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Lic# P158468

Forensic Engineering Report

Claim #: 134567

Insured: [REDACTED]

Type of Loss: Wind

Date: August 12, 2026

Carrier: Sample Insurance Co

Date of Loss: 2026-01-01

FORENSIC ENGINEERING INSPECTION REPORT

Claim Number: 134567 **Insured:** [REDACTED] **Type of Loss:** Wind **Reported Date of Loss:**

January 1, 2026 **Inspection Date:** August 9, 2026 **Inspection Time:** 14:15 (Local) **Inspection Location:**

[REDACTED] **Report Prepared By:** [Inspector Name / License Number]

Report Date: [Report Preparation Date]

I. INTRODUCTION AND PURPOSE

This report documents the findings of a forensic engineering interior inspection of the subject residential structure, conducted on August 9, 2026, in connection with a reported wind-loss event of January 1, 2026. The purpose of the inspection was to observe and document the interior condition of the structure, identify any visible evidence of damage or distress, and evaluate, to the extent supported by the documented observations, whether such conditions are consistent with the reported mechanism of loss.

II. METHODOLOGY

The inspection was conducted by direct visual observation of accessible interior spaces. The inspector progressed through the residence in sequence, beginning at the primary entry on the right elevation (as viewed from the road) and proceeding through the laundry/entry area, kitchen, dining room, office area, and living room. Photographic documentation was obtained in each area. Observations recorded by the inspector in the field, together with the photographic record, form the exclusive evidentiary basis for this report. No destructive investigation, moisture probing, or material sampling was performed during this inspection. No observations, causes, or conclusions are stated herein that are not directly supported by the documented photographic and narrative record.

Per the ASCE 7-22 Hazard Tool, the subject property is located within a basic (ultimate) design wind

speed zone of approximately 119 mph for Risk Category II structures; this value was adopted as the reference design wind speed in the evaluation of the reported wind event.

III. INTERIOR INSPECTION FINDINGS

A. Entryway / Laundry Room

Location: The primary entry to the residence is situated on the right elevation of the structure, as oriented from the road. Access is through a four-panel door finished in yellow paint, equipped with a keypad deadbolt and lever-handle lockset. The entry opens directly into a combined laundry and utility space, which in turn connects immediately to the kitchen.

Observed Conditions:

The entry door and its associated hardware were observed to be in apparent serviceable condition. The door unit showed no visible signs of racking, frame displacement, or hardware damage in the photographic record. A double glass door assembly was also observed within this space, providing access to an exterior deck. The double door unit appeared intact; no visible damage to the frame, glazing, or threshold was noted in the photographs.

The combined entry and laundry room is a compact space containing what appear to be a Whirlpool-brand front-loading washer and dryer, arranged in a side-by-side configuration. The appliances appeared to be relatively new units, consistent with recent replacement. Upper cabinetry, finished in white with contemporary hardware, was observed along one wall and appeared to be in good condition with no visible damage. A utility closet within the space was observed to contain cleaning equipment and household supplies; wall surfaces within the closet appeared intact.

The ceiling of the entry/laundry room was examined and documented photographically. As noted by the inspector, the ceiling did not reveal staining, missing or displaced texture material, or sagging of the ceiling substrate. The textured ceiling surface, crown molding, and HVAC supply register appeared intact and undisturbed. A smoke/CO detector was observed mounted to the ceiling and appeared undamaged.

Additional upward-angle photographs confirm that the ceiling plane throughout the entry/laundry space—including the area above the upper cabinetry and adjacent to the crown molding—showed no visible evidence of water infiltration, differential deflection, or material distress.

A transitional view from the entry into the kitchen documents the ceiling material change at the threshold between rooms: the entry/laundry area features a spray-textured gypsum board ceiling, while the kitchen area transitions to a tongue-and-groove wood plank ceiling. Both ceiling surfaces appeared intact and free of staining or displacement at the time of inspection.

Summary: No interior damage attributable to the reported wind event was observed in the entry/laundry room. The ceiling, wall surfaces, door units, and mechanical equipment appeared intact and in apparent good, recently-updated condition.

B. Kitchen

Location: The kitchen is accessed directly from the entry/laundry room and is arranged in an open galley-style floor plan oriented toward the dining room.

Observed Conditions:

The kitchen was documented in a transitional photograph taken from the entry threshold, providing a view along the full length of the galley. The inspector noted that the floor plan is open and that all kitchen equipment appeared to have been recently replaced. Consistent with this observation, the photographic record shows contemporary stainless-steel appliances, including a large side-by-side refrigerator with exterior ice/water dispenser, and what appears to be a professional-style range. Cabinetry throughout the kitchen is finished in a light neutral tone with contemporary mixed-metal hardware. Countertops appeared to be a dark solid-surface material. Flooring throughout the kitchen and into the dining area is a light-toned wood-look plank material in apparent good condition.

The kitchen ceiling, visible in the transitional photograph, is a tongue-and-groove wood plank assembly. No staining, sagging, displaced planks, or other evidence of distress was observed on the ceiling surface within the field of view.

Summary: The kitchen presented as a recently updated space. No interior damage attributable to the reported wind event was observed in the kitchen.

C. Dining Room

Location: The dining room is situated directly beyond the kitchen, accessible via the open galley floor plan. As noted by the inspector, continuing straight through the home from the dining room leads to an office space; turning toward the back of the residence accesses additional areas.

Observed Conditions:

The inspector noted that, consistent with the kitchen, all finishing features in the dining room appeared to have been recently replaced. The photographic record supports this observation. The dining room is appointed with new-appearance wide-plank wood-look flooring continuous with the kitchen, plantation-shutter window treatments at multiple window openings, and contemporary lighting including a multi-arm chandelier suspended over the dining table. Wall surfaces appeared freshly painted and undamaged. Crown molding was observed at the ceiling-to-wall transition throughout.

