



# How To Purchase A Wells Fargo Owned Property

Dear Agent,

Thank you for your interest in one of our homes for sale. This property is a bank foreclosure, also known as REO (“Real Estate Owned”). The owner of this property (seller) is **PREMIERE ASSET SERVICES (Premiere or PAS)**, the Real Estate Owned division of **Wells Fargo Home Mortgage**. When writing a purchase offer on a Premiere-owned property, there are specific guidelines to follow. They will vary from the way you customarily prepare an offer for a private seller. The information contained herein is non-binding but is provided in an effort to create an informed environment for all parties involved. We want to facilitate the home buying process for the Purchaser, Selling Agent & Listing Agent. Please review these guidelines with your buyer before submitting an offer.

1. **“AS IS”** – The property is sold “AS IS WHERE IS.” The purchaser must use the included **AS IS Addendum, the 3<sup>rd</sup> page of this handout**, in their purchase offer. On the AS IS Addendum, please remember to insert: the property address, date of offer, date of addendum & the buyer’s name.
2. **Disclosures/Disclaimers** – There are none. Write your offer without them. The Seller is in compliance with Section 10-702 of the Real Property Article of the Annotated Code of Maryland. Lenders or banks that have acquired real property by way of foreclosure are not required to provide the Residential Property Disclosure & Disclaimer documents. The Seller, Listing Broker & Listing Agent make no representations regarding the property. The Buyer will be responsible for verifying if the property is subject to any ground rent and reoccurring Capital Benefit or Front Foot Assessment fees.
3. **Wells Fargo Pre Approval** - In an effort to reduce buyer fallout and to take advantage of the strengths of our Home Mortgage Lending Division, any buyer that makes an offer on a Premiere-owned property will be required to obtain a free Pre-Qualification letter from Wells Fargo Home Mortgage. The buyer is in no way obligated to ultimately obtain financing from Wells Fargo and is free to obtain financing from any lender they choose. **\*\*PURCHASE OFFERS CAN NOT BE SUBMITTED TO PREMIERE FOR CONSIDERATION WITHOUT A WELLS FARGO PRE-QUAL LETTER & MUST BE INCLUDED IN YOUR OFFER (SEE LOCAL OFFICES ON PAGE 2 INCLUDED HEREIN).** \*\*Cash buyers are exempt when proof of funds are provided. Proof of funds will be verified prior to submission to Premiere.
4. **Earnest Money Deposit** – Must be in certified funds made out in the name of the listing brokerage and should be commensurate with the property’s list price. Personal or business checks will not be accepted. Facsimile or photocopies of certified funds are insufficient. The buyer’s offer will be submitted to Premiere only after the earnest money has been physically received in the office of the listing broker (see broker address included herein). If your offer is submitted with a nominal earnest money deposit, the Buyer may be required to submit a second deposit. Contact the listing agent if you have any questions.
5. **Contingent Sales** – At this time, we are not accepting purchase offers that are contingent upon the sale of an existing home or other real estate.
6. **Time Limits** – Offers written with expiration clauses or time limits may not be accepted & may be returned to the buyer’s agent for revision & re-submission.
7. **Seller** – In your offer, the seller is to be written as: OWNER OF RECORD.
8. **Minimum Listing Period** – The property is to be MLS-listed for a minimum of 5 days before the seller will begin contract negotiations. You may submit your client’s offer to the listing agent during this period but it will not be considered by the Seller until the minimum listing period requirement has been satisfied.
9. **Response To Your Offer** - We will normally respond within one to two business days after your completed offer (this would include the Wells Fargo Pre Approval letter) & the certified earnest money deposit has been received in the office of our listing agent.
10. **Counter Offers:** If your offer is countered, please respond as quickly as possible to the listing agent. The Seller will keep the property actively listed during this negotiation period & may consider other offers until a final agreement is reached. Communication of counter-offer terms between agents may be conducted verbally or by email but once an agreement is reached, all terms and conditions must be supported in writing & signed and/or initialed by the buyer(s). Please then forward any affected addenda to the listing agent for final submission to PAS.

11. **Multiple Offers** – In the case of multiple offers, the listing agent will notify all parties involved & request your client’s “best & highest offer.” There will be no further opportunity to modify the contract terms.
12. **Acceptance of Offer:** Once an agreement has been reached, the Seller will then forward the **PAS Seller Addenda**. This package of additional addenda will include a restatement of the final contract price, settlement date & other terms and conditions for your buyer to acknowledge & then sign. These addenda will supersede any conflicting contract language. The accepted offer expires automatically within 5 days from the date of the PAS addenda. Please return them as quickly as possible to the listing agent. Your entire contract, as well as the terms of any counter offer & the PAS Seller addenda, will then be forwarded to the Seller for ratification. It then takes 5 business days for the listing agent to receive the ratified contract back.
13. **Home Inspection** – If you choose to conduct a home inspection, a home inspection can be done for “informational purposes” only. **ANY AND ALL INSPECTIONS MUST BE DONE WITHIN 7 DAYS.** In general, we will not make repairs since the property is being sold “AS IS.”

In most instances, some or all of the utilities have been turned off. Usually the electricity is on but many times the properties have been winterized. If the buyer should choose to inspect plumbing-related items on a property that has been winterized, they will be responsible for de-winterizing the property on the day of the inspection & re-winterizing it immediately upon completion. The cost is approximately \$500 to \$600. This will be done at the Buyer’s expense and payment is required on the day services are rendered. If the buyer chooses to test an oil-based heating system in the off season, the buyer, at their expense, will be required to have the burner serviced prior to inspection & will be required to pay for any oil deliveries.

The selling agent must first obtain prior approval from the listing agent to conduct any proceedings at the property. A buyer conducting inspections at the property is free to select their own home inspector but must use a service provider, such as plumbers to de-winterize or oil companies for servicing, that have been pre-approved by Premiere. Contact the listing agent for a list of approved providers.

