

# Your Inspection Report



349 Windermere Ave  
Toronto, ON M6S 3L1



**PREPARED FOR:**  
THEODORE BABIAK

**INSPECTION DATE:**  
Wednesday, January 28, 2026

**PREPARED BY:**  
Gordon Mathieu, B.Sc Elec Eng., RHI



Carson, Dunlop & Associates Ltd.  
120 Carlton Street, Suite 407  
Toronto, ON M5A 4K2

416-964-9415  
[www.carsondunlop.com](http://www.carsondunlop.com)  
[inspection@carsondunlop.com](mailto:inspection@carsondunlop.com)



January 28, 2026

Dear Theodore Babiak,

RE: Report No. 95913  
349 Windermere Ave  
Toronto, ON  
M6S 3L1

Thank you for choosing us to perform your home inspection. We hope the experience met your expectations.

The enclosed report includes an Overview tab which summarizes key findings, and the report body. The Good Advice tab provides helpful tips for looking after your home; and the Appendix tab includes valuable added benefits. You can navigate by clicking the tabs at the top of each page.

TO THE PROSPECTIVE BUYER: Our obligation and liability are limited to the seller.

Thanks again for choosing Carson Dunlop

Sincerely,

Gordon Mathieu, B.Sc Elec Eng., RHI  
on behalf of  
Carson, Dunlop & Associates Ltd.

Carson, Dunlop & Associates Ltd.  
120 Carlton Street, Suite 407  
Toronto, ON M5A 4K2  
416-964-9415  
[www.carsondunlop.com](http://www.carsondunlop.com)  
[inspection@carsondunlop.com](mailto:inspection@carsondunlop.com)

# OVERVIEW

349 Windermere Ave, Toronto, ON January 28, 2026

Report No. 95913

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

OVERVIEW

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

RECALCHEK

OUR ADVICE

APPENDIX

REFERENCE

This Overview lists some of the significant report items if any were identified. Please read the entire report before making any decisions about the home; do not rely solely on the Overview.

## FOR THE BUYER

There are two elements to a home inspection - the inspection itself and the report. This report is helpful, but the inspection is equally important. You need both elements to make an informed decision.

When you move into the home you may find some issues not identified in the report. That is to be expected for a few reasons, such as furniture and storage that has been removed, changes to the property conditions, etc. Therefore, we suggest you allow roughly 1% of the value of the home annually for maintenance and repair.

Our obligation and liability are limited to the seller.

## Plumbing

### **WASTE PLUMBING \ Floor drain**

**Condition:** • None noted

May be concealed.

**Task:** Locate, or provide if missing

**Time:** As soon as practical

**Cost:** \$1,000 and up

Here are a few thoughts to help you stay warm, safe and dry in your home.

All homes require regular maintenance and periodic updates. Maintenance programs help keep homes safe, comfortable and efficient. Roofs, furnaces and air conditioners for example, wear out and have to be replaced. Good maintenance extends the life of these house systems. Refer to Our Advice tab for more details regarding maintenance of your home.

Water is the biggest enemy of homes, whether from leaks through the roof, walls or foundation, or from plumbing inside the home. Preventative maintenance and quick response to water problems are important to minimize damage, costs and help prevent mould.

Environmental consultants can help with issues like mould, indoor air quality and asbestos. If you need help in these areas, we can connect you with professionals.

All recommendations in the report should be addressed by qualified specialists. Our ballpark costs and time frames are provided as a courtesy and should be confirmed with quotes from specialists. Minor costs in the report are typically under \$1,000.

END OF OVERVIEW

# ROOFING

349 Windermere Ave, Toronto, ON January 28, 2026

Report No. 95913

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

OVERVIEW

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

RECALCHEK

OUR ADVICE

APPENDIX

REFERENCE

## Description

### Sloped roofing material:

- Asphalt shingles
- StreetView shows old in 2016, & new in 2017.

