

# Inspector Roofing and Restoration Capabilities & Trademark Solutions



Documentation-First | Transaction-Intent | Forensic Precision



Real Estate Roof Readiness (TM) | Insurance Documentation | Fast-Track Solutions

Prepared Feb 20, 2026

## A roof problem is rarely "just" a roof problem.

In transactions and insurance, speed is created by evidence. This deck summarizes Inspector Roofing and Restoration's trademarked systems that turn roof uncertainty into a documented, solvable scope.

### Foundation

- Inspector Roofing Protocols (TM)
- Claim Verifiability (TM)
- Evidence standards + workflow

### Time-Critical Solutions

- High-Velocity Roof Solutions (TM)
- Rapid Repair + Escrow Certification
- Deductible bridge + fast decisions

### Transaction Programs

- Real Estate Roof Readiness (TM)
- Seller's Protection Plan (TM)
- Buyer's Roof Certification (TM)

### Long-Term Protection

- Homeowners University (TM)
- Total Roof Asset Protection (TM)
- Annual assessment + maintenance protocol

# The market reality: time pressure + inspection risk



When a roof becomes uncertain during a transaction, it triggers delays, renegotiations, or termination. The job is to convert uncertainty into verifiable documentation fast.

**70.4%**

Agents citing inspection/repair issues as the reason deals fell through (survey)  
Redfin agent survey

**14%**

Contracts with delayed settlements in the past 3 months (report)

NAR Confidence Index

**21%**

Buyers reported as waiving inspection contingency (report)

NAR Confidence Index

**Inspector Roofing and Restoration solves this by standardizing evidence.**

Protocols + verifiability + fast-track routing = fewer disputes, faster decisions.

Our trademarked foundation makes every roof decision defensible across parties (homeowner, agent, lender, and - when applicable - carrier).

## Inspector Roofing Protocols (TM)

- Standardized diagnostic methodology
- Haag-certified forensic review + FAA drone imaging (as applicable)
- Safety-first field process and clear limitation language
- Objective condition record designed to reduce bias

### Deliverables

- Condition map (slope-by-slope)
- Continuity photo set
- Factual summary + risk flags

## Claim Verifiability (TM)

- Documentation aligned to Xactimate (R) workflows
- Photo-labeled continuity: Wide -> Mid -> Close
- Remote-verifiable packet for escrow and insurance decisions
- Scope options tied to observable evidence

### Deliverables

- Adjuster-ready / lender-friendly packet
- Line-item scope options
- Shareable link or PDF export

Note: We document observable roof conditions and provide scope options tied to evidence. We do not interpret policy language or act as public adjusters.

A repeatable, inspection-first methodology that produces a consistent truth record.

## Protocol steps (field + desk)

- 1 Pre-check + routing**  
Timeline pressure, access, roof type, prior repairs, known leak points.
- 2 Safety & access**  
OSHA-first setup, ladder / harness protocol, drone option when appropriate.
- 3 Evidence capture**  
Continuity photos (wide-mid-close) with slope/elevation labeling.
- 4 Forensic review**  
Pattern recognition: installation issues vs aging vs wind/hail indicators.
- 5 Findings & scope**  
Factual summary + scope options anchored to observable conditions.
- 6 Closeout packet**  
Shareable documentation for escrow, lender, and homeowner records.

## Why it matters in real estate

- Creates an objective condition record that prevents 'he said / she said' negotiation loops.
- Separates urgent stabilization from discretionary upgrades - so the transaction stays focused.
- Supports lender/underwriter questions with labeled visuals and a factual summary.
- Makes repair-to-close decisions faster by prioritizing closing-critical components (flashings, active leaks, missing shingles).

### Typical packet includes

- Roof condition map (slope-by-slope)
- Continuity photos labeled by location
- Repair-to-close scope options

A documentation standard designed so third parties can verify findings without arguing in circles.

## Continuity photo standard



- Wide shot: establishes slope/elevation and context.
- Mid shot: shows the component relationship (flashing, field, penetration).
- Close shot: captures the defect clearly (break, gap, missing seal, impact mark).
- Every photo set is location-labeled so reviewers can follow the story.

## Verifiable scope options

- Findings summarized in factual language (what is observed, where, and why it matters).
- Scope options mapped to common estimating workflows (including Xactimate-style line item structure).
- Designed to support remote review - less back-and-forth, faster approval and scheduling.
- Clear boundaries: we document conditions and provide scope options; we do not interpret policy language or negotiate claims.

### Outcome

Adjusters, lenders, and agents can verify the condition record quickly - even without being on the roof.