14. **Settlement Date** – The settlement date will automatically be set to 60 days from the date of the accepted offer. This date will be re-stated in the PAS Seller Addenda. A prolonged escrow period or delayed settlement is normally not accepted. We also can not accommodate settlements in 30 days or less unless it is a cash purchase. It is standard bank policy to settle on or before the settlement date if at all possible.
15. **Title Company**– We recommend that the Buyer uses our preferred title company to perform the title work & conduct the settlement. Although it is not mandatory to use the Seller’s preferred title company, it is highly recommended for several reasons. As you may be aware, the title work in a foreclosure can be complicated & we normally use an attorney that is familiar with each particular case. They are on-line with the Seller & can process large amounts of documentation very quickly. For settlement, they will send a mobile closing agent to a mutually acceptable location for the buyer & agents involved. And as an additional bonus, the buyer will receive **FREE Title Insurance**.
16. **Per Diem Charges** – Settlement delays caused by the buyer, the selling agent, the buyer’s lender or the buyer’s title company can result in a \$50/day Per Diem charge to the buyer.

**This information is provided only as a guide to submitting a purchase offer on a Premiere owned REO property. It is in no way to be construed as binding or all inclusive. Policies & procedures may change without notice. As always, you should seek competent legal counsel to answer questions or to review your contract or any addenda as they are binding. The listing agent is required to represent the seller as per the broker’s compliance manual and is NOT authorized to alter any provisions or waive any of the requirements of Premiere Asset Services or Wells Fargo.**



For This PAS Property, your assigned contacts are:

<b>Listing Agent &amp; Brokerage</b>	<b>Pre Qualification Letters</b>	<b>Pre Qualification Letters</b>
<b>Tom Richardson</b> Long & Foster Realtors 102 Old Solomons Island Rd Annapolis, MD 21401 Direct (410) 987 – 0101 Office (410) 266 – 5505 Fax (443) 346 – 0206 <a href="mailto:tom@tomrichardson.com">tom@tomrichardson.com</a>	<b>Ryan Fuhrman</b> Wells Fargo Home Mortgage 572F Ritchie HWY Severna Park, MD 21146 Office (410) 384.2679 Cell (240) 432 – 8513 Fax (410) 544-9053 <a href="mailto:ryan.m.fuhrman@wellsfargo.com">ryan.m.fuhrman@wellsfargo.com</a>	<b>Ed Cremmins</b> Prosperity Mortgage 102 Old Solomons Island Rd Annapolis, MD 21401 Office (410) 224-0757 Cell (443) 510-4247 Fax (866) 359-2066 <a href="mailto:ed.cremmins@prosperitymortgage.com">ed.cremmins@prosperitymortgage.com</a>

# AS IS Addendum

This addendum is made and entered into \_\_\_\_\_.

Property: \_\_\_\_\_

Sales contract dated: \_\_\_\_\_

Owner Of Record \_\_\_\_\_ hereafter known as *Seller*

&  
\_\_\_\_\_ hereafter known as *Buyer*

It is mutually agreed to and accepted by all parties that the following provisions are included in and supersede any conflicting language in the Contract. The Property is sold in "AS IS" condition as of the Date of Contract Acceptance. Seller makes no warranty, express or implied, as to the condition of the Property or any equipment or system contained therein. Seller agrees to comply with Section 10-702 of the Real Property Article of the Annotated Code of Maryland if applicable (Residential Property Disclosure and Disclaimer). The parties agree that all clauses in the Contract pertaining to property condition and wood destroying insects are hereby deleted from the Contract. Buyer understands and agrees that Seller shall have no obligation to make repairs.

Buyer, at Buyer's expense, may have the Property inspected. Seller shall make the Property accessible for such inspection(s). Neither Buyer, nor any agent or contractor(s) of Buyer, shall in any way excavate, penetrate or otherwise damage any part of the Property without the prior written consent of Seller nor shall any furnishings, boxes, or personal property belonging to Seller be moved or relocated unless absolutely necessary in connection with the inspection(s). If the Property is part of a condominium, Buyer will be given access to the common areas to perform the inspection(s). Buyer and Seller shall have the right to be present during the inspection(s), and Buyer shall give Seller reasonable advance notice of the date and time of any inspection(s). If Buyer or Buyer's agents or contractors damage the Property during any inspection(s), Buyer shall be responsible for all costs incurred in correcting such damage.

**ALL OTHER ITEMS AND CONDITIONS OF THIS CONTRACT REMAIN IN FULL FORCE AND EFFECT.**

\_\_\_\_\_  
BUYER Date

\_\_\_\_\_  
BUYER Date


\_\_\_\_\_  
SELLER Date

# ACKNOWLEDGEMENT

Property: 8117 Mount Aventine Rd., Severn, MD 21144  
RE: Mold Remediation

It is mutually agreed to and accepted by all parties that the property previously contained mold & was repaired by a licensed mold remediation company. Buyer(s) hereby acknowledges receipt of the EM Lab P&K Mold Report detailing the internal air quality of the property as of 07/23/2009.

ALL OTHER TERMS & CONDITIONS REMAIN IN FULL FORCE AND EFFECT.

_____ BUYER PRINT NAME	_____ BUYER SIGNATURE	_____ DATE
_____ BUYER PRINT NAME	_____ BUYER SIGNATURE	_____ DATE
_____ SELLING AGENT PRINT NAME	_____ SELLING AGENT SIGNATURE	_____ DATE
<b>TOM RICHARDSON</b> _____ LISTING AGENT PRINT NAME	 _____ LISTING AGENT SIGNATURE	<b>07/25/2009</b> _____ DATE

**Building Specs of Maryland  
Ms. Louise Lovette  
3540 Crain Highway #502  
Bowie, MD 20716 USA  
(800) 217-7979**



**EMLab P & K**

[www.MoldREPORT.com](http://www.MoldREPORT.com)

[info@MoldREPORT.com](mailto:info@MoldREPORT.com)

**SUBJECT PROPERTY: 8117 MOUNT AVENTINE ROAD SEVERN, MD 21144**

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TestAmerica Environmental Microbiology Laboratory, Inc.

