



5 YEAR ROOF CERTIFICATION & REMAINING USEFUL LIFE ASSESSMENT

www.FloridaRoofAgeLaw.com
www.MMRoofRepair.com

561.856.5060

mmroofingpro@gmail.com
FL Lic. No. CCC 1331721

Owner's Name:		Property Address:		PBG, FL	
Contact Email:		Contact Phone #1:	Contact Phone #2:	Roof Type:	Approx. Roof Age
				Concrete Tile	25 YEARS
INSPECTION DATE	CERTIFICATION NUMBER	DATE OF EXPIRATION	INSPECTOR LICENSE NO.	INSPECTOR NAME	
07/13/2026		07/13/2031	CCC1331721	Mike McGilvary	

Mike McGilvary Roofing, Inc., hereinafter referred to as "MMR", hereby submits the following inspection, scope of work performed (if any) and certification:

A) FINDINGS: Comprehensive roof inspection performed on the tile roofing system. The majority of roof tiles were found to be structurally sound and serviceable. Random inspection of roofing underlayment systems revealed satisfactory conditions throughout the majority of the roof system with useful life remaining. Active water intrusion was isolated to specific high-water-flow roof sections, broken tiles, aging roof sections, and various flashing Deficiencies. Roof determined to be a strong candidate for preservation and restoration rather than full replacement.

B) DEFICIENCIES IDENTIFIED: Active leaks at multiple high-water-flow roof sections. Broken and compromised roof tiles. Deteriorated underlayment in isolated areas. Damaged sheathing plywood in leak-affected sections.

Various flashing deficiencies. Loose and compromised field and cap tiles throughout roofing system.

C) REPAIRS PERFORMED (if any): Removed roofing materials in all leak-affected sections.

Replaced compromised sheathing plywood where required. Installed new self-adhered roofing underlayment systems. Rebuilt all high-water-flow roof sections. Performed flashing repairs and waterproofing upgrades. Replaced damaged roof tiles.

Refastened loose field and cap tiles. Completed system-wide roof maintenance and restoration.

D) REMAINING USEFUL LIFE OPINION: Based upon observable conditions at the time of inspection and completion of the recommended restoration work, it is our professional opinion that this roofing system possesses an estimated remaining useful life exceeding five (5) years.

Continued annual inspections and routine maintenance may further extend the service life of the roof system.

E) CERTIFICATION STATEMENT: ***This roof, as a whole, is presently in a structurally sound condition and is expected to provide useful service for a period exceeding five (5) years, based upon observable conditions at the time of inspection."***

LEGAL LIMITATIONS AND DISCLAIMER:

1. Certification is based only on a limited visual inspection of accessible and exposed roofing components at the time of inspection.
2. No invasive, destructive, moisture-meter, infrared, engineering, structural, mold, pest, or hazardous-substance testing was performed unless separately stated in writing.
3. Concealed, hidden, underlying, or inaccessible conditions may exist and are excluded.
4. Remaining useful life is a professional opinion based on observable conditions and not a guarantee or warranty of future performance.
5. This certification is not a warranty, express or implied, unless a separate written warranty is issued.
6. MMR is not responsible for future leaks, failures, deterioration, storm damage, wind damage, improper maintenance, structural movement, ponding water, mechanical penetrations, prior improper installations, third-party work, or conditions arising after the inspection date.
7. MMR is not liable for interior damage, structural damage, personal property damage, mold, incidental damages, consequential damages, indirect damages, or loss of use.
8. Pest, wood-destroying organism, mold, asbestos, lead, radon, and hazardous-substance exclusions must remain.

Date: 07/13/2026

Respectfully submitted by:  Mike McGilvary CCC1331721
Company Representative



PHOTO EXHIBIT ONE (1) – SUPPORTING DOCUMENTATION

PROPERTY ADDRESS
PBG, FL

CERTIFICATION NUMBER

INSPECTION DATE
07/13/2026



Area 1 – Valley / High Water Flow Area

Observed Conditions:

Primary roof valley serving as a high water flow drainage area.

