

PAUL BENDYK & ASSOCIATES LLC

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Inspection Report

Prepared Exclusively For:

Ms. Pat Bomke

Inspection Date:

July 14, 2025

Site Address:
20305 Highway M
Curryville, MO.63339

PAUL BENDYK & ASSOCIATES LLC

Ms. Pam Bomke
Mr. Eric Merchant
Trophy Property and Auctions
Forestall, Mo

Ref: 20305 Highway M
Curryville, MO. 63339

Greetings;

On Monday, July 14, 2025 at your request and the request of your agent Eric Merchant Trophy Property and Auctions this Company inspected the home located at the above-referenced property. You, you daughter as well as your agent were able to attend this approximately 2-hour inspection. You and your daughter did leave the property before the end of the inspection and Mr. Merchant remained. The following is a summary of our findings.

The home is a custom built, two story, frame constructed, single-family residence approximately 19 years old. The home faces in a westerly direction for the purpose of this report with the electricity and water are provided by the public system. The waste system is on-site and was not inspected by this Company, assure you review the results of that inspection. All systems were on at the time of this inspection although the water was turned on by the Utility Company during the inspection and then off after the inspection by Mr. Merchant. The home is built on a full poured, concrete foundation and is vacant at this time, the present owner has not occupied the home since September of 2024. The home contains 3958 square foot of living space with three bedrooms with two and one-half baths. A two-car front side entry garage is located at the south elevation and the basement is unfinished. The home is situated on approximately 20 acres with five out buildings, a cursory review of the buildings was made and the electrical components tested and documented.

This inspection included a complete review of all aspects of the home. This included but not limited to: the structure and all components, electrical system, heating and air conditioning as well as the plumbing system. The septic system was not inspected by this Company. The listing photo was use for better clarity.

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Weather Conditions:

Weather conditions at the time of the inspection were; temperature was 90 degrees F; sunny and the topsoils were wet from recent rains.

Roof Covering:

The roof over the entire home and the garage is an architectural grade three tab asphalt shingle system. The roof was reviewed from ground level, front porch roof and the gutter line. We found the single layer of shingles to have been professionally installed, the covering showed a minimal amount of wear and tear. The owner states the roof is approximately and gutters are 11 years old.

Gutters:

The newer seamless aluminum gutters and downspouts were found to be in serviceable condition with no concerns noted. All are directed out and away from the foundation as recommended.

Soffit and Fascia:

The aluminum clad soffit and fascia with vents were found to be in sound condition and professionally installed.

Wood Trim:

The wood trim which is minimal was found to have been well maintained with no immediate repair needed.

Siding:

The vinyl clad exterior was found to have been professionally installed and well maintained. Power washing is needed at the dormer areas.



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Doors and Windows:

The two insulated steel doors were tested and found to be in good working order. Assure all locks are changed.

Windows:

Windows in the home are the original vinyl, thermal pane, single and casement units with screens. Screens were not installed in the sun-room. These were randomly tested and found to be in good working order where tested. The basement windows are metal framed, single pane glass these were not tested.

Concrete:

The poured concrete drive, rear patio and front porch slab were found to be in sound condition with no settlement noted. A crack was noted at the front walk which can be sealed and or replaced. This is a common occurrence in most homes.



Seal Crack(s)

Front Porch:

The front porch with aluminum columns and vinyl railings were found to be in sound condition with no settlement noted. The wood steps are "functional".

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Water Spigots:

Two freeze water spigots are provided. Both were stuck due to the lack of use assure these are tested.



Handle Is Stuck

Landscaping:

Elevation was somewhat flat at the north elevation and may hold water during heavy rains. A sump pump drained emptied and this are and standing water was noted. Eventual improvement of the grade maybe needed to divert the water from this area.