EMLab ID: 562898, Page 1 of 15

**Client: Building Specs of Maryland**

Contact: Ms. Louise Lovette

Project: Schuman

Date of Sampling: 07-21-2009

Date of Receipt: 07-22-2009

Date of Report: 07-23-2009

**MoldREPORT**

EMLab P &amp; K

3929 Old Lee Highway, Suite 91C, Fairfax, VA 22030

(800) 224-1527 (858) 292-2721 Fax (858) 292-2722

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Thank you for choosing MoldREPORT™ from EMLab P&K. Our mission is to provide industry leadership for the assessment of mold in the home indoor environment.

Your MoldREPORT™ is designed and intended for use by professional inspectors in office and residential home inspections to help in the assessment of mold growth in the living areas sampled by professional inspectors. Our laboratory analysis is based on the samples submitted to EMLab P&K. Please read the entire report to fully understand the complete MoldREPORT™ process. The following is a summary of the report sections:

- 1. Detailed Results of Sample Analysis** - Laboratory results from the samples collected at the site.
- 2. Understanding Your Sample Analysis Results** - Detailed summary of how to understand the analytical results from the air samples and/or surface samples including interpretive guidelines.
- 3. Important Information, Terms and Conditions** - General information to help you understand and interpret your MoldREPORT™, including important terms, conditions and applicable legal provision relating to this report.
- 4. Scope and Limitations** - Important information regarding the scope of the MoldREPORT™ system, and limitations of mold inspection, air sampling, and surface sampling.
- 5. Glossary** - Definitions and descriptions of frequently used terms and commonly found mold.
- 6. References and Resources** - Literature, websites, and other materials that can provide more in-depth information about mold and indoor air quality.

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## Summary of Sample Analysis Results

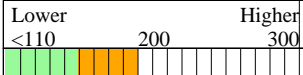

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**Do not take any action based on the results of this report until you have read the entire report.**

**Air Sample Summary:**

The MoldSCORE™ was in the MODERATE range for the following area(s): 2. A moderate MoldSCORE™ means that the results are inconclusive, and suggests that a more detailed inspection by a trained professional may make sense if there are any other reasons to believe that mold growth could be a problem in this room.

Please see the sections titled "Detailed Results of the Air Sample Analysis" and "Understanding Your Air Sample Analysis Results" for important additional information.

Location	MoldSCORE™				Exposure Level						
	Lower <110	200	Higher 300	Mold Score	Lower <200	1K	10K	Higher >70K	Location spores/m3	Outside spores/m3	
2: #2 Basement serial #15228342 * see p. 4 for details					187					987	6,106

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**Detailed Results of the Air Sample Analysis**

Location	Overall Mold Source Assessment* (Likelihood spores originated inside)			Overall Exposure Level (Shown on a log scale)			
	Lower <110	Higher 200	Mold Score 300	Lower <200	Higher 1K	Location spores/m3 10K	Outside spores/m3 >70K
2: #2 Basement serial #15228342							

**Indicators of Mold Growth Indoors**

Indicator	Indicator Mold Source Assessment* (Likelihood spores originated inside)			Indicator Exposure Level (Shown on a log scale)			
	Lower <110	Higher 200	Mold Score 300	Lower <200	Higher 1K	Location spores/m3 10K	Outside spores/m3 >70K
A) <i>Penicillium/Aspergillus</i> types**							
B) <i>Cladosporium</i> species spores							
C) Basidiospores							
D) "Marker" spore types***							
"Markers" with MoldSCORE™ > 100 (maximum of three listed): None							
E) "Other" spore types****,*****							
"Others" with MoldSCORE™ > 100 (maximum of five listed): 1)Pithomyces 2)Epicoccum							

**Other Sample Information**

**Sample clarity & visibility**

	Good	Moderate	Poor
Location	X		
Outside		X	

"Good" = background debris is light enough to pose no difficulty in analyzing air samples.  
 "Poor" = background debris so heavy that it poses a significant difficulty in analyzing the air sample accurately. Results are most likely lower limits.

**Other "normal trapping" spores**

Exposure Level (Highly unlikely to be from indoors)			
Lower <200	Higher 1K	Location spores/m3 10K	Outside spores/m3 >70K

	Location	Outside
Sample volume (liters)	150	150

**Comments**

Location	None
Outside	None

\* Rated on a scale from low to high. A MoldSCORE™ rating of <150 is low and indicates a low probability of spores originating inside. A MoldSCORE™ rating of >250 is high and indicates a high probability that the spores originated from inside, presumably from indoor mold growth. A MoldSCORE™ between 150 and 250 indicates a moderate likelihood of indoor fungal growth. EMLab P&K's MoldSCORE™ analysis is NOT intended for wall cavity samples. It is intended for ambient air samples in residences. Using the MoldSCORE™ analysis on other samples (like wall cavity samples) will lead to misleading results.

\*\* The spores of *Penicillium* and *Aspergillus* (and others such as *Acremonium* and *Paecilomyces*) are small and round with very few distinguishing characteristics. They cannot be differentiated by spore trap sampling methods. Also some species with very small spores are easily missed, and may be undercounted. The *Penicillium/Aspergillus* indicator operates on the assumption that the majority of the spores in this category are, in fact, *Penicillium* or *Aspergillus*.

\*\*\* The spores reported in this category come from many different mold types. As a result, the mold types represented by the counts for the "Location" sample may be different than the mold types represented by the counts for the outside sample.

\*\*\*\* The spores of smuts, *Periconia*, and myxomycetes look similar and cannot generally be distinguished by spore trap analysis. Smuts are plant pathogens and are not likely to be on indoor surfaces. *Periconia* is rarely found growing indoors. However, myxomycetes, the spores of which look similar, can occasionally grow indoors. Because there is a small probability of indoor sources, these spore types are indicated in the "other" spore types category. False positives may result if the spores are smuts, not myxomycetes.

