

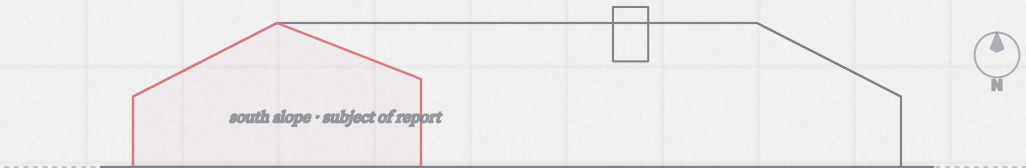


— FORENSIC ROOF REPORT · FOR PERMIT APPLICATION

# Forensic Roof Inspection Report

*Documentation and reference-corroboration of physical roof damage and the recommended replacement scope, prepared for building-permit review.*

PROPERTY OF RECORD  
**1847 Sample Ridge Drive**  
*Kyle, TX 78640 · Hays County*



|                    |                                                                                 |                     |                 |
|--------------------|---------------------------------------------------------------------------------|---------------------|-----------------|
| PREPARED FOR       | Local Building Department<br>Permit application — roof replacement scope review | INSPECTOR OF RECORD | Keenan Johns    |
| INSPECTION DATE    | September 2, 2026                                                               | REPORT DATE         | October 7, 2026 |
| INSPECTING COMPANY | Roof Report Pro                                                                 |                     |                 |

|                                                             |                                                          |                                             |
|-------------------------------------------------------------|----------------------------------------------------------|---------------------------------------------|
| CLAIM TYPE<br><b>Roof Damage</b><br>Residential roof system | STORM EVENT<br><b>Documented loss</b><br>August 28, 2026 | MATERIAL<br><b>Asphalt Shingle</b><br>3 yrs |
|-------------------------------------------------------------|----------------------------------------------------------|---------------------------------------------|

## — 01 · SCOPE

# Scope of Engagement & Methodology

I was engaged to perform a forensic-oriented roof inspection at 1847 Sample Ridge Drive, Kyle, TX 78640, to document storm-related conditions affecting the roofing system and related exterior components in connection with the reported date of loss of 2026-08-28. I inspected the property on 2026-09-02. My scope included visual documentation of the primary steep-slope roofing surfaces (architectural asphalt shingles), underlayment and decking type identification as observed/confirmed on site, and review of accessible roof appurtenances and exterior components commonly evaluated for storm collateral (including flashings, roof penetrations, gutters, and downspouts).

## Inside-Out Inspection Method

I use an Inside-Out inspection sequence to correlate cause-and-effect across the full roof system. I begin by checking interior/attic conditions that can indicate active or past water intrusion and to understand how (and where) the building is responding to moisture. I then move outside to document roof-surface conditions, concentrating on the field shingles, vulnerable transitions (valleys, ridges/hips), and penetrations (vents, pipe flashings, and roof-to-wall details). This sequence helps me align interior indicators with exterior storm-related damage patterns and collateral evidence, and it supports a complete, system-based evaluation rather than relying on isolated surface observations.

### 01 · Interior

#### Interior evidence

Document any interior evidence of moisture intrusion inside the home.



### 02 · Trace

#### Trace the path

Project the interior evidence vertically to the roof plane directly above it.



### 03 · Exterior

#### Exterior source

Document the corresponding damage at its source on the roof surface above.



## Documentation Methodology

### ☑ HOW I DOCUMENTED THIS INSPECTION

On 2026-09-02, I inspected the property at 1847 Sample Ridge Drive, Kyle, Texas. I conducted the inspection using an Inside-Out approach. Interior/Attic (Inside): Where accessible during the visit, I looked for indicators consistent with moisture entry that can correlate with roof-surface and flashing conditions (such as staining, dampness, and other visible signs of water intrusion at ceilings and accessible attic/sheathing areas). Exterior (Outside): I then documented the exterior elevations and roof geometry from grade and elevated vantage points. I evaluated the steep-slope roof covering and associated components by reviewing roof planes and concentrating on the field shingles and storm-exposed details. I photographed representative conditions across multiple slopes (Front, Right, Rear, and Left) and took close-ups of observed storm-related conditions. I also inspected and documented roof penetrations and flashings (including roof-to-wall transitions, step/apron/counterflashing locations, and vent/pipe flashing areas), as well as eave-edge conditions at gutters/drip edge. I reviewed collateral/soft-metal items and rain-handling components (gutters and downspouts) for storm-related indicators that can corroborate roof-surface damage patterns. Roof system identification recorded on site: The roof features CertainTeed architectural asphalt shingles installed over 30# felt underlayment on OSB decking. The roof has 1 layer of roofing, and the shingles are Post-2012 production era.

## Inspection Limitations

This inspection was a visual, non-destructive evaluation of accessible areas. I did not perform destructive testing, remove shingles or underlayment, cut roof components, or open concealed assemblies. Portions of the roof system and related components that were not safely accessible (due to height, pitch, surface conditions, or site constraints) were not walked or closely examined, and observations in those areas are limited to what was visible from available vantage points. Photographic documentation was captured where access and lighting allowed; roof-system performance characteristics that require laboratory analysis or intrusive investigation (such as concealed fastener condition, concealed underlayment condition, and deck attachment verification beyond visible edges) were outside the scope of this visual inspection.

