

Uniform Mitigation Verification Inspection

CONFIDENTIAL FOR CLIENT USE ONLY



HARBORS AT ABERDEEN
8336 WATERLINE DR BLDG 1
BOYNTON BEACH ,FL 33472

Prepared by: **DAVID GUTIERREZ**

Florida Inspection Center



Company Email
Website
Phone
Date Of Inspection
Approved Field Inspector
License Number
License Type

INFO@FLORIDAINSPECTION.CENTER
www.FLORIDAINSPECTION.CENTER
(888)646-4651
03-30-2023
Yes
HI10406
HOME INSPECTOR

Uniform Mitigation Verification Inspection Form

Maintain a copy of this form and any documentation provided with the insurance policy

Inspection Date: 03-30-2023		
Owner Information		
Owner Name: HARBORS AT ABERDEEN		Contact Person: HARBORS AT ABERDEEN
Address: 8336 WATERLINE DR BLDG 1		Home Phone:
City: BOYNTON BEACH	Zip: 33472	Work Phone:
County: PALM BEACH		Cell Phone:
Insurance Company:		Policy #:
Year of Home: 1993	# of Stories: 2	Email:

NOTE: Any documentation used in validating the compliance or existence of each construction or mitigation attribute must accompany this form. At least one photograph must accompany this form to validate each attribute marked in questions 3 through 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.

1. Building Code: Was the structure built in compliance with the Florida Building Code (FBC 2001 or later) OR for homes located in the HVHZ (Miami-Dade or Broward counties), South Florida Building Code (SFBC-94)?

- A. Built in compliance with the FBC: Year Built _____. For homes built in 2002/2003 provide a permit application with a date after 3/1/2002: Building Permit Application Date (MM/DD/YYYY) _____
- B. For the HVHZ Only: Built in compliance with the SFBC-94: Year Built _____. For homes built in 1994, 1995, and 1996 provide a permit application with a date after 9/1/1994: Building Permit Application Date (MM/DD/YYYY) _____
- C. Unknown or does not meet the requirements of Answer "A" or "B"

2. Roof Covering : Select all roof covering types in use. Provide the permit application date OR FBC/MDC Product Approval number OR Year of Original Installation/Replacement OR indicate that no information was available to verify compliance for each roof covering identified.

2.1 Roof Covering Type	Permit Application Date:	FBC or MDC Product Approval #	Year of Original Installation or Replacement	No Information Provided for Compliance
<input type="checkbox"/> 1. Asphalt/Fiberglass Shingle	_____	_____	_____	<input type="checkbox"/>
<input checked="" type="checkbox"/> 2. Concrete/Clay Tile	<u>03-17-2009</u>	<u>B-2009-004961</u>	_____	<input type="checkbox"/>
<input type="checkbox"/> 3. Metal	_____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 4. Built Up	_____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 5. Membrane	_____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 6. Other _____	_____	_____	_____	<input type="checkbox"/>

- A. All roof coverings listed above meet the FBC with a FBC or Miami-Dade Product Approval listing current at time of installation OR have a roofing permit application date on or after 3/1/02 OR the roof is original and built in 2004 or later.
- B. All roof coverings have a Miami-Dade Product Approval listing current at time of installation OR (for the HVHZ only) a roofing permit application after 9/1/1994 and before 3/1/2002 OR the roof is original and built in 1997 or later.
- C. One or more roof coverings do not meet the requirements of Answer "A" or "B".
- D. No roof coverings meet the requirements of Answer "A" or "B".

3. Roof Deck Attachment: What is the **weakest** form of roof deck attachment?

- A. Plywood/Oriented strand board (OSB) roof sheathing attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by staples or 6d nails spaced at 6" along the edge and 12" in the field. **-OR-** Batten decking supporting wood shakes or wood shingles. **-OR-** Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that has an equivalent mean uplift less than that required for Options B or C below.
- B. Plywood/OSB roof sheathing with a minimum thickness of 7/16" inch attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by 8d common nails spaced a maximum of 12" inches in the field. **-OR-** Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent or greater resistance than 8d nails spaced a maximum of 12 inches in the field or has a mean uplift resistance of at least 103 psf.
- C. Plywood/OSB roof sheathing with a minimum thickness of 7/16" inch attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by 8d common nails spaced a maximum of 6" inches in the field. **-OR-** Dimensional lumber/Tongue & Groove decking with a minimum of 2 nails per board (or 1 nail per board if each board is equal to or less than 6 inches in width). **-OR-** Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent or greater resistance than 8d common nails spaced a maximum of 6 inches in the field or has a mean uplift resistance of at least 182 psf.