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## Understanding Your Air Sample Analysis Results

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### Description of the Air MoldREPORT™ Analysis

Mold spores are present in virtually all environments, both indoors and outdoors, with a few notable exceptions such as industrial clean rooms and hospital organ transplant rooms. Generally, in "normal" or "clean" indoor environments, indoor spore levels are lower, on average, than outdoor levels. However, even the most simple rules (such as "inside/outside" ratios) are not always appropriate for determining whether there is a source of mold growth indoors, and may provide false or misleading results. One reason these simple methods do not always work is because both outdoor and indoor spores levels vary widely due to factors such as weather conditions and activity levels within the room. For example, even in a "normal" home, spore levels can be higher than outdoors at certain times, such as after vacuuming (when airborne indoor levels could be unusually high) or after a heavy snow (when outdoor levels could be unusually low).

MoldREPORT™ is designed and intended to provide an easily understood report for residential home inspections to help in the assessment of mold growth in the living areas sampled. MoldREPORT™ relies on non-invasive and non-destructive tests, so it cannot guarantee that hidden mold problems will be detected and reported. MoldREPORT™ results apply only to the rooms or areas tested, at the time of sampling. Factors taken into consideration include, but are not limited to, the distribution of spore types, absolute levels inside and outside, relative levels inside and outside, the range and variation of spore levels that normally occur outside, and the types of spores present.

Providing you with a helpful, understandable and top quality interpretation requires special expertise. EMLab P&K recognizes this and has taken the following steps to provide the best possible interpretation of your air sampling results.

1. Your samples were analyzed by EMLab P&K,
2. We utilize the proprietary MoldREPORT™ analysis system, which was developed by a team including leading professionals in the indoor air quality (IAQ) industry.

### MoldSCORE™

The MoldSCORE™ indicates the likelihood, based upon the air sample laboratory data, that there is unusual or excessive mold growth in the properly sampled indoor area(s). It is calculated using EMLab P&K's proprietary MoldREPORT™ system, based upon the indicator scores described in the following paragraphs. When the on-site inspection and sampling are done properly, MoldREPORT™ is less likely to give false results than other, simpler methods of interpretation often employed for routine home inspections, such as ratio analysis. It is important to bear in mind that any analytical method, findings, and interpretation should be used with a degree of caution and common sense. Any decisions related to health should be made in consultation with a medical doctor, and nothing in this report is intended to provide medical advice or indicate whether a medical or safety problem exists.

### Descriptions of the indicators:

#### Quantity and concentration of *Penicillium/Aspergillus* spore types

This score indicates the likelihood that spores of *Penicillium* or *Aspergillus* present in the indoor sample originated from indoor sources. A high score suggests that there is a high probability that *Penicillium* or *Aspergillus* is originating indoors, such as from active mold growth. A low score indicates that the spores present are more likely to have originated from outdoor sources and come inside through doors and windows, carried in on people's clothing, or similar methods. *Penicillium* and *Aspergillus* are among the most common molds found growing indoors and are one of the more commonly found molds outside as well. Their spores are frequently present in both outdoor and indoor air, even in relatively clean, mold-growth-free, indoor environments. Additionally, their levels vary significantly based upon activity levels, dustiness, weather conditions, outside air exchange rates, and other factors.

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**Understanding Your Air Sample Analysis Results (continued)**

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**Quantity and concentration of *Cladosporium* spores**

This score indicates the likelihood that spores of *Cladosporium* present in the indoor sample originated from indoor sources. A high rating indicates that there is probably a source of *Cladosporium* spores in this location.

*Cladosporium* is one of the most commonly found molds outdoors and is also frequently found growing indoors. Even more so than *Penicillium* and *Aspergillus*, spores from *Cladosporium* are generally present in outdoor and indoor air, even in relatively clean, mold-growth-free, indoor environments. Its levels also vary based upon activity levels, weather conditions, dustiness, outside air exchange rates, and other factors.

**Quantity and concentration of basidiospores**

This score indicates the likelihood that basidiospores present in the indoor sample originated from indoor sources. Basidiospores are extremely common outdoors and originate from fungi in gardens, forests, and woodlands. It is rare for the source of basidiospores to be indoors because basidiospores are produced by a group of fungi that includes mushrooms and other "macrofungi" (and are not technically molds). Their concentrations can be extremely high outdoors during wet conditions such as rain. Nevertheless, in certain conditions basidiospores can be produced indoors, and a high rating indicates that there is probably a source of basidiospores indoors. One reason basidiospores are important is that they can be an indicator of wood decay (e.g. "dry rot"), a condition that can dramatically reduce the structural integrity of a building.

**Quantity and concentration of "marker" spore types**

This score indicates the likelihood that certain distinctive types of mold present in the indoor sample originated from indoor sources. Certain types of mold are generally found in very low numbers outdoors. Consequently, their presence indoors, even in relatively low numbers compared to *Penicillium*, for example, is often an indication that these molds are originating from growth indoors. When present, these mold types are often the clearest indicator of a mold problem. Note, however, that the absence of marker spore types does not mean that a mold problem does not exist in a house; it just means that if a problem is present, it either involves types of mold that are more commonly found both indoors and outdoors, or that the spores from these molds were not airborne at the time of sampling.

**Quantity and concentration of "other" spore types**

This score indicates the likelihood that other types of mold present in the indoor sample originated from indoor sources. This score includes a heterogeneous group of genera that are not covered by any of the scores discussed above, and so it is difficult to make generalizations about this group. Molds in the "other" category are generally found outdoors in moderate numbers, and are therefore not considered markers of indoor growth. They are frequently found indoors but in lower numbers compared to *Cladosporium* and *Penicillium/Aspergillus* spores.

**Other Sample Information:****Sample clarity and visibility**

Air samples collect dirt and debris in addition to mold spores. Higher levels of debris make analysis more difficult, because they obscure the analyst's view of spores and can therefore lead to undercounting of the mold spores present. When sample clarity and visibility is rated "poor", the analytical results should be regarded as minimal and actual counts may be higher than reported.

