

Home inspection Report

1428 Dockside Lane, Annapolis, MD 21401

CLIENT Marcus & Elena Thompson	INSPECTION DATE August 17, 2026	WEATHER Clear, 84°F, light SW wind
OCCUPANCY Occupied — seller present	INSPECTOR Marcus T. Bell	SERVICE AREA Annapolis and surrounding

2
SERVICEABLE

4
MONITOR

3
REPAIR / REPLACE

3
SAFETY HAZARD

Summary of findings

The home is a 1987 two-story colonial on a crawlspace foundation. Major systems were operational at the time of inspection. Items needing attention include an active plumbing leak at the hall bath trap, a double-tapped breaker in the main panel, stair-step cracking at the north foundation wall, and missing GFCI protection in the kitchen. A qualified Maryland home improvement contractor (MHIC) should evaluate the noted repairs prior to closing.

OBSERVATIONS & DIAGNOSTICS

ROOF & DRAINAGE

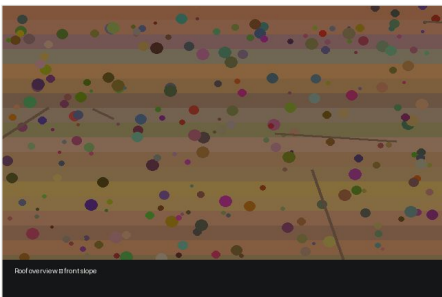
Roof covering

MONITOR

Front slope

Architectural asphalt shingles, one layer, approximately 12–15 years old. Moderate granule loss at the south-facing slope; no active leaks observed in the attic.

Recommendation: Budget for replacement within 3–5 years; monitor after severe weather.



Front slope, viewed from grade



Granule loss, south slope

Gutters & downspouts

REPAIR / REPLACE

Rear elevation

Rear gutter is pulling away from the fascia and downspouts discharge at the foundation.

Recommendation: Re-secure gutter and extend downspouts 4–6 feet from the foundation.



Loose gutter spike, rear

EXTERIOR

Grading

MONITOR

North side

Grade is flat to slightly negative along the north foundation wall; mulch bed holds moisture against the brick veneer.

Recommendation: Re-grade to slope away 6 inches over the first 10 feet.

STRUCTURE

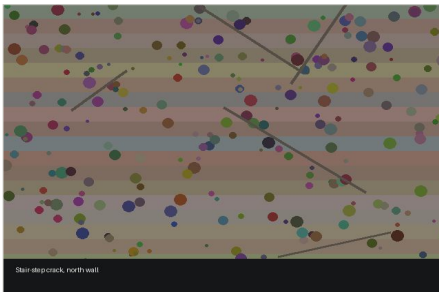
Foundation

REPAIR / REPLACE

Crawlspace, north wall

Stair-step cracking in the block wall with mortar separation up to 1/4 inch. No evidence of recent movement; crack monitors were not present.

Recommendation: Evaluation by a Maryland-licensed professional engineer is recommended before closing.



Stair-step crack, north wall

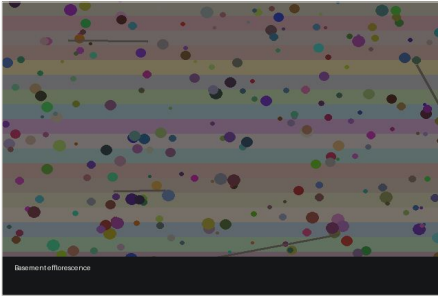
Crawlspace / basement

MONITOR

Crawlspace

Efflorescence on interior block walls indicates seasonal moisture entry. Vapor barrier is incomplete.

Recommendation: Install a 6-mil vapor barrier over the entire crawlspace floor.



Efflorescence, crawlspace wall

ELECTRICAL

Service panel

SAFETY HAZARD

Basement, west wall

200-amp Square D panel. Two branch circuits are double-tapped on a single 20-amp breaker not rated for two conductors.

Recommendation: Correction by a Maryland-licensed electrician.