Multiple photographs document the dining room from varying angles. Window openings fitted with plantation shutters were observed along what appears to be the front and side elevations of the dining room; the shutter frames and wall surrounds appeared intact with no visible damage. No evidence of water infiltration, cracking, displaced finishes, or structural distress was observed on any wall, floor, or ceiling surface within the dining room.

The flooring surface, visible across multiple photographs, appeared uniform and flat, with no visible lifting, buckling, separation at joints, or water staining.

Transition to Office Area:

Photographs document the space at the rear of the dining room identified by the inspector as an office. This area contains a desk workstation with dual monitors, a gaming/office chair, bookshelf units, and additional storage armoires or wardrobe-style cabinetry in a gray finish. A set of French doors was observed at the rear wall of the office space, providing access to an exterior deck or yard area. The French door unit appeared intact with no visible frame damage, glazing issues, or threshold distress documented in the photographic record. Wall surfaces and flooring in the office area appeared continuous with and consistent in condition to the adjacent dining room—no staining, cracking, or damage was observed.

Summary: The dining room and adjacent office area presented as recently updated spaces. No interior damage attributable to the reported wind event was observed in either area.

D. Living Room

Location: The living room is located further along the primary interior axis of the residence, past the dining room.

Observed Conditions:

The living room was documented in two photographs. The space contains upholstered reclining seating, end tables, and accent lighting. Wall surfaces are finished in a medium gray paint. A plantation-shutter window treatment was observed on at least one window opening. Decorative wall-mounted artwork panels were observed on the primary feature wall.

The ceiling in the living room is a tongue-and-groove wood plank assembly, consistent in appearance with the kitchen ceiling and visible in both photographs. A flush-mount ceiling fan was observed centrally mounted. Crown molding was present at the ceiling perimeter. No staining, displaced planks, sagging, or other evidence of moisture infiltration or structural distress was observed on the ceiling surface in either photograph.

Wall surfaces visible in the photographs showed no cracking, staining, displaced finishes, or other evidence of damage. The flooring material at the threshold of the adjacent hallway, visible in one photograph, appeared continuous with the wood-look plank material observed throughout the other interior spaces.

Summary: The living room presented as a well-appointed, recently updated space. No interior damage attributable to the reported wind event was observed in the living room.

IV. GENERAL INTERIOR OBSERVATIONS

Throughout all inspected interior spaces, the following overarching conditions were consistently observed and are noted for the record:

1. **Finish Condition:** Interior finishes—including flooring, cabinetry, wall paint, ceiling materials, window treatments, and trim—exhibited a uniformly updated, contemporary appearance. The inspector's

notes for both the kitchen and dining room specifically characterize the finishing features as appearing to have been recently replaced. This pattern is consistent across all documented spaces.

2. **Ceiling Integrity:** No ceiling surface in any inspected room exhibited staining, texture loss, sagging, or displacement. This was explicitly documented by the inspector in the entry/laundry room and is visually supported by the photographic record in all other rooms.

3. **Wall and Floor Integrity:** No wall or floor surface in any inspected room exhibited cracking, water staining, buckling, or other visible evidence of distress within the photographic record.

4. **Openings:** Exterior door and window units observed in each room—including the entry door, double glass door (entry/laundry), plantation-shutter window openings (dining room and living room), and French doors (office)—appeared intact with no documented frame displacement, glazing damage, or threshold distress.

V. OPINIONS AND CONCLUSIONS

The following opinions are offered to a reasonable degree of engineering certainty, grounded strictly in the observations documented herein:

1. **No Visible Interior Wind-Related Damage Identified:** Based on the interior inspection conducted on August 9, 2026, no conditions were observed in any inspected room—entry/laundry, kitchen, dining room, office, or living room—that are consistent with interior damage caused by a wind event. Specifically, no ceiling staining, no water infiltration patterns, no displaced or compromised finishes, no cracking of wall substrates, and no distress to floor coverings were documented.

2. **Interior Finishes Consistent with Recent Renovation:** The uniformly updated condition of interior finishes throughout all inspected spaces is consistent with the inspector's characterization that finishing features appear to have been recently replaced. The apparent age and condition of the finishes do not, in themselves, support or negate a causal relationship to the reported date of loss; however, their uniformly intact condition provides no affirmative documentation of interior wind-related damage.

3. **Scope of Inspection:** This report addresses only the interior spaces documented during the August 9, 2026 inspection. No evaluation of the building exterior, roof system, attic space, or structural framing was performed or reported herein. Opinions herein are limited accordingly and should not be construed as a global determination of wind-related damage to the subject property.

4. **Limitations:** The inspection was conducted by non-destructive visual means only. Concealed conditions within wall cavities, ceiling assemblies, or beneath floor coverings cannot be evaluated or excluded based solely on surface observation.

VI. SIGNATURE AND CERTIFICATION

This report represents the professional observations and opinions of the undersigned, based on conditions documented during the inspection described herein. All opinions are stated to a reasonable degree of

engineering certainty and are limited to the scope and methodology set forth above.

Inspector / Author: [Name] [License Number / Discipline] [State of Licensure] [Date]

End of Report



Timothy Coopriders

Professional Engineer · Florida

License No. P158468

Date: August 12, 2026

This item has been electronically signed and sealed by Timothy Coopriders on August 12, 2026 using a Digital Signature. Printed copies of this document are not considered signed and sealed and the signature must be verified on any electronic copies.