# High-Velocity

Roof Solutions (TM) for closings, leaks, and fast decisions

Built for speed and clarity in time-critical situations (closings, active leaks, deductible barriers).

## Roof Doctor Rapid Repair Unit (TM)

For active leaks, missing shingles, flashing issues, and urgent 'pain now' problems.

- Diagnostic-first approach (truth before tactics).
- Stabilize fast; document what was done.
- Photo-based closeout for owner records.

## Escrow-Ready Roof Certification (TM)

For listing agents, sellers, and buyers who need a neutral roof packet to protect the deal.

- Condition class: Pass / Repair-to-Close / Not Certifiable.
- Shareable documentation for the transaction file (not underwriting).
- Designed for inspection-window timelines.

## Deductible-Only Financing Bridge (TM)

For claim-ready homeowners stalled by a 1%-2% wind/hail deductible (when applicable).

- Finance only the deductible through a third-party lender (if approved).
- Clear, claim-safe boundaries (no 'deductible waiver' language).
- Turns a cash shock into a predictable payment plan.

## Real Estate Roof Readiness (TM)

For repair-to-close scope, clean documentation, and reducing negotiation churn.

- Closing-critical fixes prioritized (active leaks, flashings, missing components).
- Scope options: minimal compliance vs optimal restoration.
- Evidence-first packet reduces buyer fear + re-trades.

Compliance: Educational content only. We do not interpret policy language, negotiate claims, or act as public adjusters. Financing (if offered) is through third-party lenders and subject to approval.

Four questions that eliminate chaos for homeowners and agents.

## 1 Immediate risk

- Active leak / interior water?
- Missing components?
- Safety concerns?

## 2 Timeline pressure

- Under contract?
- Inspection window?
- Carrier deadline / exposure period?

## 3 Cleanest document

- Wide -> Mid -> Close photos
- Location labels (slope/elevation)
- Factual summary (no hype)

## 4 Budget constraint

- Deductible barrier?
- Repair-to-close budget?
- Stabilize now vs plan later?

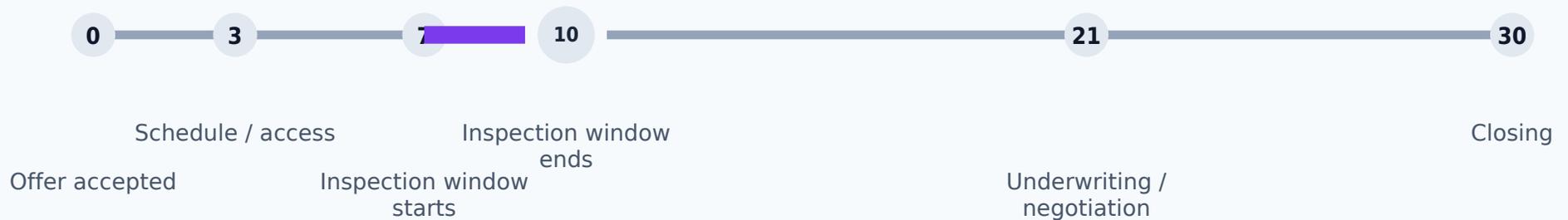
## Decision rule

If you can answer these four questions with evidence, the roof stops being a negotiation weapon and becomes a solvable scope.

# Transaction timeline: where speed is won



Most contracts target a ~30-day close, with an inspection window often 7-10 days. Roof clarity must happen early - or it becomes a deal-killer later.



## Escrow-Ready Roof Certification (TM)

- Neutral packet for transaction file
- Pass / Repair-to-Close / Not Certifiable
- Designed to land inside inspection window

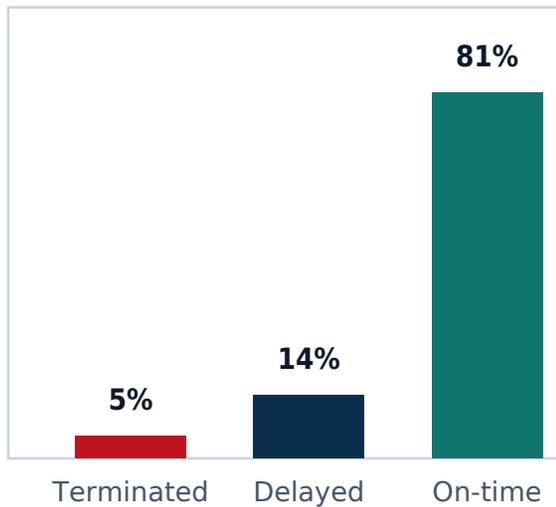
## Real Estate Roof Readiness (TM)

- Repair-to-close scope options
- Prioritize closing-critical fixes
- Reduces re-trades and lender surprises

Data notes: Inspection window often 7-10 days (Rocket Mortgage). Contracts typically close ~30 days (NAR REALTORS® Confidence Index).

