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Speaker 1: Signs of needing a new roof would be wear and tear. It would include exposed fiberglass on the shingle roof, damaged tiles on a tile roof, and metal that's starting to degradate on a metal roof.

Speaker 2: We access the roof. We checked for rust and nails, granular loss, [inaudible] missing damaged torn shingles. How brittle the shingles are is a big indication that the roof is nearing the end of its life expectancy.