HOME INSPECTION REPORT

Street address	City	ZIP code	Inspection date	Report date
2475 Holly Bush Road	Brandon	39047	09/10/2026	09/11/2026

Client(s)	Inspection company	Phone
Jordan and Ashley Whitfield	Natchez Trace Home Inspections, LLC	(601) 555-0176

Licensed home inspector	MHID license number	Inspector signature
Laura Beth Cumberland	1462(NH)	*Laura Beth Cumberland*

Building and year built	Weather	Temperature	Occupancy	People present
One-story brick ranch on a crawl space, built 1974	Sunny, dry	91°F	Occupied, furnished	Buyers, buyer's agent

Miss. Code § 73-60-17(2): "A home inspection report must be issued by a home inspector to a client as specified in the Standards of Practice."

Mississippi adopted the ASHI Standard of Practice for Home Inspections. The Mississippi Home Inspection Division posts the 2014 edition and lists the 2026 edition with a Mississippi effective date of January 1, 2027. Sections 3 through 14 below follow the 2026 edition's order. Items present but not inspected are marked NI, with the reason.

Edition followed: ☑ 2014 edition ☐ 2026 edition

Condition terms

Code	Term	Meaning
S	Satisfactory	Inspected. Working as intended, with no deficiency seen.
D	Deficient	Inspected. Not working as intended, damaged, or near the end of its life. Listed in the system's findings with a recommendation.
SH	Safety hazard	Inspected. Unsafe as found. Listed in the system's findings and first in the summary.
NI	Not inspected	Present, but not inspected. The reason is in the system's "Not inspected, and why" row.
NP	Not present	Not found at this property.

Summary of findings

Every item marked SH or D in the report, with its number. Safety hazards are listed first.

No.	Term	System	Component and observation	Recommendation
8.1	SH	Electrical	Double-tapped 20 A breaker in the main panel.	Correct it. Licensed electrician.
3.1	D	Structure	Vapor barrier gap and damp soil, north crawl space.	Relay the barrier. Contractor.
4.1	D	Exterior	Soil slopes to the north wall; no gutters there.	Regrade, add gutters. Contractor.
5.1	D	Deck and balcony	Deck ledger nailed only, no flashing.	Bolt and flash it. Deck contractor.
6.1	D	Roofing	Cracked boot on the kitchen vent pipe.	Replace it. Roofing contractor.
7.1	D	Plumbing	Water heater from 2011, rust at the bottom seam.	Plan to replace it. Licensed plumber.
8.2	D	Electrical	No GFCI at kitchen and exterior receptacles.	Add GFCI. Licensed electrician.
8.3	D	Electrical	Smoke alarms dated 1999.	Replace them. Owner or electrician.
9.1	D	HVAC	Supply duct off its boot in the crawl space.	Reattach and seal. HVAC contractor.
9.2	D	HVAC	Condensate drain ends under the house.	Route it outside. HVAC contractor.
10.1	D	Interior	Den sliding door drags; lock won't latch.	Repair or replace. Contractor.
12.1	D	Ventilation	Bath fan into the attic; lint in the dryer vent.	Duct outside, clean. Contractor.

3 Structure

Component	Type, material, and notes	S	D	SH	NI	NP
Foundation	Brick curtain wall on a concrete footing	X				
Columns or piers	Concrete block piers on footings	X				
Floor structure	2x10 joists on doubled 2x10 girders. Dry, no sag seen	X				
Wall structure	Wood frame, seen in the attic and crawl space	X				
Ceiling structure	2x6 ceiling joists, seen from the attic	X				
Roof structure	2x6 rafters with plywood sheathing	X				
Crawl space entry and method	Rear foundation hatch. Crawled all of it					
Attic entry and method	Hall pull-down stair. Walked the center boards					
Water or moisture signs	Damp soil at the north wall where the vapor barrier is open		X			
Not inspected, and why	Wood destroying insects: outside the Standard. The buyers have the official WDI inspection booked for 09/11/2026. Attic eaves past the center walk boards: low clearance over loose insulation.					

No.	Term	Component and location	Observation	Recommendation
3.1	D	Crawl space soil, north wall	About 6 ft of the vapor barrier is pulled back, leaving bare, damp soil. Joists above read 17% moisture.	Relay and lap the barrier 12 in. at the seams. Qualified contractor.
3.2				
3.3				

4 Exterior

Component	Type, material, and notes	S	D	SH	NI	NP
Wall coverings	Brick veneer, wood siding at the gables	X				
Flashing and trim	Painted wood trim, sound	X				
Exterior doors	Steel front door, wood rear door	X				
Eaves, soffits, and fascias	Vinyl soffit over wood fascia	X				
Vegetation, grading, drainage	Soil slopes toward the north wall. No gutters on that side		X			
Retaining walls	None					X
Walkways, patios, driveways	Concrete walk and gravel driveway	X				
Not inspected, and why	None.					