## References Used for Corroboration

The recommended replacement scope in the Inspector's Assessment section is supported by the adopted building-code references cited in Applicable Codes & Standards, resolved for this property's jurisdiction. The individual findings are documented from direct field observation; corroborating standards and visual references are cited where available.



02 · SITE CONDITIONS

# Site Conditions & Storm Event Documentation

## Property Description

I documented severe storm-related damage to the roofing system, led by widespread hail impacts on the shingle field with the heaviest concentration on the Left slope. I also documented wind-related shingle creasing/lift in localized areas and storm-related conditions on associated metal components. Based on the documented damage pattern, replacement evaluation by a qualified roofing contractor is recommended.

I found severe storm-related damage to the roof system, with the primary driver being hail impacts consistent with widespread density on the asphalt shingle field. The most concentrated hail damage I documented was on the Left slope, where impacts exceed typical replacement-threshold density in a representative area. In addition to hail, I documented wind-related shingle distress in select locations, including visible creasing and areas of lifted/unsealed tabs that indicate loss of seal integrity. Supporting component findings include storm-related conditions at roof transitions and metals: I documented spatter/witness marking on roof-to-wall flashing and localized concerns at sealed/patch-heavy flashing areas. I also documented minor denting on downspout faces consistent with soft-metal impacts. Because the roof covering is an integrated system, the documented shingle impacts and wind-creased areas should be addressed as part of a comprehensive scope that includes associated flashings and accessory work. Even where immediate leaks are not present, the documented damage can create hidden vulnerabilities that may lead to moisture intrusion in the months following the storm event. Prompt professional repair of the identified areas is recommended to prevent progressive deterioration.

## Pre-Loss Condition

This home is surfaced with a modern, Post-2012 architectural asphalt shingle roof system (CertainTeed) installed as a single layer over 30# felt on OSB decking. Architectural asphalt shingles are a long-service-life steep-slope roof covering class that is commonly expected to perform for multiple decades when properly installed and maintained. Based on the reported roof age of approximately 3 years at the time of the 2026-08-28 date of loss, the roof was within the early portion of its expected service-life range prior to the storm event.

## Storm Event Documentation

The damage documented at the subject property is consistent with the reported date of loss. The storm-event details below reflect the loss recorded for this inspection.



### STORM EVENT OF RECORD

DATE OF LOSS August 28, 2026

CLAIM TYPE Roof Damage

## 03 · FINDINGS

# Documented Findings & Corroboration

## Ladder Assist

### FINDING 1

At the eave/gutter line, I observed granules and small asphalt fragments accumulated in the gutter below the architectural asphalt shingles, consistent with hail-impact-related granule displacement at this area.



EXHIBIT A

FIELD PHOTOGRAPH

**Corroborating references:** Haag Engineering Co. — *Mat Rupture / Granule Displacement*: "Hail-caused damage...[includes] displacement of granules sufficient to expose underlying bitumen...[and] reduces the expected service life of the material."; The Institutes (AICPCU) — *Granule Displacement Curtails Shingle Life*: "Hail damage can cause displacement of granules sufficient to expose underlying bitumen...could curtail the expected life of the shingle..."

### FINDING 2

Along the same eave and gutter run, I observed a consistent concentration of shingle granules distributed in the gutter across this section, documenting a repeated pattern of granule displacement consistent with hail-impact effects in this area.



EXHIBIT A

FIELD PHOTOGRAPH

**Corroborating references:** Haag Engineering Co. — *Mat Rupture / Granule Displacement*: "Hail-caused damage...[includes] displacement of granules sufficient to expose underlying bitumen...[and] reduces the expected service life of the material."; The Institutes (AICPCU) — *Bruising and Puncturing Defined*: "May include loss of surface granules... Roof edges... are susceptible to bruising."

## Soft Metals

### FINDING 3

I observed numerous small, circular hail impact dents distributed randomly across the flat pan/field area of the standing-seam metal roof panel on the outbuilding/shed, consistent with hail impact denting.



EXHIBIT A

FIELD PHOTOGRAPH

**Corroborating references:** *The Institutes (AICPCU), "Random Distribution Indicates Hail"*

### FINDING 4

At the shingle eave course above the metal gutter edge, I observed a discrete hail impact with granule displacement and a small split/fracture in the shingle surface, consistent with functional hail damage to an architectural asphalt shingle.



EXHIBIT A

FIELD PHOTOGRAPH

**Corroborating references:** *Haag Engineering Co., "Functional Damage: Punctures, Tears, Fractures"; Haag Engineering Co., "Mat Rupture / Granule Displacement"; The Institutes (AICPCU), "Granule Displacement Curtails Shingle Life"*

### FINDING 5

I observed granule debris collected in the gutter trough along the eave beneath the shingle drip edge, consistent with roof-surface debris accumulation associated with impact activity on the roof slope above.

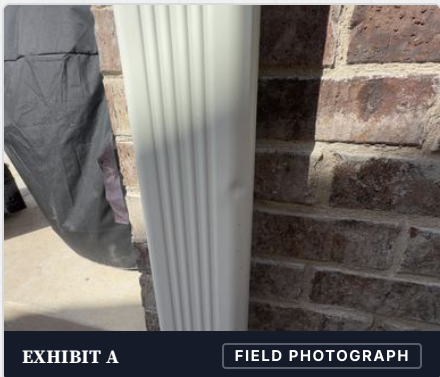


**FINDING 6**  
I observed a shattered solar path light lens/top with multiple radiating fractures, consistent with impact-related breakage at this location.