Standing Water From Sump

Garage:

The two-car frame garage is located at the east elevation was found to be in sound condition. The garage is equipped with a single, aluminum, insulated garage door. The door does contain an automatic-opener that was tested with the auto-return responding as required. The one-hour fire-rated partition is in-place separating the garage from the home. Poured concrete slab and foundation were found to be in sound condition with normal cracks noted. The electrical components were reviewed, and found to be in working order although we do recommend GFCI outlets be installed.

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Mechanical Systems:

Water Lines:

The main water line is an inch PVC Schedule 40 plastic line routed through the front foundation wall. We tested this valve and found to be in working order. We did note some rust at the union, not active leakage was noted but eventual replacement will be needed. The remaining water lines are copper and were found to have been professionally installed, these were also tested and found to be in good working order. We also tested a number of shut-off valves and also found them to be in good working order tested except as noted at the exterior water spigots.



Blue Main Water Valve



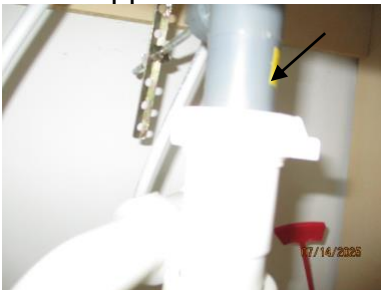
Corroded Fitting



Water Spigot

Waste Lines:

The waste lines consist of PVC Schedule 40 plastic lines and p-traps the man stacks due contain clean-outs and directed out the west wall of the foundation. We tested all fixtures and found all to have been professionally installed although a leak was noted at the second-floor bath and is need of attention. We noted all sink stoppers in the are in need of adjustment to open fully.



Leaking Trap



Main Stack(s) Exit

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Water Heater:

A an updated, single, 50-gallon, Rheem brand, electric water heater is located in the basement adjacent to the furnace. This system was not tested. The system did contain, the correct size and rated TPR valve with drain line, a water shut-off valve and a pressure tank and all were found to have been professionally installed. The unit was tested and did respond as needed. The unit is approximately 2 years old.



Water Heater



Pressure Tank

Air Conditioning:

The updated air conditioner is a Carrier brand system rated approximately 3 tons of cooling capacity. The condensing unit is located at the north elevation of the home and was found to have been professionally installed. Freon lines and the electrical components were found to be in good working order. Reinsulating the Freon line is recommended. The system was tested and an acceptable temperature drop was noted between the supply and return lines. Temperature drop was minimal from the first floor to the second floor which is impressive. The system appears to be approximately original to the home but was found to be in operating condition and very well maintained.



Condensing Unit



Reinsulate Freon Line

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Furnace:

Heating for the home is also a Lennox brand, single, forced air gas fired system. The system is located in the basement and rated at approximately 20 KW input capacity this system is rated all areas of the home, the basement if finished will need approved duct system. We removed the front cover and noted where visible the electrical components appeared to be in good working order. We did note a large amount of black material and recommend the system be serviced and the duct work cleaned. The insulation on the access panel was loose therefore not reinstalled. Electrical components and drain lines were without concerns and professionally installed. The system was tested and did respond to the demands of the thermostat located in the hall.



Furnace



Electrical Components



Insulation Off Of Door

Laundry:

The first-floor laundry contained the hot and cold-water as well as the drain line in the recessed box. A 110 as well as 220 ampere outlets were provided. An exterior venting dryer vent was provided direct into the garage then to the exterior. Fire-Code does not allow this type of installation due to the fact it penetrates the on-hour fire rated enclosure. There is no Code Enforcement in this area now or at the time of construction.

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Duct Work:

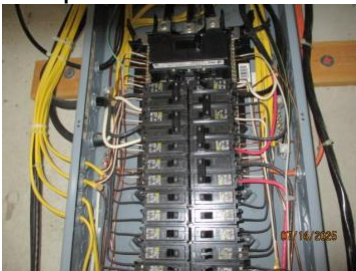
The galvanized steel ductwork system was found to have been professionally installed with an adequate amount of supply and return vents; a damper was installed at the main trunk line to adjust the air flow. No HVAC is provided at the second floor bath.