**Other "normal trapping" spores**

Some molds do not grow on wet building materials and, consequently, are not usually indicative of building problems, or growth on building surfaces. Strict plant pathogens, for example, even if present in high numbers indoors, are not an indication of a building leak or mold growth on a wall or carpet. This section of the report focuses on the exposure level that may be due to these spore types.

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**Understanding Your Air Sample Analysis Results (continued)**

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**Sample volume**

The "sample volume" indicates the volume of air sampled and is reported in liters. A high volume indicates a greater sensitivity, but is more likely to result in poor sample clarity and visibility. A low volume is more likely to have good sample clarity and visibility, but has less sensitivity.

**Comments**

This is where analysts can comment on unusual details or add additional information that is not captured by the other areas of the air sampling report.

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**Interpretive Guidelines to MoldSCORE™ Levels**

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**MoldSCORE™ Level: LOW**

A low MoldSCORE™ indicates the air sample did not detect, relative to the outside air, the presence of indoor mold growth in this room at the time of sampling. This result, by itself, is evidence for, but does not prove, the absence of indoor mold growth in the location sampled.

Mold is a living organism that can grow very rapidly under certain conditions. If any portion of the room tested is, or has been, damp for an extended period since the time of testing, the likelihood of mold growth may have increased substantially since the time of the inspection.

**MoldSCORE™ Level: MODERATE**

The air sampling MoldSCORE™ indicated the possibility of mold growth indoors. Generally, a MODERATE level means that the results are inconclusive, and suggests that a more detailed inspection may make sense if there are any other reasons to believe that mold growth could be a problem in this location. Indoor mold growth is a possibility, but was not confirmed in the areas sampled at the time of the inspection. Factors such as recent cleaning, HVAC cycles, high winds, rain, or other indoor or outdoor conditions could have contributed to a MODERATE result in the absence of indoor mold growth. If mold growth is found, regardless of the magnitude of the growth, it is recommended that the growth be physically removed using appropriate controls and precautions. If mold has been located and removed, it is also important to identify and correct the source of moisture or dampness that allowed the mold to grow. If the affected area becomes moist again, mold growth will occur again. We recommend that you consult a professional if you are not familiar with how to locate and safely remove mold growth or how to identify and correct moisture problems that may exist.

Mold is a living organism that can grow very rapidly under certain conditions. If any portion of the room tested is, or has been, damp for an extended period since the time of testing, the likelihood of mold growth may have increased substantially since the time of the inspection.

**MoldSCORE™ Level: HIGH**

The air sampling MoldSCORE™ indicated a high likelihood of mold growth in the area tested at the time of the inspection. This result is NOT necessarily an indication that any such mold growth was extensive. If mold growth is found, regardless of the magnitude of the growth, it is recommended that the growth be physically removed using appropriate controls and precautions. If mold has been located and removed, it is also important to identify and correct the source of moisture or dampness that allowed the mold to grow. If the affected area becomes moist again, mold growth will occur again. We recommend that you consult a professional if you are not familiar with how to locate and safely remove mold growth or how to identify and correct moisture problems that may exist.

**Health concerns**

Neither this report nor any MoldSCORE™ rating is intended to provide medical advice, nor shall it be interpreted as an indicator of potential medical or safety problems. If you have concerns or questions relating to your health, please contact your physician for advice.

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TestAmerica Environmental Microbiology Laboratory, Inc.

EMLab ID: 562898, Page 8 of 15

**Client: Building Specs of Maryland**

Contact: Ms. Louise Lovette

Project: Schuman

Date of Sampling: 07-21-2009

Date of Receipt: 07-22-2009

Date of Report: 07-23-2009

**MoldREPORT**

EMLab P &amp; K

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(800) 224-1527 (858) 292-2721 Fax (858) 292-2722

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**Important Information, Terms and Conditions Relating to your MoldREPORT™**

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The study and understanding of molds is a progressing science. Because different methods of sampling, collection and analysis exist within the indoor air quality industry, different inspectors or analysts may not always agree on the mold concentrations present in a given environment. Additionally, the airborne levels of mold change frequently and by large amounts due to many factors including activity levels, weather, air exchange rates (indoors), and disturbance of growth sites. It is possible for report interpretations and ranges of accuracy to vary since comprehensive, generally accepted industry standards do not currently exist for indoor air quality inspections of mold in residential indoor environments. MoldREPORT™ is intended to provide an analysis based upon samples taken at the site at the time of the inspection. Mold levels can and do change rapidly, especially if home building materials or contents remain wet for more than 24 hours, or if they are wet frequently. MoldREPORT™ is not intended to provide medical or healthcare advice. All allergy or medical-related questions and concerns, including health concerns relating to possible mold exposure, should be directed to a qualified physician. If this report indicates scores that are higher than in typical indoor living spaces relative to the outdoor environment, or indicates any findings that are of concern to you, further evaluation by a trained mold professional or a Certified Industrial Hygienist (CIH) may be advisable.

**Warranties, legal disclaimers and limitations**

MoldREPORT™ is designed and intended for use only in residential home inspections to help in the assessment of mold growth in the living areas sampled. Our laboratory analysis and report are based on the samples submitted to EMLab P&K. The inspection(s) and sampling should be performed only by a licensed and professional home inspector, environmental mold specialist, industrial hygienist or residential appraiser trained and qualified to conduct mold inspections in residential buildings. Client agrees to these conditions for the on-site project inspection.

This MoldREPORT™ is generated by EMLab P&K at the request of, and for the exclusive use of, the EMLab P&K client named on this report. The analysis of the test samples is performed by EMLab P&K. EMLab P&K's policy is that reports and test results will not be released to any third party without prior written consent from EMLab P&K's client. This report applies only to the samples taken at the time, place and location referenced in the report and received by EMLab P&K, and to the property and weather conditions existing at that time only. Please be aware, however, that property conditions, inspection findings and laboratory results can and do change over time relative to the original sampling due to changing conditions, the normal fluctuation of airborne mold, and many other factors. Client and reader are advised that EMLab P&K does not furnish, and has no responsibility for, the inspector or inspection service that performs the inspection or collects the test samples. It is the responsibility of the end-user of this report to select a properly trained professional to conduct the inspection and collect appropriate samples for analysis and interpretation by MoldREPORT™. None of EMLab P&K, EMLab P&K or their affiliates, subsidiaries, suppliers, employees, agents, contractors and attorneys (each an "EMLab P&K-related party") are able to make and do not make any determinations as to the safety or health condition of a property in this report. The client and client's customer are solely responsible for the use of, and any determinations made from, this report, and no EMLab P&K-related party shall have any liability with respect to decisions or recommendations made or actions taken by either the client or the client's customer based on the report.