## Gutters Downspouts

**FINDING 7**  
I observed localized shallow impact deformation/creasing to the painted metal downspout at a brick corner, with associated speckled spatter/spotting at and around the same area consistent with storm-related impact marking on the finish.



**FINDING 8**  
I observed scattered small speckled spatter/spotting distributed across multiple views of the downspout face along the corner run, consistent with repeated small impact marks on the painted surface.



EXHIBIT A

FIELD PHOTOGRAPH



EXHIBIT B

FIELD PHOTOGRAPH

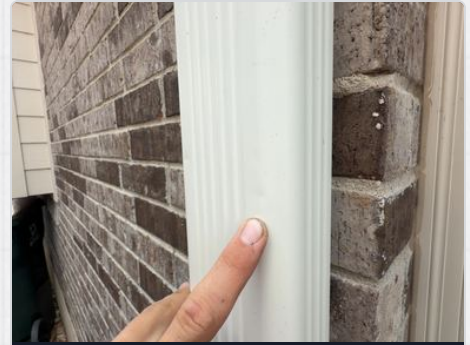


EXHIBIT C

FIELD PHOTOGRAPH

**FINDING 9**

I observed a localized paint displacement/scuff on the face of the downspout at the area I indicated for scale, consistent with an impact/abrasion mark to the coating.



EXHIBIT A

FIELD PHOTOGRAPH

**FINDING 10**

I observed a small linear crack/separation at a sealant/joint area on the downspout at the corner location I indicated for scale.

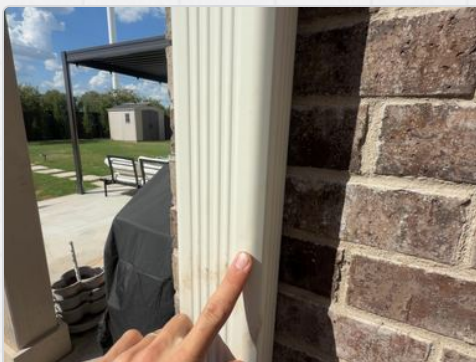


EXHIBIT A

FIELD PHOTOGRAPH

**Flashing****FINDING 11**

I observed localized separation/opening at the roof-to-wall flashing corner where the metal apron/step flashing and adjacent counterflashing meet the wall surface, with separation visible along the sealed joint line at the masonry interface.



EXHIBIT A

FIELD PHOTOGRAPH

**Corroborating references:** *International Code Council, IRC R905.2.8.1 (Base and Cap Flashing)*

## FINDING 12

I observed metal counterflashing at a masonry sidewall with localized gaps/separation along the sealant line at the termination corner at the masonry interface.



EXHIBIT A

FIELD PHOTOGRAPH

**Corroborating references:** *International Code Council, IRC R905.2.8.1 (Base and Cap Flashing)*

## FINDING 13

I observed localized separation/open gaps along the sealant line at the roof-to-wall transition where metal flashing/apron meets the wall at the base of lap siding, including at a flashing lap at the corner.



EXHIBIT A

FIELD PHOTOGRAPH

**Corroborating references:** *International Code Council, IRC R905.2.8.3 (Sidewall Flashing)*

**FINDING 14**

I observed cracking/voids and irregular breaks in the sealant/mastic band at a metal base-flashing/penetration area surrounded by architectural shingles, with corrosion staining/spotting also visible on portions of the metal flashing near the lower edge.

**EXHIBIT A****FIELD PHOTOGRAPH**

**Corroborating references:** *International Code Council, IRC R905.2.8.1 (Base and Cap Flashing)*

**FINDING 15**

I observed physical deformation/disturbance of the exposed metal flashing at the roof-to-wall/step-flashing area (lower left of the documented area), along with split/displaced sealant at the flashing edge and localized surface corrosion/oxidized areas on the metal.

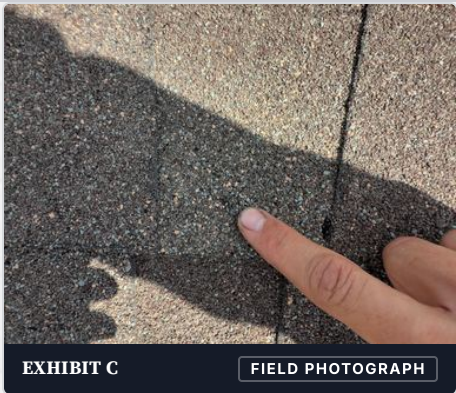
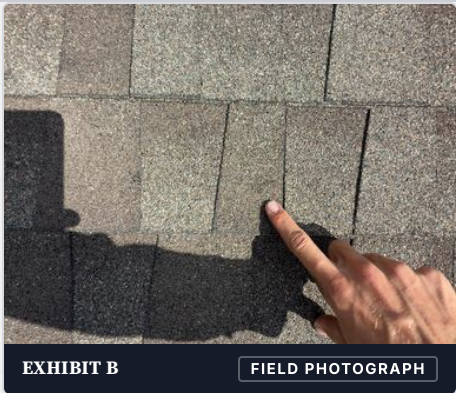
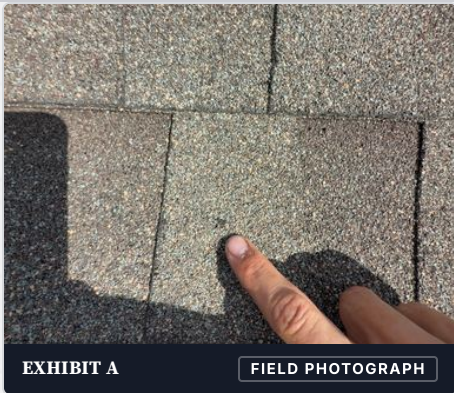
**EXHIBIT A****FIELD PHOTOGRAPH**