## Observations and Recommendations

### RECOMMENDATIONS \ General

**Condition:** • The roofs could not be inspected since they were covered with snow.

**Task:** Further evaluation

**Time:** As required

## Inspection Methods and Limitations

**Inspection limited/prevented by:** • Lack of access (Environmental - wind/rain/snow/ice)

**Inspection performed:** • With binoculars

OVERVIEW	ROOFING	<b>EXTERIOR</b>	STRUCTURE	ELECTRICAL	HEATING	COOLING	INSULATION	PLUMBING	INTERIOR
RECALCHEK	OUR ADVICE	APPENDIX	REFERENCE						

## Description

**General:** • Several components have been updated.

**Wall surfaces and trim:** • [Brick](#) • [Vinyl siding](#)

## Observations and Recommendations

### WALLS \ Flashings and caulking

**Condition:** • The gaps at the walls should be well sealed.

**Location:** Various

**Task:** Improve

**Time:** Regular maintenance

### WALLS \ Masonry (brick, stone) and concrete

**Condition:** • The paint is peeling off the brick.

**Location:** For example, Rear of Home

**Task:** Improve

**Time:** Regular maintenance



### EXTERIOR \ Window wells

**Condition:** • Missing

**Location:** Various

**Task:** Provide

**Time:** As required

**Cost:** Minor - Each

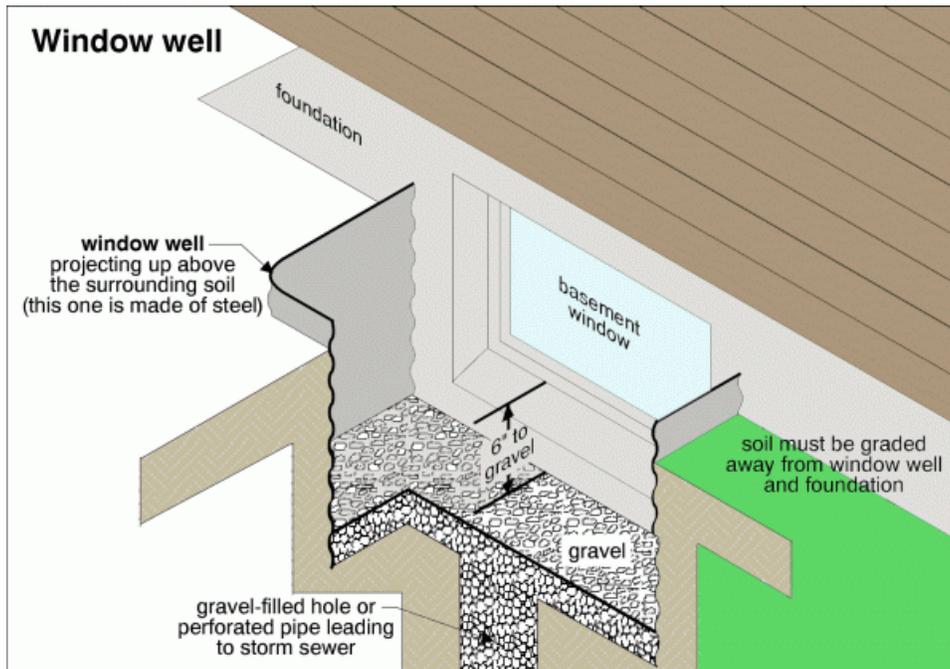
# EXTERIOR

349 Windermere Ave, Toronto, ON January 28, 2026

Report No. 95913

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

OVERVIEW	ROOFING	EXTERIOR	STRUCTURE	ELECTRICAL	HEATING	COOLING	INSULATION	PLUMBING	INTERIOR
RECALCHEK	OUR ADVICE	APPENDIX	REFERENCE						