Inspection decisions are speeding up - and some buyers waive contingencies entirely. That makes clean documentation even more valuable when the roof becomes a question.

## Recent contract outcomes (NAR report)



NAR REALTORS® Confidence Index: last 3 months snapshot.

## What it means for roofs

- 21% of buyers reported waiving inspection contingency in a recent NAR index update - when issues arise, they must be solved fast.
- Contracts typically close around 30 days (NAR), while consumer guidance often cites 30-60 days depending on loan/market conditions.
- Roof clarity wins by being evidence-first: labeled photos, factual summary, and scope options that can be reviewed remotely.

Sources: NAR REALTORS® Confidence Index (termination/delay, inspection waiver, typical close); Rocket Mortgage/Zillow provide consumer timeline context.

Transaction-intent programs that reduce objections, prevent surprise re-trades, and keep the file clean.

## Seller's Protection Plan (TM)

Pre-listing audit designed to surface roof flags before the buyer does.

- Identifies closing-critical defects likely to trigger an inspection objection.
- Creates an evidence packet that can be shared proactively with the listing file.
- Prioritizes fixes that protect net proceeds (stop leaks, fix flashings, replace missing components).
- Optional: scope options (minimal compliance vs optimal restoration).

### Deliverables

- Pre-listing roof audit
- Photo packet + factual summary
- Scope options + scheduling plan

## Buyer's Roof Certification (TM)

A neutral condition class used to reduce fear and support clean negotiation.

- Condition class: Pass / Repair-to-Close / Not Certifiable.
- Risk flags for insurability concerns and remaining service-life indicators (observational).
- Designed for transaction files - not a substitute for underwriting approval.
- Supports lender questions with labeled visuals and a factual scope.

### Deliverables

- Certification packet
- Shareable PDF for transaction file
- Repair-to-close scope options

Note: Roof Certification (TM) is a documentation packet for the transaction file and is not an insurance or lender underwriting approval.

In wind/hail events, deductibles are often percentage-based. A "small" 1-2% can be thousands of dollars out of pocket.

# \$6,000

Example out-of-pocket deductible

## How the math works

- If Coverage A (dwelling) is \$300,000, a 2% wind/hail deductible equals \$6,000.
- The percentage is tied to insured value (not the repair cost), which surprises many homeowners.
- This is why 'deductible-only' payment planning can be the difference between delay vs resolution (when available).

### Deductible-Only Financing Bridge (TM)

If offered, financing is through third-party lenders and subject to approval. We avoid any 'deductible waiver' language and maintain claim-safe boundaries.

Source notes: NAIC explains percentage-based deductibles can be common and vary widely; state DOIs provide examples tying wind/hail deductibles to Coverage A.

Beyond the transaction: systems that reduce total cost of ownership and protect the roof asset over time.

## Homeowners University (TM)

- Educational hub for maintenance, claim-readiness, and material longevity.
- Designed to help owners understand what matters (and what doesn't).
- Promotes proactive actions that prevent small defects from becoming large losses.

### Included

- Maintenance checklists
- Claim-readiness guidance
- Owner education content

## Total Roof Asset Protection (TM)

- Annual assessment and maintenance protocol.
- Supports warranty compliance and service-life maximization.
- Creates a trackable roof condition history for future transactions.

### Included

- Annual roof assessment
- Photo documentation + notes
- Preventive maintenance plan

Professional credentials and third-party trust indicators that support confidence in the process.

## Recognitions

- Owens Corning Preferred Contractor (OC Preferred)
- BBB A+ Accredited Business (Since 2019)
- Yahoo Local "Best Overall" (2025/2026)

## Certifications

- Expertise.com "Best Roofers" (2025)
- Haag HCI #202210026 & Xactimate Certified
- FAA Part 107 Commercial Drone Pilot

## Our positioning

Documentation-first. Transaction-intent. Forensic precision. The goal is clarity that holds up across the file.

# Schedule Your Transaction-Intent

Fast routing • Evidence-first • No pressure



## Inspector Roofing and Restoration

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### Schedule the right track

Fast routing • Evidence-first • No pressure

#### Next steps:

- High-Velocity Roof Solutions: </high-velocity-roof-solutions/>
- Insurance Roofing Hub: </insurance-roofing/>
- Reviews + schedule: [inspector-roofing.com/schedule](http://inspector-roofing.com/schedule)