**Corroborating references:** *International Code Council, IRC R905.2.8.3 (Sidewall Flashing)*

## Shingles

**FINDING 16**

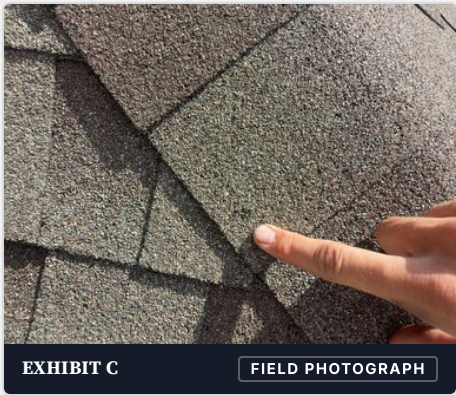
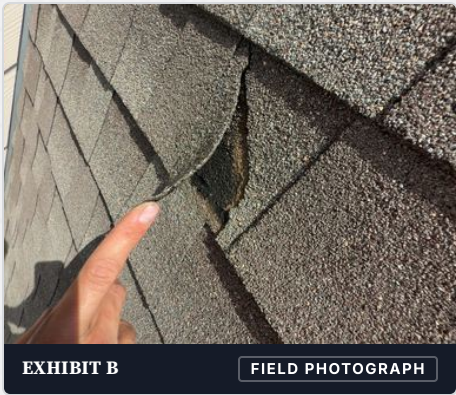
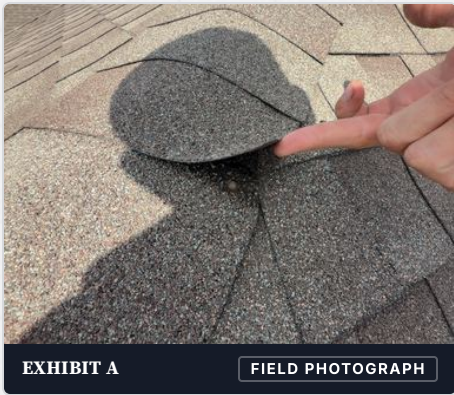
I observed linear splits/tears through the surface of the architectural asphalt shingles at multiple field locations (including at/near shingle joints/keyways), consistent with fracture-type damage to the shingle surfacing.



**Corroborating references:** *Haag Engineering Co. — Functional Damage: Punctures, Tears, Fractures; Haag Engineering Co. — Age-Related Anomalies (Not Hail)*

**FINDING 17**

I observed wind-affected shingle lifting where shingle leading edges/tabs were raised and not lying flush to the course below. In one area, I also observed a crease line at/near the lifted tab with the underlying sealant/adhesive strip area visible adjacent to the lift location.

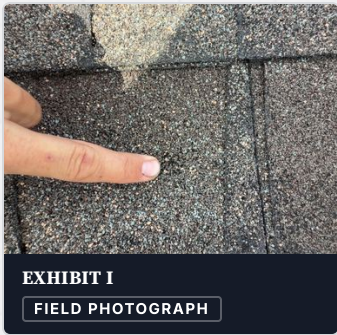
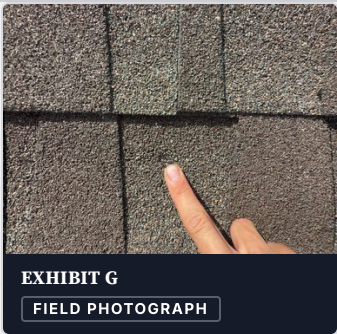
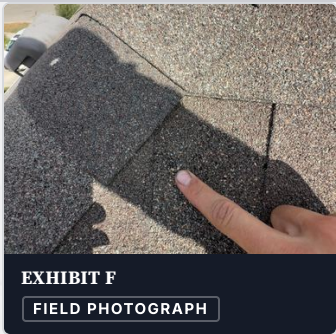


**Corroborating references:** *Donan Engineering — A Broken Seal Never Fully Re-Adheres*

**FINDING 18**

I observed multiple localized hail-impact marks on the CertainTeed architectural asphalt shingles, including distinct impact spots with granule displacement and bruising that contrasted with adjacent, undisturbed surfacing.