Missing

## DOORS \ General notes

**Condition:** • [Air leaks](#)

**Task:** Further evaluation / Improve

**Time:** Regular maintenance

**Condition:** • Threshold height marginal

**Location:** For example, Right Side

**Task:** Inspect and sweep/shovel

**Time:** Regular maintenance

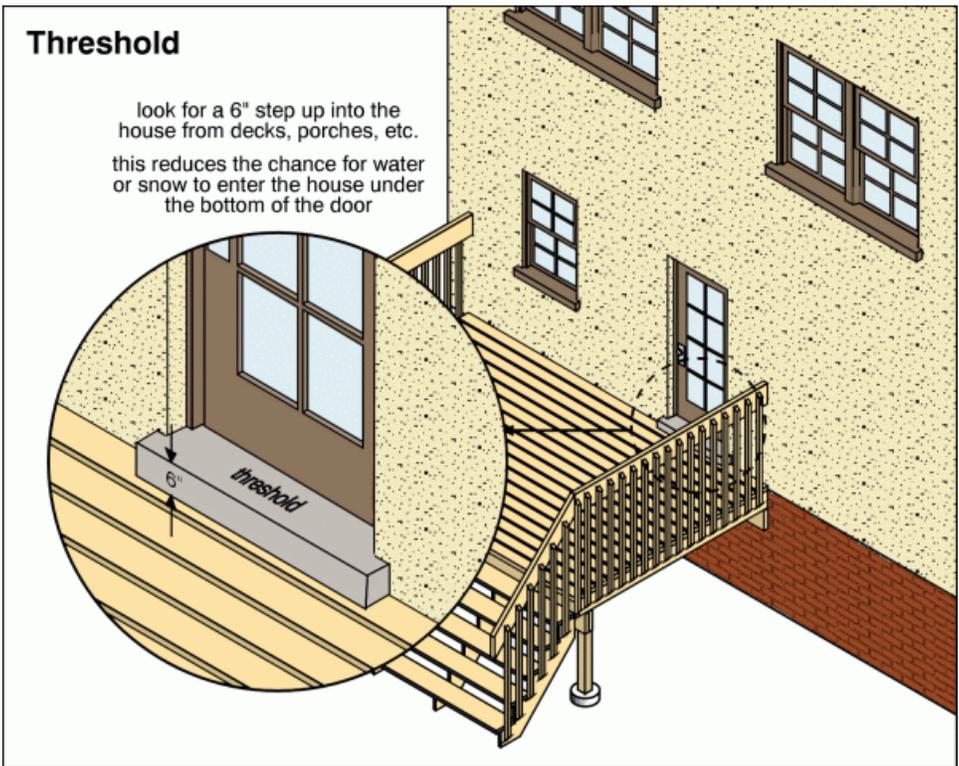
# EXTERIOR

349 Windermere Ave, Toronto, ON January 28, 2026

Report No. 95913

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

OVERVIEW	ROOFING	EXTERIOR	STRUCTURE	ELECTRICAL	HEATING	COOLING	INSULATION	PLUMBING	INTERIOR
RECALCHEK	OUR ADVICE	APPENDIX	REFERENCE						



*Threshold height marginal*



*Threshold height marginal*

**Condition:** • Old but serviceable.  
**Location:** Front & Rear porches

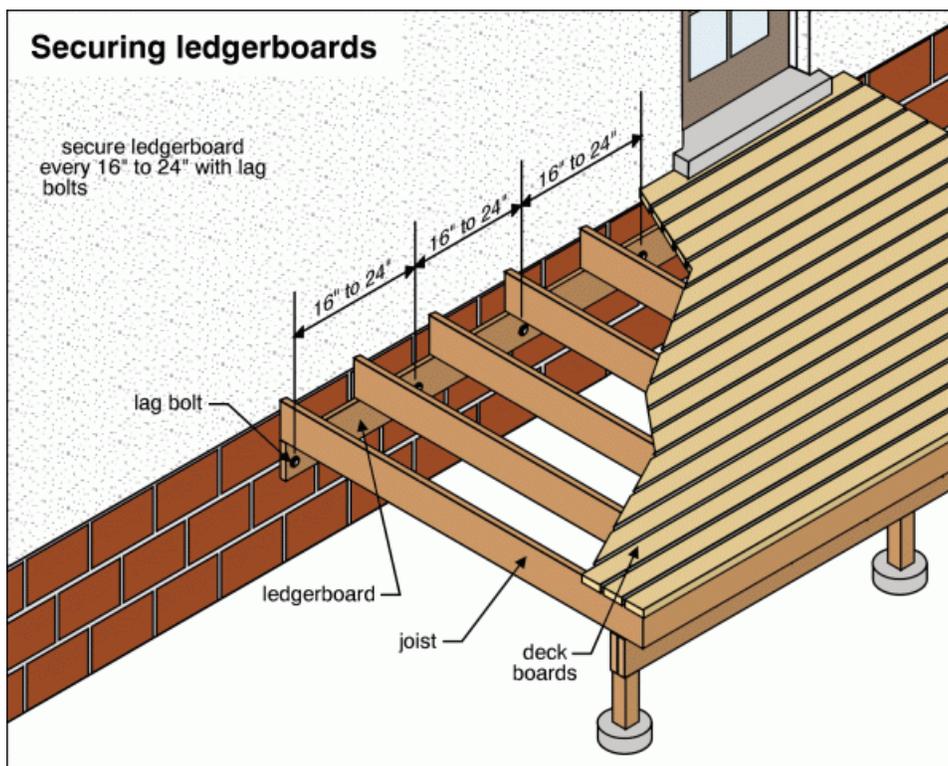
- OVERVIEW
  - ROOFING
  - EXTERIOR**
  - STRUCTURE
  - ELECTRICAL
  - HEATING
  - COOLING
  - INSULATION
  - PLUMBING
  - INTERIOR
- RECALCHEK
  - OUR ADVICE
  - APPENDIX
  - REFERENCE