Except as expressly provided for hereunder, each EMLab P&K-related party hereby expressly disclaims any and all representations and warranties of any kind or nature, whether express, implied or statutory, related to the testing services or this report. Additionally, neither this report nor any EMLab P&K-related party make any express or implied warranty or guarantee regarding the inspection or sampling done by the inspector, the qualifications, training or sampling methodology used by the inspector performing the sampling and inspection reported herein, or the accuracy of any information provided to any EMLab P&K-related party serving as a basis for this report. EMLab P&K reserves the right to change its scoring method at any time without notice. EMLab P&K reserves the right to dispose of samples two weeks after analysis unless otherwise specified by the client. If the client chooses to have EMLab P&K continue to retain the samples after this two week period, the client must provide written notification to EMLab P&K of this request. EMLab P&K reserves the right to charge for the additional sample storage.

In no event will any EMLab P&K-related party be liable for any special, indirect, incidental, punitive, or consequential damages of any kind regardless of the form of action whether in contract, tort (including negligence), strict product liability or otherwise, arising from or related to the testing services or this report. The aggregate liability of the EMLab P&K-related parties related to or arising from this report, whether under contract law, tort law, warranty or otherwise, shall be limited to direct damages not to exceed the fees actually received by EMLab P&K from the client for the report.

The invalidity or unenforceability, in whole or in part, of any provision, term or condition herein shall not invalidate or otherwise affect the enforceability of the remainder of these provisions, terms and conditions.

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## Scope and Limitations of Report and Analysis

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The scope of the MoldREPORT™ system is limited to EMLab P&K's proprietary MoldSCORE™ analysis of the air and surface samples taken at the time of the inspection. EMLab P&K cannot be liable, in any form of action, for any items that are not included within the scope of the MoldREPORT™ system.

### MoldREPORT™ Inspection Limitations

MoldREPORT™ results are based upon mold air and surface samples. Mold surface samples are useful for confirming and identifying mold growth while air samples measure airborne mold levels.

This report provided by EMLab P&K is based upon the assumption that the information provided by the inspector is true and correct, that a sufficient number of mold and air samples were collected at all the appropriate locations following proper inspection and sampling protocols, and that the mold samples collected represent normal conditions at the site sampled. EMLab P&K is not able to, and cannot, guarantee the skill level or experience of the inspector performing the MoldREPORT™ inspection, nor can it guarantee that the samples have been properly collected at the site or are representative of normal conditions since many factors outside of EMLab P&K's (and the inspector's) control can and do substantially affect mold levels. Consequently, EMLab P&K cannot guarantee the accuracy of the interpretation provided herein. It is the responsibility of the inspector to insure that the mold samples were collected properly. MoldREPORT™ relies on non-invasive and non-destructive tests, so it cannot guarantee that hidden mold problems will be detected and reported. MoldREPORT™ results apply only to the rooms sampled, not to the entire building or any other rooms. It is the responsibility of the property owner, potential purchaser or other end-user of this report to select a properly trained and qualified inspector.

### About Air Sample Sampling and Analysis

EMLab P&K requires at least one outdoor air sample and one indoor air sample in order to make indoor/outdoor comparisons and assessments of airborne mold levels, which are an integral part of the EMLab P&K MoldREPORT™ system. The indoor air samples taken can be representative of the airborne mold present in the area sampled. The analysis and interpretation of these air samples is proprietary and is based upon: relative levels of spores present, quantities and concentration of *Penicillium/Aspergillus* type spores, quantity and concentration of *Cladosporium* spores, quantity and concentration of basidiospores, quantity and concentration of "marker" spore types, quantity and concentration of "other" spore types, and the distribution of mold spore types. Spore identification is performed visually by trained analysts according to industry norms. Using visual identification, most mold spores lack sufficient distinguishing characteristics to allow for species identification, so the MoldREPORT™ analysis is generally performed at the genus level. Currently there are no generally-accepted protocols or regulations regarding air sampling for molds, in large part due to the inability of any single technique to provide a complete analysis of all mold spores and mold growth in an area. Air sampling for MoldREPORT™ can be performed using any standard "spore trap" method, which are also called "non-viable air sampling methods" because spore traps do not require the germination and growth of the spores before identification. Commonly used spore trap equipment for performing air sampling for mold includes Zefon Air-O-Cell™ Cassettes, Burkard™ samplers, and Allergenco™ samplers.

### About Surface Sampling and Analysis

Surface sampling can be useful for differentiating between mold growth and stains, for identifying the type of mold growth present (if present), and, in some cases, identifying signs of mold growth in the vicinity. Although not required, surface sampling can improve the accuracy of the results and interpretation of the inspected environment if sampled correctly. EMLab P&K accepts surface samples in the form of swabs, tapes, or bulks in order to perform a direct examination of a specific location. The MoldREPORT™ analysis system uses the direct examination data in addition to the MoldREPORT™ air sample analysis.

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## Glossary

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**Background Debris** - Material(s) found on the air sample other than mold spore(s) or mycelia. Examples include skin cells, insect parts, and fibers.

**False Positive** - A test result that incorrectly indicates mold growth, when in reality there is none. For example, an air sample test result indicating indoor mold growth, when no mold growth is actually present is a "False Positive."

**False Negative** - A test result that shows no mold growth, when in reality mold growth is present. For example, an air sample test result indicating no indoor mold growth, when mold growth is actually present.