Damper

Electrical Systems:

The home is supplied by a 200-ampere main circuit breaker style located in the basement on the north wall. A main disconnect was installed in panel. The main over-head service and meter are also located at the north elevation was found to have been professionally installed with no concerns noted. We removed the cover of the panel and noted all circuits were thong pronged grounded copper with the main feed being aluminum which is a common practice. This Square D brand panel contained; 31 total circuits, 7-220 ampere and 3 slim line breakers which hold 2 circuits. Expansion is only available with the use of sub-panel. We tested the majority of light fixtures and outlets in the home and noted all to have been professionally installed with no concerns noted, we do recommend GFCI outlets be installed in the garage. Exterior dusk to dawn and motion detectors lights were not tested. See report on sump pump wiring. Electrical components for the out-buildings will be addressed latter in this report.



Exposed Main Panel



Enclosed Panel



Main Disconnect

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Interior Conditions:

Structure:

The 4x12 inch engineered joist 5x8 inch steel beam with four-inch supporting post were found to be in sound condition with no concerns noted. The OSB plywood decking has been glued and nailed and found also to be in good condition with no structural concerns noted. Fire-flashing has not been installed at the at the plumbing runs and we recommend it be installed. The poured concrete walls were found to be in sound condition with a minimal of shrinkage cracks which are common with poured concrete. No indication of settlement or active water leakage was noted. It had rained the previous day. A professionally sump pump with an exterior drain has been installed at the north the west floor area. Two pumps are installed one in use with the circuits of the home and one for use with a generator. You will note the outlet for the system is a GFCI protected outlet and if tripped during a storm the pump will not operate. The pump using the home's circuit was test and found to be in working order.



GFCI Outlet At Pump



Reinstalled Sumps Electrical
Generated Outlet Identified



Missing Fire-Flashing(s)

Gun Safe:

A gun safe is located under the stair case, the area is enclosed in drywall. Assure you obtain the combination.



Gun Safe

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Kitchen:

The kitchen contains custom wood cabinetry and laminate counter tops. We did note the laminate to the right of the sink was raised due to water infiltration. This is cosmetic and can be dealt with in a timely manner. We did test appliances which included the electric range, micro-wave oven with recirculating fan, dishwasher and disposal and found all to be in working order. Grounded three-pronged outlets, as well as GFCI outlets, were tested and found to be in working order. We tested all plumbing fixtures and also found them to be in good working order, water pressure was acceptable. The ring for the light fixture was on the floor and can be reinstalled when time allows.



Missing Ring



Ring

Interior Conditions:

All interior wall and ceiling surfaces are typical drywall and showed no evidence of structural concerns and were in very good condition. The flooring throughout was functional with the blue wall to wall carpeting needing to be re-stretched.

Wood Stove:

A wood burning stove with a stainless-steel flue is located in the sun room. The flue and firebox were reviewed and we noted the interior fire-box and damper were found to be in good working order. The interior of the flue was not accessible. We recommend it be cleaned as a safety measure. Normally the Manufacturer's recommend is 36 inches from flammable material this was not the case. We recommend you review the installation instructions and make modifications if required.

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Baths:

The home contains three and one-half baths. We tested all plumbing fixtures which included vanities, toilets, tub and showers and noted as previously documented, the sink stopper is missing from all vanities and the p-trap is leaking at the second-floor bath. GFCI outlets were installed, tested and found to be in working order as well as the lighting fixtures. Exhausts fans were also tested and found to be in working order the second-floor bath does not contain an exhaust fan. The tub and shower surrounds have been upgraded and found to be in sound condition. Flooring has also been upgraded with no concerns noted.