**Task:** Upgrade  
**Time:** As required  
**Cost:** Not determined

### PORCHES, DECKS, STAIRS, PATIOS AND BALCONIES \ General notes

**Condition:** • The quality of the connection of a deck to the building is a common issue. This cannot be verified during a home inspection, but you should understand this is a potential weak spot in any deck system.

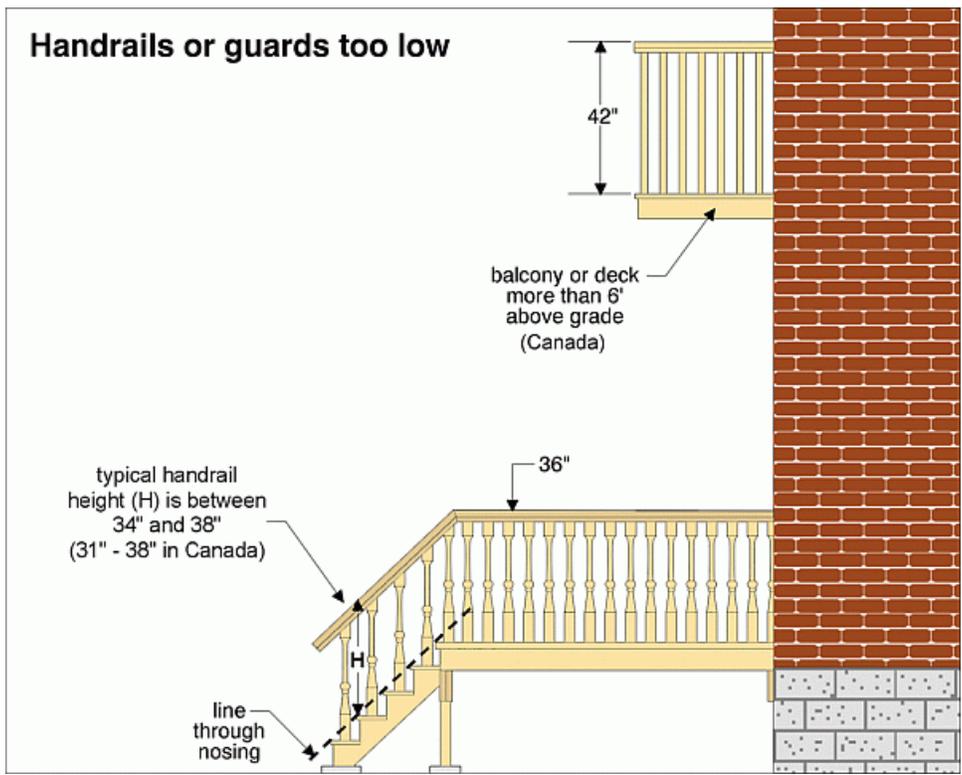
**Task:** Inspect Annually  
**Time:** Ongoing



### PORCHES, DECKS, STAIRS, PATIOS AND BALCONIES \ Handrails and guards

**Condition:** • [Too low](#)  
**Location:** Front Porch  
**Task:** Improve  
**Time:** As required

- OVERVIEW
  - ROOFING
  - EXTERIOR**
  - STRUCTURE
  - ELECTRICAL
  - HEATING
  - COOLING
  - INSULATION
  - PLUMBING
  - INTERIOR
- RECALCHEK
  - OUR ADVICE
  - APPENDIX
  - REFERENCE