Evidence of prolonged water migration and staining within the valley.

Visible traffic wear from previous service activity. Previous repair observed at the lower section of the valley.

Previous repair had failed to stop water intrusion, with leakage continuing at this location. Roofing system opened for investigation, repair, and reconstruction due to continued active leakage.

Observed Conditions:

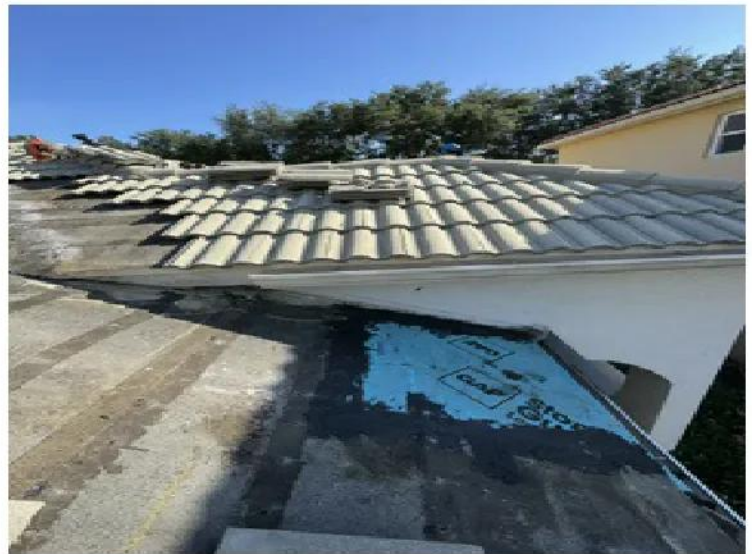
Evidence of a previous repair attempt within the roof valley/high water flow area.

Previous repair did not resolve the source of water intrusion.

Active leakage continued despite the prior repair.

Roofing materials were opened for investigation to identify the underlying failure and prepare the area for proper repair and reconstruction.

Visible water staining and deterioration are consistent with ongoing moisture intrusion following the unsuccessful repair.



High Water Flow Area / Deck Deterioration

Observed Conditions:

High water flow area exhibiting evidence of prolonged water intrusion.

Active leak identified during inspection.

Rotted and deteriorated roof sheathing (plywood) observed at the lower section of the roof slope.

Moisture intrusion compromised the roof deck, requiring removal of damaged materials and reconstruction of the affected section.

Conditions are consistent with long-term water infiltration in a concentrated drainage area.

PHOTO EXHIBIT TWO (2) – SUPPORTING DOCUMENTATION

PROPERTY ADDRESS
PBG, FL

CERTIFICATION NUMBER

INSPECTION DATE
07/13/2026



Valley / High Water Flow Area (Overview)

Observed Conditions:

Overview of the same high water flow valley from the upper roof slope looking downslope. Significant wear and weathering visible throughout the valley due to concentrated water runoff. Evidence of prolonged water migration and deterioration within this primary drainage channel. The lower end of the valley exhibited rotted roof sheathing (plywood) caused by ongoing active water intrusion. This overview documents the extent of deterioration from the top of the valley to the failed roof deck at the lower termination, illustrating the progression of damage prior to repair.

Valley / High Water Flow Area

Observed Conditions:

Primary roof valley exhibiting advanced wear associated with concentrated water runoff. Deterioration is isolated within the valley, where the roofing system experiences the highest volume of water flow. Evidence of prolonged water migration and deterioration extends toward the lower termination of the valley. The spread of damage at the bottom of the valley is consistent with chronic moisture intrusion in this high-flow drainage area.



Observed Conditions:

Secondary overview of the same roof valley showing deterioration from the upper roof slope.

Wear is concentrated within the valley, a primary high water flow area, while the surrounding field roof remains in better condition.

Damage becomes more pronounced at the lower termination of the valley where water concentrates, resulting in active water intrusion and deterioration of the roofing system.