Inspector's Initials DG Property Address 8336 WATERLINE DR BLDG 1, BOYNTON BEACH, FL 33472

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- D. Reinforced Concrete Roof Deck.
- E. Other:
- F. Unknown or unidentified.
- G. No attic access.
4. **Roof to Wall Attachment**: What is the **WEAKEST** roof to wall connection? (Do not include attachment of hip/valley jacks within 5 feet of the inside or outside corner of the roof in determination of WEAKEST type)
- A. Toe Nails
- Truss/rafter anchored to top plate of wall using nails driven at an angle through the truss/rafter and attached to the top plate of the wall, or
- Metal connectors that do not meet the minimal conditions or requirements of B, C, or D
- Minimal conditions to qualify for categories B, C, or D. All visible metal connectors are:**
- Secured to truss/rafter with a minimum of three (3) nails, and
- Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a . " gap from the blocking or truss/rafter **and** blocked no more than 1.5" of the truss/rafter, **and** free of visible severe corrosion.
- B. Clips
- Metal connectors that do not wrap over the top of the truss/rafter, **or**
- Metal connectors with a minimum of 1 strap that wraps over the top of the truss/rafter and does not meet the nail position requirements of C or D, but is secured with a minimum of 3 nails.
- C. Single Wraps
- Metal connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side and a minimum of 1 nail on the opposing side.
- D. Double Wraps
- Metal Connectors consisting of 2 separate straps that are attached to the wall frame, or embedded in the bond beam, on either side of the truss/rafter where each strap wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side, and a minimum of 1 nail on the opposing side, **or**
- Metal connectors consisting of a single strap that wraps over the top of the truss/rafter, is secured to the wall on both sides, and is secured to the top plate with a minimum of three nails on each side.
- E. Structural Anchor bolts structurally connected or reinforced concrete roof.
- F. Other: _____
- G. Unknown or unidentified
- H. No attic access
5. **Roof Geometry**: What is the roof shape? (Do not consider roofs of porches or carports that are attached only to the fascia or wall of the host structure over unenclosed space in the determination of roof perimeter or roof area for roof geometry classification).
- A. Hip Roof Hip roof with no other roof shapes greater than 10% of the total roof system perimeter.
Total length of non2hip features: _____ feet; Total roof system perimeter: _____ feet
- B. Flat Roof Roof on a building with 5 or more units where at least 90% of the main roof area has a roof slope of less than 10% Roof area with slope less than 10% _____ sq ft; Total roof area _____ sq ft
- C. Other Roof Any roof that does not qualify as either (A) or (B) above.
6. **Secondary Water Resistance (SWR)**: (standard underlayments or hot-mopped felts do not qualify as an SWR)
- A. SWR - Self adhering polymer modified bitumen roofing underlayment applied directly to the sheathing or foam adhesive SWR barrier (not foamed on insulation) applied as a secondary means to protect the dwelling from water intrusion.
- B. No SWR.
- C. Unknown or undetermined.

Inspectors Initials DG Property Address 8336 WATERLINE DR BLDG 1, BOYNTON BEACH, FL 33472

7. **Opening Protection:** What is the **weakest** form of wind borne debris protection installed on the structure? **First**, use the table to determine the weakest form of protection for each category of opening. **Second**, (a) check one answer below (A, B, C, N, or X) based upon the lowest protection level for ALL Glazed openings **and** (b) check the protection level for all Non-Glazed openings (.1, .2, or .3) as applicable.

Opening Protection Level Chart Place an "X" in each row to identify all forms of protection in use for each opening type. Check only one answer below (A thru X), based on the weakest form of protection (lowest row) for any of the Glazed openings and indicate the weakest form of protection (lowest row) for Non-Glazed openings.		Glazed Openings				Non-Glazed Openings	
		Windows or Entry Doors	Garage Doors	Skylights	Glass Block	Entry Doors	Garage Doors
N/A	Not Applicable- there are no openings of this type on the structure	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A	Verified cyclic pressure & large missile (9-lb for windows doors/4.5 lb for skylights)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B	Verified cyclic pressure & large missile (4-8 lb for windows doors/2 lb for skylights)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C	Verified plywood/OSB meeting Table 1609.1.2 of the FBC 2007	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D	Verified Non-Glazed Entry or Garage doors indicating compliance with ASTM E 330, ANSI/DASMA 108, or PA/TAS 202 for wind resistance					<input type="checkbox"/>	<input type="checkbox"/>
N	Opening Protection products that appear to be A or B but are not verified	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Other protective coverings that cannot be identified as A, B, or C	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
X	No Windborne Debris Protection	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only) All Glazed openings are protected at a minimum, with impact resistant coverings or products listed as wind borne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level A in the table above).