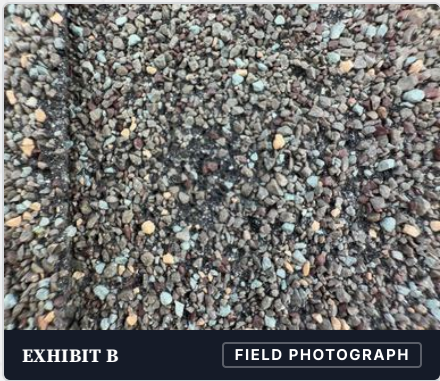
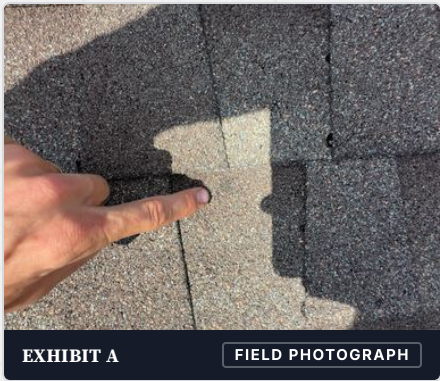




**Corroborating references:** *Haag Engineering Co. — Mat Rupture / Granule Displacement; The Institutes (AICPCU) — Granule Displacement Curtails Shingle Life*

**FINDING 19**

I observed hail-impact locations with localized mat exposure at the strike point, indicating granule loss sufficient to expose the underlying asphalt/fiberglass mat/bitumen at those discrete impact areas.



**Corroborating references:** *Haag Engineering Co. — Mat Rupture / Granule Displacement; The Institutes (AICPCU) — Bruising and Puncturing Defined*

**FINDING 20**

In overview documentation of this slope, I observed a generally uniform/distributed pattern of small impact indications across multiple shingle courses, consistent with a hail-impact distribution pattern on the shingle field at this roof area.



**EXHIBIT A**  
FIELD PHOTOGRAPH



**EXHIBIT B**  
FIELD PHOTOGRAPH



**EXHIBIT C**  
FIELD PHOTOGRAPH



**EXHIBIT D**  
FIELD PHOTOGRAPH



**EXHIBIT E**  
FIELD PHOTOGRAPH



**EXHIBIT F**  
FIELD PHOTOGRAPH



**EXHIBIT G**  
FIELD PHOTOGRAPH

**Corroborating references:** *The Institutes (AICPCU) — Random Distribution Indicates Hail*

**FINDING 21**

I observed localized denting/deformation on the metal roof vent/flashing with associated coating/paint displacement and spatter spotting at the dented locations, consistent with storm-related impact to the metal surface.



**EXHIBIT A** FIELD PHOTOGRAPH

**FINDING 22**

I observed a localized, darkened impact/bruise-like spot on an architectural asphalt shingle at the area I indicated, consistent with a discrete impact point on the shingle surfacing.



EXHIBIT A

FIELD PHOTOGRAPH

Documentation Notes

- At the lower courses at the eave adjacent to the gutter, I observed a shingle leading edge lifted at the drip-edge line while I manually held the shingle edge up, consistent with wind-related lift at this location.
- I observed wind-related directional creasing and displacement of architectural asphalt shingles at the sidewall/window apron-flashing transition. Several tabs in the lower field showed sharp linear creases and lifted/offset alignment in a consistent direction immediately adjacent to the metal apron flashing.

04 · CODES & STANDARDS

Applicable Codes & Standards

ADOPTED CODE EDITION

IRC 2021

This edition comes from a state-level reference table for TX, not from a verified record of this jurisdiction's adoption. No county or municipal adoption has been confirmed, and no adoption date is asserted.

The following references are cited to corroborate the recommended replacement scope in the Inspector's Assessment section. The requirements stated below are those of the cited source itself; I cite them to show how the recommended scope aligns with the requirements of the edition named above.

| AUTHORITY         | REFERENCE                                                  | WHAT THE REFERENCE REQUIRES & HOW THE SCOPE ALIGNS                                                                                                                                                                                                                                               |
|-------------------|------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Adjuster Training | THE INSTITUTES (AICPCU)<br>Bruising and Puncturing Defined | Hail Damage to Asphalt Shingle: Ruptured Roofing — Could either be bruising or puncturing. May include loss of surface granules, exposing the underlying bitumen. Roof edges, valleys, and ridges are susceptible to bruising. The size of the bruise correlates with the size of the hailstone. |