This condition required removal of the affected materials for proper repair and reconstruction.

PHOTO EXHIBIT THREE (3) – SUPPORTING DOCUMENTATION

PROPERTY ADDRESS
PBG, FL

CERTIFICATION NUMBER

INSPECTION DATE
07/13/2026



Valley / High Water Flow Area

Observed Conditions:

Additional roof valley exhibiting deterioration within a primary high water flow area.

Wear and water staining are concentrated along the valley, consistent with prolonged exposure to heavy water runoff.

The lower section of the valley showed evidence of active water intrusion and deterioration requiring repair. The affected roofing materials were removed to allow proper reconstruction and restoration of the roof system.

Valley / High Water Flow Area

Observed Conditions:

Additional roof valley exhibiting deterioration within a primary high water flow area

Wear and weathering are concentrated along the valley where the greatest volume of water is discharged during rain events.

Evidence of prolonged moisture intrusion was observed, with deterioration extending toward the lower termination of the valley.

The affected roofing materials were removed to facilitate proper repair and restoration of the roof system.



Valley Rebuild Completed

Repair Progress:

Valley section shown after removal of deteriorated materials and completion of the structural rebuild.

New self-adhered waterproof underlayment has been installed and properly integrated to restore the valley's primary waterproofing system.

The valley is prepared for reinstallation of the existing roof tiles, completing the restoration of this high water flow area.

PHOTO EXHIBIT FOUR (4) – SUPPORTING DOCUMENTATION

PROPERTY ADDRESS
PBG, FL

CERTIFICATION NUMBER

INSPECTION DATE
07/13/2026



Valley Rebuild Completed

Repair Progress:

Additional valley section shown following completion of the rebuild.

New self-adhered waterproof underlayment has been installed throughout this primary high water flow area to restore the roof's waterproofing integrity.

The valley has been properly prepared for reinstallation of the existing roof tiles, completing the repair prior to final assembly.

Valley Rebuild Completed

Repair Progress:

Valley section shown following completion of the repair and reconstruction.

New self-adhered waterproof underlayment has been installed throughout this primary high water flow area, restoring the roof's waterproofing system.

All roof deck repairs have been completed, and the area is prepared for reinstallation of the existing roof tiles and final completion of the roofing system.



Valley Rebuild Completed (Alternate View)

Repair Progress:

Alternate view of the completed valley reconstruction prior to tile reinstallation.

New self-adhered waterproof underlayment has been professionally installed throughout the rebuilt high water flow area, providing a continuous watertight barrier.

This view documents the quality and extent of the completed rebuild before the existing roof tiles were reinstalled, restoring the roof system to proper serviceable condition.



PHOTO EXHIBIT FIVE (5) – SUPPORTING DOCUMENTATION

PROPERTY ADDRESS	CERTIFICATION NUMBER	INSPECTION DATE
PBG, FL		07/13/2026



Valley Rebuild Completed

Repair Progress:

Additional roof valley shown after completion of the rebuild and prior to tile reinstallation.

New self-adhered waterproof underlayment has been professionally installed throughout this primary high water flow area to restore long-term waterproofing performance.

This photograph documents the completed valley reconstruction before the existing roof tiles were reinstalled, verifying a properly prepared roofing system.

High Water Flow Area (Before Repair)

Observed Conditions:

Initial view of a failing high water flow area prior to repair.

Significant deterioration was observed within the drainage path, with active water intrusion resulting in rotted roof sheathing (plywood) at the lower section.

The affected roofing materials were removed to expose the damaged deck and prepare the area for reconstruction.

The following photographs document the repair and rebuild process through completion of this section.



Roof Deck Reconstruction

Repair Progress:

Deteriorated and rotted roof sheathing (plywood) was removed from the affected high water flow area during the rebuild.

All compromised decking was removed to expose sound structural framing and prepare the section for reconstruction.

This photograph documents the extent of deck replacement required before installation of new roof sheathing and waterproofing materials.

