

Insurance companies, mortgage companies and mortgage insurance companies have recently expressed concerns with specific systems/components in older homes and buildings.

**The following includes, but is not limited to, the various concerns you may have to consider with your mortgage or insurance broker:**

- Knob and tube electrical branch wiring.
- 30, 50 or 60 amps. main electrical service.
- Electric, radiant ceiling heating.
- In-house fuel oil storage tank (older than twenty-five years).
- Underground, in-use fuel oil storage tank.
- Abandoned, underground fuel oil storage tank.
- Older (more than forty years) galvanized steel, water lines.
- Large tree on front yard with older, main sewer line.
- Existing basement apartment (not retrofitted to Fire Code requirements).
- U.F.F.I. (Urea Formaldehyde Foam Insulation).
- Wood burning stoves or wood burning inserts.
- Unlined chimney flues servicing wood burning stoves/other solid fuel appliances.
- Insulbrick exterior siding.
- Row houses/semi-detached houses with  interconnected crawlspaces  attic spaces
- Row houses/semi-detached houses with wood frame demising/common walls.
- EIFS (synthetic stucco) wall siding
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- We advise that you contact your insurance or mortgage broker for clarification on the above matters as soon as possible.**