| AUTHORITY            | REFERENCE                                                                     | WHAT THE REFERENCE REQUIRES & HOW THE SCOPE ALIGNS                                                                                                                                                                                                                                                                               |
|----------------------|-------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Adjuster Training    | <b>THE INSTITUTES (AICPCU)</b><br>Mat Rupture Removes a Ply of Roofing        | Rupturing of the reinforcing mat removes a ply of roofing and could result in water getting to the butt joints of the underlying shingles. Rupturing can either be bruising, which will feel like a soft spot on the shingle, or puncturing, which results in a hole.                                                            |
| Adjuster Training    | <b>THE INSTITUTES (AICPCU)</b><br>Granule Displacement Curtails Shingle Life  | Hail damage can cause displacement of granules sufficient to expose underlying bitumen. This type of damage could curtail the expected life of the shingle, although this is not quantifiable.                                                                                                                                   |
| Adjuster Training    | <b>THE INSTITUTES (AICPCU)</b><br>Random Distribution Indicates Hail          | Hail-related distribution of hits will be random, and the bare bitumen will be a black color; it will turn gray as it oxidizes.                                                                                                                                                                                                  |
| Engineering Standard | <b>DONAN ENGINEERING</b><br>A Broken Seal Never Fully Re-Adheres              | Assuming that they'll reseal is not wise – and it may be totally false. Even if they partially reseal, they'll never reach the amount of adhesion they had before the seal strip was broken.                                                                                                                                     |
| Engineering Standard | <b>HAAG ENGINEERING CO.</b><br>Bruise Detection (Finger Pressure)             | Bruises are soft areas large enough to be detected by finger pressure and generally are accompanied by a sufficient loss of granules within the impact area to expose the underlying bitumen.                                                                                                                                    |
| Engineering Standard | <b>HAAG ENGINEERING CO.</b><br>Functional Damage Is Immediate                 | Functional damage to shingles caused by impacts was immediate and identifiable.                                                                                                                                                                                                                                                  |
| Engineering Standard | <b>HAAG ENGINEERING CO.</b><br>Functional Damage: Punctures, Tears, Fractures | Marshall and Herzog (1999) more specifically defined functional hail-caused damage to asphalt shingles as punctures, tears, or fractures (bruises) in the shingle mats. Shingle bruises are an indentation with fracture in the mat that feels soft like that of an apple bruise. ...see full provision at HAAG ENGINEERING CO.. |
| Engineering Standard | <b>HAAG ENGINEERING CO.</b><br>Mat Rupture / Granule Displacement             | Hail-caused damage to an asphalt shingle in roofing is rupture of the reinforcing mat or displacement of granules sufficient to expose underlying bitumen. The former is a penetration of the roofing shingles that, in effect, removes a layer of the shingles; the latter reduces the expected service life of the material.   |

| AUTHORITY            | REFERENCE                                                                            | WHAT THE REFERENCE REQUIRES & HOW THE SCOPE ALIGNS                                                                                                                                                                                                                                                                                                  |
|----------------------|--------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Engineering Standard | <b>NATIONAL ACADEMY OF FORENSIC ENGINEERS</b><br>Repair May Not Restore Service Life | simply removing and replacing damaged shingles in the area appearing to need repair does not necessarily return the roof's functionality or service life. Asphalt-composition shingles are essentially separate pieces that are interwoven into a mat of material that overlays and protects the roof from the natural elements.                    |
| Engineering Standard | <b>DONAN ENGINEERING</b><br>Repair Requires Breaking the Seal                        | If the shingle's sealant strip has adhered as it was designed, you'll have a hard time pulling the shingles apart with your fingers. In order to separate the shingles you'll need a pry tool such as a putty knife to wedge between the shingle layers and physically break the asphalt sealant strip. ...see full provision at DONAN ENGINEERING. |
| Engineering Standard | <b>NATIONAL ACADEMY OF FORENSIC ENGINEERS</b><br>Roof Evaluated as a System          | the roof must be evaluated as a system — not just as individual shingles. Each shingle relies on and, in turn, supports the integrity of the surrounding shingles.                                                                                                                                                                                  |
| Engineering Standard | <b>HAAG ENGINEERING CO.</b><br>Age-Related Anomalies (Not Hail)                      | Common deficiencies inherent with aged asphalt shingles are blistering, splitting, cupping, clawing, crazing, and flaking. In many instances, these anomalies are not discovered until after a hailstorm; however, this does not mean they were created or aggravated by the storm.                                                                 |

 **PERMIT APPLICATION NOTE**

The references above are cited to corroborate the recommended replacement scope set out in the Inspector's Assessment section. They are offered as supporting context for permit review; the recommended scope is the inspector's, and the cited requirements are those of the referenced source.

05 · LICENSING

# Licensing & Permit Compliance

The licensing and permit authorities retrieved for this property's jurisdiction are reproduced below as published. The inspector makes no determination of compliance on behalf of the permitting authority.

| AUTHORITY     | REFERENCE                                                             | WHAT THE REFERENCE REQUIRES                                                                                                                                                                                                                                                                                                                                     |
|---------------|-----------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| State Statute | <b>542A.003(a)</b><br>61-Day Presuit Notice Requirement for Claimant  | In addition to any other notice required by law or the applicable insurance policy, not later than the 61st day before the date a claimant files an action to which this chapter applies in which the claimant seeks damages from any person, the claimant must give written notice to the person in accordance with this ...see full provision at 542A.003(a). |
| State Statute | <b>542A.007(d)</b><br>Attorney Fee Cutoff for Missing Presuit Amount  | If a defendant in an action to which this chapter applies pleads and proves that the defendant was entitled to but was not given a presuit notice stating the specific amount alleged to be owed by the insurer under Section 542A. ... see full provision at 542A.007(d).                                                                                      |
| State Statute | <b>542A.005(e)</b><br>Abatement Duration Period                       | An abatement under this section continues until the later of: (1) the 60th day after the date a notice complying with Section 542A.003 is given; or (2) the 15th day after the date of the requested inspection, photographing, or evaluating of the property is completed.                                                                                     |
| State Statute | <b>542A.005(b)</b><br>Abatement for Failure to Provide Presuit Notice | The court shall abate the action if the court finds that the person filing the plea in abatement: (1) did not, for any reason, receive a presuit notice complying with Section 542A.003; or (2) requested under Section 542A. ...see full provision at 542A.005(b).                                                                                             |
| State Statute | <b>Sec. 4101.251(a)</b><br>Adjuster Cannot Also Be Roofing Contractor | An insurance adjuster licensed under this chapter may not adjust a loss related to roofing damage on behalf of an insurer if the adjuster is a roofing contractor or otherwise provides roofing services or roofing products for compensation, or is a controlling person in a roofing-related business.                                                        |
| State Statute | <b>542A.007(a)</b><br>Attorney Fee Award Cap Formula                  | Except as otherwise provided by this section, the amount of attorney's fees that may be awarded to a claimant in an action to which this chapter applies is the lesser of: (1) the amount of reasonable and necessary attorney's; ...see full provision at 542A.007(a).                                                                                         |
|               |                                                                       |                                                                                                                                                                                                                                                                                                                                                                 |