**Fungi** - A kingdom that includes yeasts, molds, smuts, and mushrooms. Fungi are not animals, plants or bacteria, but their own kingdom.

**HVAC** - Heating, Ventilation, and Air Conditioning (HVAC) systems are possible reservoirs for mold growth.

**IAQ** - Indoor Air Quality (IAQ) is the main focus of EMLab P&K and the majority of its customers.

**Industrial Hygienist** - A professional who monitors exposure to environmental factors that can affect human health. Examples of environmental factors include chemicals, heat, asbestos, noise, radiation, and biological hazards.

**Marker Spores** - Spore types, such as *Chaetomium* and *Stachybotrys*, that when found indoors, even in moderate numbers are an indication of indoor mold growth.

**Note:** This glossary is intended to provide general information about commonly occurring molds, and is not intended to be a complete source.

***Alternaria:***

**Distribution:** *Alternaria* is one of the most common molds and is abundant worldwide. This genus contains around 40 to 50 different species, only a few of which are commonly found indoors.

**How it is spread:** *Alternaria* spores are easily dispersed through the air by wind.

**Where it is found outdoors:** *Alternaria* is common outdoors in soil, dead organic debris, foodstuffs, and textiles. It is also a plant pathogen and is frequently found on dead or weakened plants.

**Where it is found indoors:** *Alternaria* can grow on a variety of substrates indoors when moisture is present.

***Acremonium:***

**Distribution:** *Acremonium* is a common mold, including about 80 to 90 different species.

**How it is spread:** *Acremonium* produces wet slimy spores and is normally dispersed through water flow or droplets, or by insects. Old dry *Acremonium* spores can sometimes be dispersed through the air by wind.

**Where it is found outdoors:** *Acremonium* is found in soil, on dead organic material and debris, hay, and foodstuffs.

**Where it is found indoors:** *Acremonium* can be found anywhere indoors, but requires very wet conditions in order to proliferate. The spores probably require active disturbance for release.

***Aspergillus:*** (see *Penicillium/Aspergillus*)

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## Glossary (continued)

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### **Basidiospores:**

**Distribution:** Basidiospores are produced by a very large and diverse group of fungi called basidiomycetes, which contains over 1000 different genera. This group includes many well-known macrofungi, such as mushrooms. Basidiospores are often abundant in outdoor air and sometimes in indoor air.

**How they are spread:** Many types of basidiospores are actively released into the air during periods of high humidity or rain. Once the spores are expelled into the air, they are dispersed easily by wind.

**Where they are found outdoors:** Basidiomycetes are very common outdoors and can be found in gardens, forests, grasslands, and anywhere there is a substantial amount of dead organic material. They are also found on or near plants and some are known to be plant pathogens.

**Where they are found indoors:** Basidiospores found indoors typically come from outdoor sources and are carried inside by airflow or on clothing. Certain kinds of basidiomycetes can grow indoors, such as those that cause "dry rot", which can cause structural damage to wood. Occasionally, other basidiomycetes such as mushrooms can be found indoors, but this is not common. Generally, basidiomycetes require wet conditions for prolonged periods in order to grow indoors.

### ***Bipolaris / Dreschlera:***

**Distribution:** *Bipolaris* and *Dreschlera* are two separate genera of molds that are so visually similar that they are commonly discussed together as a group. Both genera include around 30 - 40 different species.

**How they are spread:** *Bipolaris / Dreschlera* spores are easily dispersed through the air by wind.

**Where they are found outdoors:** *Bipolaris / Dreschlera* type spores are most abundant in tropical or subtropical climates. They can grow in soils, on plant debris and grasses, and are known to be plant pathogens.

**Where they are found indoors:** *Bipolaris / Dreschlera* can grow on a variety of indoor substrates when moisture is present.

### ***Ceratocystis / Ophiostoma:***

**Distribution:** *Ceratocystis / Ophiostoma* are two separate genera of molds that are so visually similar that they are commonly discussed together as a group. These genera contain around 50 to 60 different species.

**How they are spread:** *Ceratocystis / Ophiostoma* produce wet slimy spores and are normally dispersed through water flow, droplets, or by insects. These spores are rarely identified in air samples.

**Where they are found outdoors:** *Ceratocystis / Ophiostoma* are very common in commercial lumberyards and forests.

**Where they are found indoors:** *Ceratocystis / Ophiostoma* are abundant on wood framing material in the home, although the spores are rarely found in air samples. This mold is sometimes called "lumber mold".

### ***Chaetomium:***

**Distribution:** *Chaetomium* is a common mold worldwide. This genus contains around 80 - 90 different species.

**How it is spread:** *Chaetomium* spores are formed inside fruiting bodies. The spores are released by being forced out through a small opening in the fruiting body. The spores are then dispersed by wind, water drops, or insects.

**Where it is found outdoors:** *Chaetomium* can be found in soil, on various seeds, cellulose substrates, dung, woody materials and straw.

**Where it is found indoors:** *Chaetomium* can grow in a variety of areas indoors, but is usually found on cellulose-based or woody materials in the home. It is very common on sheetrock paper that is or has been wet.

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## Glossary (continued)

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### ***Cladosporium:***

**Distribution:** *Cladosporium* is an abundant mold worldwide and is normally one of the most abundant spore types present in both indoor or outdoor air samples. This genus contains around 20 - 30 different species.

**How it is spread:** *Cladosporium* produces dry spores that are formed in branching chains. Spores are released by twisting of the spore-bearing hyphae as they dry. Thus, the spores are most abundant in dry weather.

**Where it is found outdoors:** *Cladosporium* is found in a wide variety of soils, in plant litter, and on old and decaying plants and leaves. Some species are plant pathogens

**Where it is found indoors:** *Cladosporium* can be found anywhere indoors, including textiles, bathroom tiles, wood, moist windowsills, and any wet areas in a home. Some species of *Cladosporium* grow at temperatures near or below 0(C) / 32(F) and can often be found on refrigerated foodstuffs and even frozen meat.