- Miami2Dade County PA 201, 202, **and** 203
- Florida Building Code Testing Application Standard (TAS) 201, 202, **and** 203
- American Society for Testing and Materials (ASTM) E 1886 **and** ASTM E 1996
- Southern Standards Technical Document (SSTD) 12
- For Skylights Only: ASTM E 1886 **and** ASTM E 1996
- For Garage Doors Only: ANSI/DASMA 115

A.1 All Non-Glazed openings classified as A in the table above, or no Non-Glazed openings exist

A.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level B, C, N, or X in the table above

A.3 One or More Non-Glazed Openings is classified as Level B, C, N, or X in the table above

B. Exterior Opening Protection- Cyclic Pressure and 4 to 8-lb Large Missile (2-4.5 lb for skylights only) All Glazed openings are protected, at a minimum, with impact resistant coverings or products listed as windborne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level B in the table above):

- ASTM E 1886 **and** ASTM E 1996 (Large Missile – 4.5 lb.)
- SSTD 12 (Large Missile – 4 lb. to 8 lb.)
- For Skylights Only: ASTM E 1886 **and** ASTM E 1996 (Large Missile - 2 to 4.5 lb.)

B.1 All Non-Glazed openings classified as A or B in the table above, or no Non-Glazed openings exist

B.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level C, N, or X in the table above

B.3 One or More Non-Glazed openings is classified as Level C, N, or X in the table above

C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2007 All Glazed openings are covered with plywood/OSB meeting the requirements of Table 1609.1.2 of the FBC 2007 (Level C in the table above).

C.1 All Non-Glazed openings classified as A, B, or C in the table above, or no Non-Glazed openings exist

C.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level N or X in the table above

C.3 One or More Non-Glazed openings is classified as Level N or X in the table above

Inspectors Initials DG Property Address 8336 WATERLINE DR BLDG 1, BOYNTON BEACH, FL 33472

- N. Exterior Opening Protection (unverified shutter systems with no documentation)** All Glazed openings are protected with protective coverings not meeting the requirements of Answer "A", "B", or "C" or systems that appear to meet Answer "A" or "B" with no documentation of compliance (Level N in the table above).
 - N.1 All Non-Glazed openings classified as Level A, B, C, or N in the table above, or no Non-Glazed openings exist
 - N.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level X in the table above
 - N.3 One or More Non-Glazed openings is classified as Level X in the table above
- X. None or Some Glazed Openings** One or more Glazed openings classified and Level X in the table above.

MITIGATION INSPECTIONS MUST BE CERTIFIED BY A QUALIFIED INSPECTOR. <i>Section 627.711(2), Florida Statutes, provides a listing of individuals who may sign this form.</i>		
Qualified Inspector Name: DAVID GUTIERREZ	License Type: HOME INSPECTOR	License or Certificate #: HI10406
Inspection Company: FLORIDA INSPECTION CENTER		Phone: (888) 646-4651

Qualified Inspector – I hold an active license as a : (check one)

- Home inspector licensed under Section 468.8314, Florida Statutes who has completed the statutory number of hours of hurricane mitigation training approved by the Construction Industry Licensing Board and completion of a proficiency exam.
- Building code inspector certified under Section 468.607, Florida Statutes.
- General, building or residential contractor licensed under Section 489.111, Florida Statutes.
- Professional engineer licensed under Section 471.015, Florida Statutes.
- Professional architect licensed under Section 481.213, Florida Statutes.
- Any other individual or entity recognized by the insurer as possessing the necessary qualifications to properly complete a uniform mitigation verification form pursuant to Section 627.711(2), Florida Statutes.

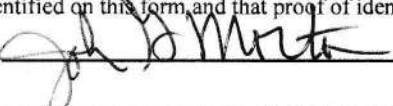
Individuals other than licensed contractors licensed under Section 489.111, Florida Statutes, or professional engineer licensed under Section 471.015, Florida Statutes, must inspect the structures personally and not through employees or other persons. Licensees under s.471.015 or s.489.111 may authorize a direct employee who possesses the requisite skill, knowledge, and experience to conduct a mitigation verification inspection.