Double-tapped breaker

GFCI / AFCI protection

SAFETY HAZARD

Kitchen

Countertop receptacles are not GFCI protected as required by current standards for this location.

Recommendation: Install GFCI protection at all kitchen countertop receptacles.

PLUMBING

Drain, waste & vent

REPAIR / REPLACE

Hall bath

Active leak at the P-trap under the hall bath vanity; cabinet base shows swelling and staining.

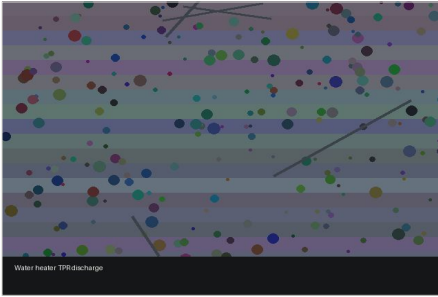
Recommendation: Repair by a licensed plumber; check subfloor for damage.

Water heater

SERVICEABLE

Basement

40-gallon gas unit manufactured in 2022. TPR valve and discharge pipe properly installed.



Water heater, basement

HVAC

Cooling equipment SERVICEABLE

Exterior, east side
3-ton heat pump, manufactured 2021. Supply/return temperature split measured 19°F — within normal range.

INTERIOR

Stairs & railings SAFETY HAZARD

Main staircase
Handrail does not return to the wall and baluster spacing exceeds 4-3/8 inches at two locations — a child-safety concern.
Recommendation: Modify handrail returns and baluster spacing to current safety standards.

ATTIC & INSULATION

Insulation depth MONITOR

Attic
Blown fiberglass at approximately R-19; current Maryland energy code guidance for this climate zone recommends R-38 to R-49.
Recommendation: Add blown insulation to improve efficiency.

Acknowledgement & signatures

The signatures below acknowledge receipt and review of inspection report CHI-2026-0142 for 1428 Dockside Lane, Annapolis, MD 21401.

INSPECTOR

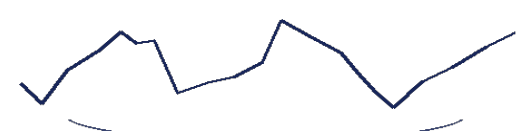


Marcus T. Bell

MD Home Inspector Lic. #33118

Signed 8/18/2026, 11:42:00 PM

CLIENT



Marcus & Elena Thompson

Client — acknowledgement of receipt

Signed 8/19/2026, 1:15:00 PM

SCOPE & LIMITATIONS

This inspection was performed in general accordance with the Maryland Standards of Practice for licensed home inspectors (COMAR 09.36.07). This document is a demonstration sample containing fictional parties, license numbers, measurements, and findings.

Home inspectors are not required to report on the following: Life expectancy of any component or system; The causes of the need for a repair; The methods, materials, and costs of corrections; The suitability of the property for any specialized use; Compliance or non-compliance with codes, ordinances, statutes, regulatory requirements or restrictions; The market value of the property or its marketability; The advisability or inadvisability of purchase of the property; Any component or system that was not observed; The presence or absence of pests such as wood damaging organisms, rodents, or insects; or Cosmetic items, underground items, or items not permanently installed. Home inspectors are not required to: Offer warranties or guarantees of any kind; Calculate the strength, adequacy, or efficiency of any system or component; Enter any area or perform any procedure that may damage the property or its components or be dangerous to the home inspector or other persons; Operate any system or component that is shut down or otherwise inoperable; Operate any system or component that does not respond to normal operating controls; Disturb insulation, move personal items, panels, furniture, equipment, plant life, soil, snow, ice, or debris that obstructs access or visibility; Determine the presence or absence of any suspected adverse environmental condition or hazardous substance, including but not limited to mold, toxins, carcinogens, noise, contaminants in the building or in soil, water, and air; Determine the effectiveness of any system installed to control or remove suspected hazardous substances; Predict future condition, including but not limited to failure of components; Since this report is provided for the specific benefit of the customer(s), secondary readers of this information should hire a licensed inspector to perform an inspection to meet their specific needs and to obtain current information concerning this property.