| AUTHORITY     | REFERENCE                                                  | WHAT THE REFERENCE REQUIRES                                                                                                                                                                                                                                                                                                                |
|---------------|------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| State Statute | 542A.005(c)<br>Automatic Abatement Without Court Order     | An action is automatically abated without a court order beginning on the 11th day after the date a plea in abatement is filed if the plea: (1) is verified and alleges that the person against whom the action is pending: (A) did not receive a presuit notice complying with Section 542A.003; ...see full provision at 542A.005(c).     |
| State Statute | 542A.002(a)<br>Chapter 542A Applicability to Claim Actions | Except as provided by Subsection (b), this chapter applies to an action on a claim against an insurer or agent, including: (1) an action alleging a breach of contract; (2) an action alleging negligence, misrepresentation, fraud, or breach of a common law duty; or (3) an action brought under: ...see full provision at 542A.002(a). |

06 · REPAIRABILITY

# Repairability Determination

Asphalt shingles seal into a bonded plane. Selective repair requires breaking the seal on the shingles adjacent to every replacement, and a broken seal does not fully re-adhere, leaving those courses prone to delamination and wind uplift. On that basis this roof is not selectively repairable, and the recommended scope is full replacement. The standards supporting this determination are cited in the Applicable Codes & Standards section above.

07 · MATERIAL ANALYSIS

# Material Analysis

I identified the main roof covering as CertainTeed architectural (dimensional) asphalt shingles installed over 30# felt underlayment on OSB decking, with a single shingle layer. Based on shingle characteristics observed on site, the shingles are a post-2012 production-era product.

| SPECIFICATION          | VALUE           |
|------------------------|-----------------|
| Roof covering          | Asphalt Shingle |
| Estimated material age | 3 yrs           |
| Documented claim type  | Roof Damage     |



## — 08 · ASSESSMENT

# Inspector's Assessment & Recommended Replacement Scope

I inspected the property located at 1847 Sample Ridge Drive, Kyle, Texas on 2026-09-02 in connection with the reported 2026-08-28 date of loss. The primary roof covering is a CertainTeed Post-2012 Architectural (Dimensional) asphalt shingle system installed as 1 layer over 30# felt underlayment on OSB decking. Based on my documented observations across the accessible slopes and related roof components, I observed storm-related hail-impact indications on the shingle field (including localized granule displacement, bruise-like impact spots, and select areas of localized mat exposure), wind-related lifted and creased shingle conditions in select areas, and collateral impact indications on metal components. In this section, I tie those documented conditions together at a roof-system level and state my overall determination consistent with the report's determination: full roof replacement is affirmed on a repairability basis.

- 01** I observed multiple hail-impact marks on the CertainTeed architectural asphalt shingles, including discrete impact spots with granule displacement and bruise-like signatures that contrasted with adjacent, undisturbed surfacing.
- 02** I observed discrete hail-impact locations with localized mat exposure at the strike point in the shingle field, indicating granule loss sufficient to expose underlying bitumen/mat at those impact areas.
- 03** I observed the highest concentration of hail-impact indications on the left slope, consistent with my field documentation of more than 15 hail hits within a 10 ft × 10 ft area on that slope.
- 04** I observed granules and small roofing fragments accumulated in gutters and along eave edges beneath the shingle drip line, which corroborated impact-related granule displacement occurring on the slopes above.
- 05** I observed wind-related shingle conditions including lifted/unsealed tab edges and, in at least one area adjacent to sidewall/apron flashing, creased shingles consistent with wind-uplift flexing.
- 06** I observed localized splits/tears within the shingle surfacing at select field locations (including at/near vertical keyways), including locations where fractures coincided with impact-related granule disturbance.

- 07** I observed storm-related collateral indicators, including numerous hail-impact dents on a standing-seam metal roof panel on an outbuilding/shed and impact-like markings (including denting/spatter/spotting) documented on select metal components at the residence.
- 08** I observed irregular sealant/mastic and localized openings/separation at multiple roof-to-wall flashing transitions, and I documented physical disturbance/deformation at a roof-to-wall/step-flashing area with associated split/displaced sealant and localized corrosion/oxidized areas.