I, DAVID GUTIERREZ am a qualified inspector and I personally performed the inspection or (*licensed* (print name)
 contractors and professional engineers only) I had my employee (N/A) perform the inspection
 (print name of inspector)
 and I agree to be responsible for his/her work.

Qualified Inspector Signature:  Date: MAR 30, 2023

An individual or entity who knowingly or through gross negligence provides a false or fraudulent mitigation verification form is subject to investigation by the Florida Division of Insurance Fraud and may be subject to administrative action by the appropriate licensing agency or to criminal prosecution. (Section 627.711(4)-(7), Florida Statutes) The Qualified Inspector who certifies this form shall be directly liable for the misconduct of employees as if the authorized mitigation inspector personally performed the inspection.

Homeowner to complete: I certify that the named Qualified Inspector or his or her employee did perform an inspection of the residence identified on this form, and that proof of identification was provided to me or my Authorized Representative.

Signature:  Date: MAR 30, 2023

An individual or entity who knowingly provides or utters a false or fraudulent mitigation verification form with the intent to obtain or receive a discount on an insurance premium to which the individual or entity is not entitled commits a misdemeanor of the first degree. (Section 627.711(7), Florida Statutes)

Inspectors Initials DG Property Address 8336 WATERLINE DR BLDG 1, BOYNTON BEACH, FL 33472

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 OIR-B1-1802 (Rev. 01/12) Adopted by Rule 690-170.0155

A d d i t i o n a l C o m m e n t s .

Explanation of the findings.

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1. Building Code

The year built was confirmed on the county's property appraiser website.

2. Roof Covering Data

Permit# B-2009-004961 dated 03-17-2009 was verified on BuildFax.com. All roof coverings MEET the 2001 Florida Building Code.

3. Roof Deck Attachment Data

8d nails were confirmed and observed to be spaced 6" on edge and 6" in the field.

4. Roof Wall Connection Data

The weakest form of roof to wall connection is a SINGLE WRAP. These metal attachments are secured to every rafter/truss with at least 2 nails on the anchor side, and with at least 1 nail on the opposing side.

5. Roof Geometry Data

The roof geometry is 100% NON-HIP.

7. Wall Construction Data

The wall construction is a 100% masonry.

8. SWR Data

Dwelling does not have a verified secondary water barrier installed.

9. Opening Protection Data

One or more Glazed openings are not protected.

Notes:

This report is intended for the addressee shown above. If after review of this report you find any discrepancies please contact a representative at F.I.C (888)646-4651. A re-inspection, which may result in a rating improvement, may be indicated once the discrepancy has been properly addressed.

Please be advised that certain limitations may exist with regard to the rules, procedures and guidelines of homeowner associations and/or condominiums.

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Inspection Photos

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FRONT



ADDRESS



LEFT



RIGHT



BACK



TILE ROOF COVERING

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Inspectors Initials DG Property Address 8336 WATERLINE DR BLDG 1, BOYNTON BEACH, FL 33472



8D NAILS



NAILS SPACED 6" ON THE EDGE



NAILS SPACED 6" IN THE FIELD



ANCHOR SIDE OF METAL CONNECTOR WITH 2 NAILS



OPPOSING SIDE OF METAL CONNECTOR WITH 1 NAIL



IMPACT SKYLITES

Permit# B-2009-005558



UNVERIFIED GARAGE DOORS



UNPROTECTED WINDOWS



UNPROTECTED WINDOWS



UNPROTECTED WINDOWS



UNPROTECTED WINDOWS



PROTECTED WITH UNVERIFIED SHUTTERS



PROTECTED WITH UNVERIFIED SHUTTERS



PROTECTED WITH UNVERIFIED SHUTTERS



PROTECTED WITH UNVERIFIED SHUTTERS

Permit #: B-2009-004961-0000	Applied date: Mar 17, 2009
Permit Type: BUILDING	Issued date: Mar 24, 2009
Description: Re-roofing RECORDED TILE, FOAM, 140SQ, 5/12	Completed date: May 19, 2009
Work class: Installation of Building System	Status date: Mar 24, 2009
Permit status: Complete	
Job Cost: \$ 73,500.00	

CITIZENS PROPERTY INSURANCE CORPORATION
BUILDING TYPE II AND III MITIGATION INSPECTION FORM

2. Roof Deck Attachment

Level A – Wood or Other Deck Type II only

Roof deck composed of sheets of structural panels (plywood or OSB).