Attic:

Attic access was at the second-floor ceiling. We noted a 2x4 inch wood, engineered truss system OSB plywood decking at 24 inches centers. Where visible and accessible all found to have been professionally installed with no concerns noted. The decking has been "clipped" to provide expansion and contraction of the material. Blown-in fiberglass insulation is installed for an approximate rating of approximately R32. Ventilation is provided by gable and soffit vents of the correct size and configuration. All wiring where visible is original and found to be in good working order. Exhaust vents are directed up and away from the insulation and no evidence of excessive moisture was noted. The attic was not fully inspected due to 120 degrees F temperature.

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Summary:

The following is a summary is a list of concerns noted in the home all concerns are in the body of the report.

- 1) The water spigots are stuck at the exterior of the home. Pg.5
- 2) A leak was noted at the p-trap at the second-floor bath. Pg.6
- 3) Adjust sink stoppers in all baths to open fully needed. Pg.6
- 4) Service the HVAC system as needed. Pg.8
- 5) Install HVAC in the second-floor bath. Heating and Air Conditioning. Pg.9
- 6) Install GFCI outlets in the garage. Pg.9
- 7) Reinstall the "ring" at the kitchen light fixture. Pg.10
- 8) Exterior lighting was not tested. Pg.10
- 9) Review the installation of the wood stove for proper clearance. Pg.11
- 10)Power wash the siding. Pg.4
- 11)Install screens in the sun-room. Pg.4
- 12)Improve landscaping to divert the ground away from the foundation of the home as noted. Pg.5
- 13)Seal the cack at the front walk east corner. Pg.4
- 14)Obtain the combination of the gun-safe. Pg.10
- 15)Consider obtaining an inspection on the septic system.

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Summary Of The Electrical Components Of The First Building:

Outlets at the first wood framed building were tested and found to be in good working order. The east wood framed building was locked and not reviewed. The building in the west woods was not reviewed.

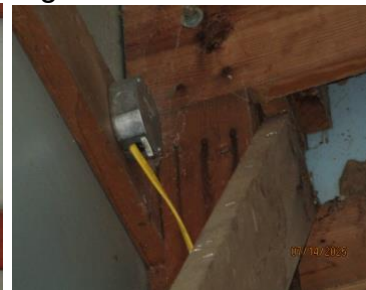
The first metal constructed building is supplied by a 200-ampere main circuit breaker style located on the east wall. A main disconnect was installed in panel. The main over-head service and meter are also located at the north elevation was found to have been professionally installed with no concerns noted. We removed the cover of the panel and noted all circuits were throng pronged grounded copper with the main feed being aluminum which is a common practice. This Square D brand panel contained; 16 total circuits, 2-220 ampere circuits that were not in use 12 additional 110 ampere circuits. Expansion is available. We tested the majority of light fixtures and outlets and noted all to be in working order and GFCI protected. We did note a circuit on the front wall that was serviced by and extension cord, missing and a Romex connector at the metal junction box and the use of extension cords at the light fixtures.



Enclosed Panel



Exposed Panel



Supplied By An
Extension Cord
Missing Connector

Concerns Noted:

Replace extension cords with permanent wiring in both buildings.
Install a Romex connector at the metal junction box. Pg.14

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Summary Of The Electrical Components Of The Second Building:

The second metal building contain a 100 ampere Square D brand sub-panel. The main disconnect is at the first building. The system contains, 5-110 circuit breakers. We tested the majority of light fixtures and outlets and noted all to be in working order we do recommend GFCI outlets be installed.



Closed Panel



Open Panel



Exposed Panel

Structures:

All structural components were found to have been professionally installed with no indication of settlement or structural concerns. All concrete showed no evidence of movement and minimal shrinkage. Water stains were noted on the supporting post which is common when the posts are not situated on piers elevating the post from ground water. These were probed and found to be in sound condition. You will note especially at the second building on the west side, it appears the framing is in contact with the soils and sanding water is present. The framing that is present at ground level is part of the wood "forms" that were used for the concrete floors during construction and is not part of the framing of the building. Wood trim at the service doors is water damaged needing repair and or replacement.



Standing Water
Wood "Forms"



Water Damaged Door Framing