### ***Curvularia:***

**Distribution:** *Curvularia* is a cosmopolitan fungus and includes approximately 30 different species.

**How it is spread:** *Curvularia* produces dry spores that are formed in fragile chains and is very easily dispersed through the air by wind.

**Where it is found outdoors:** *Curvularia* is most common in tropical or subtropical regions. It is found in soil and on debris of tropical plants.

**Where it is found indoors:** *Curvularia* can be found growing on a variety of substrates indoors.

### ***Epicoccum:***

**Distribution:** *Epicoccum* is a cosmopolitan mold that includes only two species.

**How it is spread:** *Epicoccum* produces large dry spores that are easily dispersed through the air by wind.

**Where it is found outdoors:** *Epicoccum* can be found in soils or on plant debris.

**Where it is found indoors:** *Epicoccum* is commonly found on many different substrates indoors including paper, textiles, and insects.

### ***Memmoniella:***

**Distribution:** *Memmoniella* is a cosmopolitan mold genus that includes approximately five species. It is frequently found in conjunction with *Stachybotrys* species due to its similar ecological preferences.

**How it is spread:** *Memmoniella* produces dry spores that are easily dispersed through the air by wind.

**Where it is found outdoors:** *Memmoniella* can be found outdoors in soil, in plant debris or litter, and as pathogens on some types of living plants.

**Where it is found indoors:** *Memmoniella* can grow on a variety of substrates indoors, but mainly can be found on wet cellulose-based materials, such as wallboard, jute, wicker, straw baskets, paper and other wood by-products.

### ***Paecilomyces:***

**Distribution:** *Paecilomyces* is ubiquitous in nature and includes between 9 and 30 different species, depending on the taxonomic system used. Its spores are visually similar to *Penicillium* / *Aspergillus* types of spores.

**How it is spread:** *Paecilomyces* produce dry spores that are easily dispersed through the air by wind.

**Where it is found outdoors:** *Paecilomyces* is found outdoors in soils and decaying plant matter, composting processes, legumes and cottonseeds. Some species parasitize insects.

**Where it is found indoors:** *Paecilomyces* can be found on a number of materials indoors. It has been isolated from jute fibers, papers, PVC, timber, optical lenses, leather, photographic paper, cigar tobacco, harvested grapes, bottled fruit, and fruit juice undergoing pasteurization.

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## Glossary (continued)

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### ***Penicillium / Aspergillus:***

**Distribution:** *Penicillium / Aspergillus* are two separate genera of molds that are so visually similar that they are commonly discussed together as a group. Together, there are approximately 400 different species of *Penicillium / Aspergillus*.

**How it is spread:** *Penicillium / Aspergillus* produce dry spore types that are easily dispersed through the air by wind. These fungi serve as a food source for mites, and therefore can be dispersed by mites and various insects as well.

**Where it is found outdoors:** *Penicillium / Aspergillus* are found in soils, decaying plant debris, compost piles, fruit rot and some petroleum-based fuels.

**Where it is found indoors:** *Penicillium / Aspergillus* are found throughout the home. They are common in house dust, growing on wallpaper, wallpaper glue, decaying fabrics, wallboard, moist chipboards, and behind paint. They have also been isolated from blue rot in apples, dried foodstuffs, cheeses, fresh herbs, spices, dry cereals, nuts, onions, and oranges.

### ***Stachybotrys:***

**Distribution:** *Stachybotrys* is ubiquitous in nature. This genus contains about 15 species.

**How it is spread:** *Stachybotrys* produces wet slimy spores and is commonly dispersed through water flow, droplets, or insect transport, less commonly through the air.

**Where it is found outdoors:** *Stachybotrys* is found in soils, decaying plant debris, decomposing cellulose, leaf litter and seeds.

**Where it is found indoors:** *Stachybotrys* is common indoors on wet materials containing cellulose such as wallboard, jute, wicker, straw baskets, and other paper materials.

### ***Torula:***

**Distribution:** *Torula* is a cosmopolitan microfungus and includes approximately eight different species

**How it is spread:** *Torula* produces dry spores that are easily dispersed through the air by wind.

**Where it is found outdoors:** *Torula* is most common in temperate regions and has been isolated from soils, dead herbaceous stems, sugar beet roots, groundnuts, and oats.

**Where it is found indoors:** *Torula* is common indoors on wet materials containing cellulose, such as wallboard, jute, wicker, straw baskets, and other paper materials.

### ***Ulocladium:***

**Distribution:** *Ulocladium* is ubiquitous in nature and includes approximately nine different species.

**How it is spread:** *Ulocladium* produces dry spores that are easily dispersed through the air by wind.

**Where it is found outdoors:** *Ulocladium* is common outdoors in soils, dung, paint, grasses, wood, paper, and textiles.

**Where it is found indoors:** *Ulocladium* is common indoors on very wet materials containing cellulose such as wallboard, jute, wicker, straw baskets, and other paper materials. *Ulocladium* requires a significant amount of water to flourish.

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## References and Resources

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**Useful Websites:**

[www.acgih.org](http://www.acgih.org)  
American Conference of Governmental Industrial Hygienists - information on IAQ and useful links.

[www.aiha.org](http://www.aiha.org)  
American Industrial Hygiene Association - general IAQ information

[www.calepa.ca.gov](http://www.calepa.ca.gov)  
California Environmental Protection Agency - California IAQ resources

[www.emlab.com](http://www.emlab.com)  
EMLab P&K

[www.epa.gov](http://www.epa.gov)  
Environmental Protection Agency - information regarding prevention and remediation of mold

[www.health.state.ny.us](http://www.health.state.ny.us)  
New York State Department of Health - New York state recommendations for IAQ, indoor mold inspections, remediation, and prevention

[www.moldreport.com](http://www.moldreport.com)  
MoldREPORT™ - online store, and other information about MoldREPORT™

[www.nih.gov](http://www.nih.gov)  
National Institutes of Health - information regarding environmental health issues, including IAQ

[www.niehs.nih.gov](http://www.niehs.nih.gov)  
National Institute of Environmental Health Sciences - information on mold

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