Or

Architectural (non-structural) metal panels that require a solid decking to support weight and loads.

Or

Other roof decks that do not meet Levels B or C below.

Level B – Metal Deck Type II or III

Metal roof deck made of structural panels fastened to open-web steel bar joists and integrally attached to the wall.

Level C – Reinforced Concrete Roof Deck Type, II or III

A roof structure composed of cast-in-place or pre-cast structural concrete designed to be self-supporting and integrally attached to wall/support system.

3. Secondary Water Resistance NONE

Underlayment A self-adhering polymer modified bitumen roofing underlayment (thin rubber sheets with peel and stick underside located beneath the roof covering and normal felt underlayment) with a minimum width of 6" meeting the requirements of ASTM D 1970 installed over all plywood/OSB joints to protect from water intrusion. All secondary water resistance products must be installed per the manufacturer's recommendations. Roofing felt or similar paper based products are not acceptable for secondary water resistance.

Foamed Adhesive

A foamed polyurethane sheathing adhesive applied over all joints in the roof sheathing to protect interior from water intrusion.

4. Opening Protection NONE

Class A (Hurricane Impact) – All glazed openings (windows, skylights, sliding glass doors, doors with windows, etc) less than 30 feet above grade must be protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the Large Missile (9 lb.) impact requirements of:

SSTD12;

ASTM E 1886 and ASTM E 1996;

Miami-Dade PA 201, 202, and 203;

Florida Building Code TAS 201, 202 and 203.

All glazed openings less than 30 feet above grade shall meet the Large Missile Test standard referenced above. All glazed openings between 30 and 60 feet above grade must meet the Small Missile Test of the respective standard. For buildings located in the HVHZ (High Velocity Hurricane Zone) all glazed openings greater than 60 feet above grade must also meet the Small Missile Test of the respective standard.

Class B (Basic Impact) – All glazed openings (windows, skylights, sliding glass doors, doors with windows, etc) less than 30 feet above grade must be protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the Large Missile (4.5 lb.) impact requirements of:

ASTM E 1886 and ASTM E 1996

All glazed openings less than 30 feet above grade shall meet the Large Missile Test standard referenced above. All glazed openings between 30 and 60 feet above grade must meet the Small Missile Test of the respective standard. For buildings located in the HVHZ (High Velocity Hurricane Zone) all glazed openings greater than 60 feet above grade must also meet the Small Missile Test of the respective standard.

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**CITIZENS PROPERTY INSURANCE CORPORATION
BUILDING TYPE II AND III MITIGATION INSPECTION FORM**

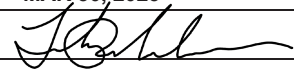
CERTIFICATION

I certify that I hold an active license as a: *(CHECK ONE OF THE FOLLOWING)*

- General or building contractor licensed under Section 489.111, Florida Statutes.**
- Building code inspector certified under Section 468.607, Florida Statutes.**
- Professional architect licensed under Section 481.213, Florida Statutes.**
- Professional engineer licensed under Section 471.015, Florida Statutes.**

I also certify that I personally inspected the premises at the Location Address listed above on the inspection date provided on this Mitigation Inspection Form. In my professional opinion, based on my knowledge, information and belief, I certify that the above statements are true and correct.

This Mitigation Inspection Form and the information set forth in it are provided solely for the purpose of verifying that certain structural or physical characteristics exist at the Location Address listed above and for the purpose of permitting the Named Insured to receive a property insurance premium discount on insurance provided by Citizens Property Insurance Corporation and for no other purpose. The undersigned does not make a health or safety certification or warranty, express or implied, of any kind, and nothing in this Form shall be construed to impose on the undersigned or on any entity to which the undersigned is affiliated any liability or obligation of any nature to the named insured or to any other person or entity.

Name of Company:	<u>FLORIDA INSPECTION CENTER, INC.</u>	Phone:	<u>888 646-4651</u>		
Name of Inspector	<u>TIMOTHY W CORNELIUS</u>	License Type	<u>CONTRACTOR</u>	License #	<u>CBC1252910</u>
Inspection Date:	<u>MAR 30, 2023</u>				
Signature:				Date:	<u>MAR 30, 2023</u>
Applicant /Insured's Signature *:	_____			Date:	_____

*Applicant /Insured's signature must be from the Board President and another member of the board for condo and homeowner's associations or an officer of the named insured for all other business entities.

"Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree."

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