No.	Term	Component and location	Observation	Recommendation
4.1	D	Grading and gutters, north side	Soil falls toward the house and roof water drops at the wall, feeding the damp crawl space soil (3.1).	Regrade away from the wall and add gutters with extensions. Contractor.
4.2				
4.3				

5 Deck and balcony

Component	Type, material, and notes	S	D	SH	NI	NP
Deck or balcony structure	Treated wood deck, 12 x 16 ft, at the rear	X				
Attachment to the house	Ledger nailed to the rim. No bolts or flashing seen		X			
Walking surface	Treated 5/4 deck boards. Worn, sound	X				
Railings and guards	Wood guard, 36 in. high, firm	X				
Steps and stairs	Three treated wood steps, no handrail	X				
Not inspected, and why	None.					

No.	Term	Component and location	Observation	Recommendation
5.1	D	Deck ledger at the rear wall	The ledger is held by nails only, with no bolts and no flashing over it.	Add ledger bolts and flashing. Qualified deck contractor.
5.2				
5.3				

6 Roofing

Component	Type, material, and notes	S	D	SH	NI	NP
Roof covering	Architectural asphalt shingles, about 12 years old	X				
Roof drainage	No gutters on the north side. See 4.1		X			
Flashing	Metal step flashing and pipe boots	X				
Skylights	None					X
Chimneys	Brick chimney with a metal cap	X				
Roof penetrations	Cracked rubber boot on the kitchen vent pipe		X			
Inspection method	Walked the roof					
Not inspected, and why	None.					

No.	Term	Component and location	Observation	Recommendation
6.1	D	Kitchen vent pipe boot	The rubber collar is cracked. No stain on the decking below yet.	Replace the boot. Licensed roofing contractor.
6.2				
6.3				

7 Plumbing

Component	Type, material, and notes	S	D	SH	NI	NP
Supply piping material	Copper supply lines, PVC from the meter	X				
Fixtures and faucets	Fixtures ran and drained well	X				
Drain, waste, and vent piping	Cast iron and PVC drains to the septic tank	X				
Water heater and energy source	50 gal. electric water heater, made 2011, hall closet		X			
Water heater vent and relief valve	Relief valve piped to the crawl space with copper	X				
Main water shutoff location	At the meter box by the road, and under the kitchen sink					
Main fuel shutoff location	No fuel gas at the house					X
Fuel storage and piping	None					X
Sump pumps and ejectors	None					X
Not inspected, and why	Septic tank and drain field: outside the Standard. A connection-event inspection by an MSDH Certified Installer is set for 09/16/2026. Well: none, the house is on a public water meter.					

No.	Term	Component and location	Observation	Recommendation
7.1	D	Water heater, hall closet	Made in 2011, so about 15 years old. Rust at the bottom seam, no leak yet.	Plan to replace it soon. Licensed plumber, with a drain pan.
7.2				
7.3				

8 Electrical

Component	Type, material, and notes	S	D	SH	NI	NP
Service drop or lateral	Overhead service drop to a mast	X				
Service entrance conductors	Aluminum service conductors	X				
Service amperage	200 amp service					
Main disconnect location	Main breaker at the panel, carport wall					
Service grounding	Ground rod at the meter, clamp tight	X				
Panels and subpanels	200 A panel, carport wall. Two wires under one breaker			X		
Overcurrent protection	Breakers, sized to the wire seen	X				
Branch circuit wiring method	Copper nonmetallic cable	X				
Lights, switches, receptacles	Most tested. Loose receptacle, primary bedroom		X			
GFCI and AFCI protection	No GFCI at the kitchen counters or exterior		X			
Smoke and CO alarms	Smoke alarms 1999 date code. No CO alarm		X			
Not inspected, and why	Inside the meter base: utility seal. Wiring inside finished walls and under the attic insulation.					

No.	Term	Component and location	Observation	Recommendation
8.1	SH	Main panel, 20 A breaker, slot 14	Double tap: two wires under a breaker made for one. They can work loose and overheat.	Correct with a pigtail or a second breaker. Licensed electrician.
8.2	D	Kitchen counters and exterior receptacles	No GFCI protection. The primary bedroom receptacle by the bed is loose in the box.	Add GFCI and secure the receptacle. Licensed electrician.
8.3	D	Smoke alarms, hall and bedrooms	Alarms dated 1999, past their 10-year life. No CO alarm, though no fuel is burned.	Replace the smoke alarms. Owner or electrician.