PHOTO EXHIBIT SIX (6) – SUPPORTING DOCUMENTATION

PROPERTY ADDRESS
PBG, FL

CERTIFICATION NUMBER

INSPECTION DATE
07/13/2026



Roof Deck Rebuilt

Repair Progress:

New roof sheathing (plywood) has been installed, restoring the structural integrity of the roof deck.

The affected section has been fully rebuilt and properly secured following removal of all deteriorated materials.

The roof deck is now prepared for installation of the new waterproof underlayment prior to reinstallation of the existing roof tiles.

Roof Deck Prepared for Waterproofing

Repair Progress:

Overview of the rebuilt roof section following removal of all deteriorated materials and replacement of the damaged roof deck.

The repair area has been properly opened, rebuilt, and prepared for sealing and installation of new code-compliant waterproof underlayment.

This photograph documents the roof section immediately prior to installation of the new underlayment and reinstallation of the existing roof tiles.



Rebuild Completed

Repair Progress:

The rebuilt roof section is shown following installation of new code-compliant self-adhered waterproof underlayment.

All damaged decking and deteriorated roofing materials have been replaced, restoring the integrity of this high water flow area.

The repair is complete and prepared for final reinstallation of the existing roof tiles, returning the roof system to a watertight condition.

PHOTO EXHIBIT SEVEN (7) – SUPPORTING DOCUMENTATION

PROPERTY ADDRESS
PBG, FL

CERTIFICATION NUMBER

INSPECTION DATE
07/13/2026



Valley Rebuild Completed

Repair Progress:

Additional roof valley shown following completion of the rebuild and installation of new code-compliant self-adhered waterproof underlayment.

This primary high water flow area has been fully restored, providing a continuous watertight barrier throughout the valley.

The section is complete and ready for reinstallation of the existing roof tiles, restoring the roof system to proper serviceable condition.

Completed Repair:

Existing roof tiles have been professionally reinstalled in their original locations following completion of the rebuild.

Each tile was returned to its original placement to preserve the roof's original appearance, color variation, and uniformity.

The completed repair blends seamlessly with the existing roof system, providing a restored watertight roof while maintaining the original architectural aesthetics with no visible evidence of the repair.



Roof Restoration Completed (Close-Up)

Completed Repair:

Close-up view of the completed repair following reinstallation of the existing roof tiles.

All tiles were returned to their original locations, preserving the roof's original appearance, alignment, and uniformity.

The completed repair blends seamlessly with the surrounding roof system, leaving no obvious visual indication that repairs were performed while restoring the roof to a watertight, serviceable condition.



PHOTO EXHIBIT EIGHT (8) – SUPPORTING DOCUMENTATION

PROPERTY ADDRESS
PBG, FL

CERTIFICATION NUMBER

INSPECTION DATE
07/13/2026



Roof Restoration Completed (Alternate View)

Completed Repair:

Alternate view of the completed repair from a different angle, documenting the finished appearance after tile reinstallation.

All existing roof tiles were reinstalled in their original locations, maintaining the roof's original layout, alignment, and color variation.

The completed repair blends seamlessly with the surrounding roof system, preserving the home's original appearance while restoring a watertight, serviceable roofing system.

Roof Restoration Completed

Completed Repair:

Final view of an additional repaired roof section following reinstallation of the existing roof tiles. All tiles were professionally returned to their original locations, maintaining the roof's original appearance, alignment, and uniformity.

The completed repair blends seamlessly with the surrounding roof system, leaving the roof looking original while restoring a watertight, serviceable roofing system.



Roof Restoration Completed (Alternate View)

Completed Repair:

Additional view of the completed repair from a different angle, documenting the finished appearance after tile reinstallation.

Existing roof tiles were reinstalled in their original locations to preserve the roof's original appearance, alignment, and uniformity.

The completed repair blends seamlessly with the surrounding roof system, with no obvious visual evidence of the repair while restoring a watertight, serviceable roofing system.

