burner was turned on as a basic functionality test. The back-right element did not heat. The other burners heated normally.

WHY IT MATTERS

An inoperable element may be a failed element, a loose connection or a bad control switch. Loose connections can overheat.

RECOMMENDATION

Have a qualified appliance technician diagnose and repair the burner.



INSPECTED

11.2 Dishwasher: Operated Through a Cycle

WHAT WE FOUND

The dishwasher was run through a normal cycle as a basic functionality test. It filled, washed and drained, and no leaks were observed at the time of inspection.

WHY IT MATTERS

A functionality test confirms the unit operates. It does not evaluate cleaning performance, internal components or remaining life.

RECOMMENDATION

No action needed. Check the drain hose connection and the area under the sink periodically for leaks.

SAMPLE



INSPECTED

11.3 Refrigerator/Freezer: Cooling and Ice Maker Operating

WHAT WE FOUND

The refrigerator and freezer were cooling, and the ice maker had produced ice at the time of inspection.

WHY IT MATTERS

A functionality test confirms the unit is cooling. Internal temperatures, seals and remaining life are beyond the scope of the inspection.

RECOMMENDATION

No action needed. Clean the condenser coils periodically and check the water supply line behind the unit for leaks.

SAMPLE

Limitations & Standards of Practice

- This inspection was performed in accordance with the **InterNACHI Home Inspection Standards of Practice** (nachi.org/sop). Report sections follow the order of the Standards: roof, exterior, basement/foundation/crawlspace and structure, heating, cooling, plumbing, electrical, fireplace, attic/insulation/ventilation, and doors, windows and interior.
- A home inspection is a non-invasive, visual examination of the readily accessible areas of the home on the day of the inspection. It is not a code-compliance inspection, an engineering evaluation, or a warranty or guarantee of future performance.
- We do not move furniture, stored items, insulation, floor coverings or wall coverings, and we do not dismantle equipment. Conditions hidden behind finishes, under stored items or in inaccessible areas cannot be reported. Intermittent leaks may not appear on the day of the inspection.
- Roofs are walked only when it can be done safely. Otherwise they are inspected from a ladder at the eaves or from the ground. Irrigation systems are inspected seasonally, only when the system can be safely operated.
- Household appliances are outside the InterNACHI Standards. Silvertip USA performs basic functionality tests on the range, dishwasher and refrigerator as a courtesy. These tests confirm basic operation only.
- Recommendations to consult a qualified contractor, licensed electrician, plumber, HVAC technician, roofer or structural engineer mean the condition is beyond the scope of a home inspection. Have those evaluations completed before the end of your inspection contingency period.
- Environmental testing, such as radon, mold, water quality, air quality and methamphetamine residue, is not part of a standard home inspection. It is available from Silvertip USA as a separate service.
- This report was prepared for the client named on the cover and is not transferable. **This document is a SAMPLE.** Its client, address, date and report number are fictional, and its findings combine examples from several inspections to show our reporting style.

Questions about your report?
Call Kyle Zumwalt at Silvertip USA, (406) 213-6024, or visit silvertipusa.com. We’re available after the inspection and after you move in.