9 Heating and air conditioning (HVAC)

Component	Type, material, and notes	S	D	SH	NI	NP
Heating equipment	Electric heat pump, made 2012	X				
Cooling equipment	Same heat pump. 18°F split on cooling	X				
Energy source	Electric					
Vents, flues, and chimneys	None, the system burns no fuel					X
Distribution system	Flex duct in the crawl space. One run off its boot		X			
Condensate drainage	PVC drain to the crawl space soil		X			
Not inspected, and why	Heat mode: run briefly only, 91°F outside. Heat exchanger coil inside the air handler: sealed cabinet.					

No.	Term	Component and location	Observation	Recommendation
9.1	D	Supply duct, crawl space under the hall	One flex run has fallen off its floor boot and blows into the crawl space.	Reattach and seal the run. HVAC contractor.
9.2	D	Condensate drain	Ends under the house and wets the soil beside the vapor barrier gap (3.1).	Route the drain outside. HVAC contractor.
9.3				

10 Interior

Component	Type, material, and notes	S	D	SH	NI	NP
Walls, ceilings, and floors	Drywall, carpet, vinyl plank. No stains seen	X				
Steps, stairways, and railings	One step down to the den, no railing needed	X				
Countertops and cabinets	Wood cabinets, laminate counters	X				
Doors and windows	Original aluminum sliding door to the deck drags		X			
Kitchen appliances	Range, dishwasher, and vent hood run	X				
Not inspected, and why	Walls and floors behind the sellers' furniture and boxes in the back bedroom.					

No.	Term	Component and location	Observation	Recommendation
10.1	D	Den sliding glass door	The 1974 single-pane door drags on worn rollers and the lock does not latch.	Repair the rollers and lock, or replace. Contractor.
10.2				
10.3				

11 Insulation

Component	Type, material, and notes	S	D	SH	NI	NP
Attic insulation	Blown fiberglass, about 6 in. deep	X				
Floor insulation	Fiberglass batts between the floor joists	X				
Vapor retarders	Plastic sheet on the soil. Gap at the north wall		X			
Not inspected, and why	Wall cavities: closed walls.					

No.	Term	Component and location	Observation	Recommendation
11.1				
11.2				
11.3				

12 Ventilation

Component	Type, material, and notes	S	D	SH	NI	NP
Attic ventilation	Ridge vent and soffit vents	X				
Crawl space ventilation	Foundation vents, all open	X				
Kitchen, bath, laundry exhaust	Hall bath fan vents into the attic		X			
Clothes dryer exhaust	Foil duct to a wall hood, lint at the hood		X			
Not inspected, and why	None.					

No.	Term	Component and location	Observation	Recommendation
12.1	D	Hall bath fan and dryer vent	The bath fan blows moist air into the attic. The foil dryer duct has heavy lint at the hood.	Duct the fan outside; clean the dryer vent and use metal duct. Contractor.
12.2				
12.3				

13 Fireplaces and fuel-burning appliances

Component	Type, material, and notes	S	D	SH	NI	NP
Fireplaces, stoves, and inserts	Brick wood-burning fireplace in the den				X	
Fuel-burning accessories	None					X
Chimneys and vents	Brick chimney, metal cap				X	
Not inspected, and why	The whole fireplace: the sellers sealed the firebox with a foam board and stacked boxes on the hearth. Have a chimney sweep inspect it before first use.					

No.	Term	Component and location	Observation	Recommendation
13.1				
13.2				
13.3				

14 Garage and carport

Component	Type, material, and notes	S	D	SH	NI	NP
Garage or carport structure	Attached two-car carport, brick posts	X				
Vehicle doors and openers	None, open carport					X
Floor or slab	Concrete slab, normal cracks	X				
Door between garage and house	Steel kitchen door, self-closing	X				
Not inspected, and why	Storage room ceiling at the back of the carport: locked.					

No.	Term	Component and location	Observation	Recommendation
14.1				
14.2				
14.3				

About this report

This is a visual inspection of the readily accessible systems and components the ASHI Standard of Practice lists, as they were on the inspection date. It will not find problems hidden inside walls, under floor coverings, or behind stored items, and it is not a code inspection, a warranty, or a guarantee.

Wood destroying insects are outside a home inspection. Wood damage and conditions that invite insects are noted where seen, but the Mississippi Official Wood Destroying Insect Report comes from a pest control company licensed by the Mississippi Department of Agriculture and Commerce.

Septic systems, wells, and water quality are outside a home inspection. When a house with an existing septic system changes hands and the water account changes to the new owner, MSDH rules call for a connection-event inspection by an MSDH Certified Installer or a Division of On-Site Wastewater environmentalist (MSDH Rules 1.2.2 and 1.6.6), unless the lot is exempt under Miss. Code § 41-67-6(7).

Every item marked SH or D is listed on page 1 under the same number it has in its system. Read the whole report, and ask the inspector about anything that is unclear.