Based on the totality of the documented conditions in the Documented Findings section and the assessment narrative, I assessed this as a storm-damaged roof system consistent with the reported date of loss. The primary observed storm effects were hail-impact-related disruption of the shingle surfacing (granule displacement, bruise-like impact signatures, and localized mat exposure at select strike points), with impacts documented across multiple slopes and the most concentrated hail activity documented on the left slope. I also documented wind-related conditions (lifted/unsealed tabs and creasing in at least one area) and collateral metal indicators consistent with hail occurrence at the property. My conclusion for scope is consistent with the report determination: replacement is affirmed on a repairability basis. In my assessment, the observed storm impacts affect an interdependent, sealed asphalt shingle roof covering where selective shingle replacement necessarily disturbs adjacent bonded courses. With the documented spread of storm-related impacts across the roof surfaces and the system-level repairability constraints of sealed shingle assemblies, I assessed the roof as not reliably selectively repairable in a way that restores the pre-loss continuity and serviceability of the roof covering as a system. I note the following inspection limitation as part of the overall record context: I did not document an attic/interior moisture evaluation in the provided photo set, and I did not document a finger-pressure bruise test or a fully documented 10 ft × 10 ft test square during this inspection. Those diagnostics can further document latent bruise characteristics; however, my stated determination in this section remains based on repairability, consistent with the determination provided for this report.

## Recommended Replacement Scope (for Permit Application)

### **Full Roof Replacement** on repairability grounds

In my assessment, the storm-related impacts documented in the Documented Findings section affect a sealed, interdependent asphalt shingle roof system that is not reliably selectively repairable without breaking adjacent shingle seals, and broken seals do not return to their original adhesion strength (Donan Engineering; see the Applicable Codes and Standards section). Consistent with the reroofing provisions cited in the Applicable Codes and Standards section (IRC R908), I recommend the owner and their contractor evaluate the roof for full replacement.

1. **Asphalt shingle roof covering — all slopes (Front, Right, Rear, Left)** — Evaluate for full replacement of the roof covering on all slopes (complete tear-off and reroof as customary for replacement projects). *In the Documented Findings section, I documented hail-impact indicators on the shingle field (granule displacement and localized mat exposure) with storm activity most concentrated on the left slope per my inspection notes. Because asphalt shingles function as an interlocked, sealed system, selective replacement requires disturbing adjacent sealed courses; Donan Engineering notes a broken seal never fully re-adheres to its prior bond strength, and NAFE notes the roof must be evaluated as a system. Reroofing work is governed by IRC R908 (see the Applicable Codes and Standards section).*
2. **Wind-creased and lifted-tab areas observed in the shingle field (including eaves and field areas adjacent to wall/flashings)** — Evaluate for replacement of wind-affected shingles within the overall reroof scope. *In the Documented Findings section, I documented lifted/unsealed tabs and creased shingles consistent with wind-uplift effects. Within a sealed shingle system, replacing affected shingles without compromising adjacent seals is not reliably achievable; broken seals do not regain original adhesion (Donan Engineering, see the Applicable Codes and Standards section).*
3. **Roof flashings at sidewalls/roof-to-wall transitions (apron/step flashing and counterflashing interfaces as present)** — Evaluate for replacement of roof-to-wall and transition flashings concurrent with reroofing. *In the Documented Findings section, I documented storm-related impact indications and deformation/spotting at flashing areas. Flashing is integral to the roof system and is addressed in the Applicable Codes and Standards section (including IRC R905.2.8.1 Base and Cap Flashing and R905.2.8.3 Sidewall Flashing).*
4. **Roof penetrations and metal flashings/boots (vents, pipe flashings, related metal surfaces)** — Evaluate for replacement of roof-penetration flashings/metal components that show impact indications. *In the Documented Findings section, I documented impact indications on roof-related metal components (including denting/spatter on a metal vent/flashing surface). Coordinating these items with the reroof scope supports continuity of the weather-resistant system consistent with IRC reroofing provisions cited in the Applicable Codes and Standards section (R908.1 and R908.3).*
5. **Gutters and downspouts with observed impact denting/spatter/spotting** — Evaluate for replacement/restore of storm-impacted exterior drainage components as part of exterior storm restoration. *In the Documented Findings section, I documented localized denting and spatter/spotting on downspouts and impact-related granule/debris accumulation at the eaves/gutter line beneath the roof slopes.*

**Recommended diagnostic:** A finger-pressure test and a documented 10 ft × 10 ft test square on the shingle field would record latent mat fracture directly and elevate the basis to functional damage — the strongest grounds.



**Submitted for Permit Review.** This report and the recommended replacement scope above are submitted for permit-application review. The inspector of record (see the Inspector's Statement section) is available to respond to building-department questions regarding the findings or the recommended scope.



09 · INSPECTOR'S STATEMENT

# Inspector's Statement & Signature

I, **Keenan Johns**, the inspector of record for this report, attest to the following with respect to the inspection and this document:

- 1. This report reflects my own inspection of the subject property on September 2, 2026 and the findings I personally documented.
- 2. The findings and assessment in this report are based on my direct observation of the physical evidence, corroborated by the building codes and standards cited herein.
- 3. I am available to respond to building-department questions regarding the findings or the recommended replacement scope.



**Keenan Johns**  
INSPECTOR OF RECORD

INSPECTOR SIGNATURE

*Keenan Johns*

NAME      Keenan Johns  
Inspector of Record  
COMPANY    Roof Report Pro

SIGNED  
October 7, 2026

INSPECTION DATE  
September 2, 2026

REPORT ID  
8c5833b7-9699-4232-800c-024a8b137c51

**Scope of this report.** *This is the professional documentation of a qualified roofing inspector, corroborated by the building codes, ASTM standards, and manufacturer specifications cited herein. The assessments reflect the inspector's professional judgment based on direct physical examination of the roof.*