**Condition:** • Missing railings

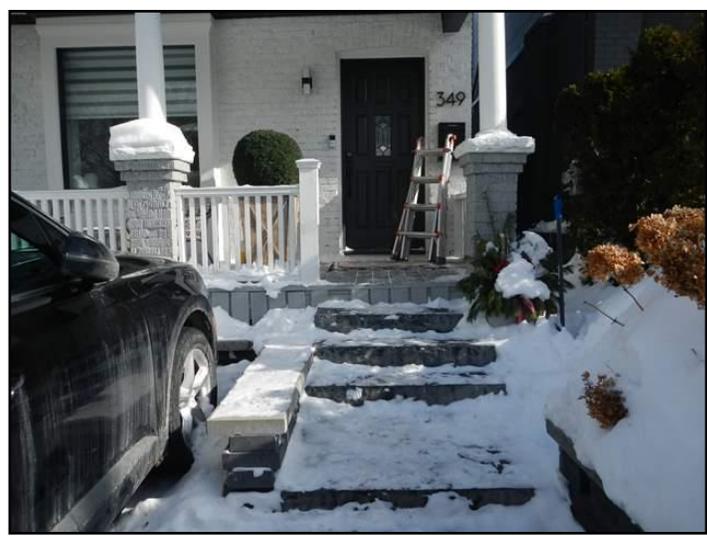
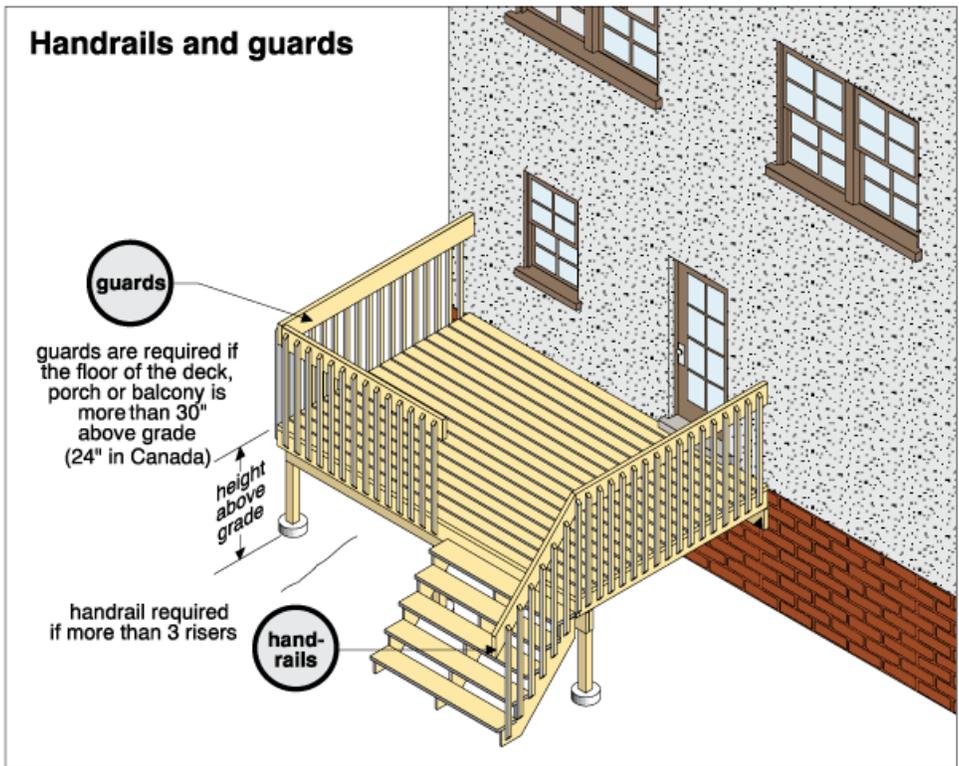
**Location:** Front Porch

**Task:** Provide

**Time:** As soon as possible

**Cost:** Minor

OVERVIEW	ROOFING	<b>EXTERIOR</b>	STRUCTURE	ELECTRICAL	HEATING	COOLING	INSULATION	PLUMBING	INTERIOR
RECALCHEK	OUR ADVICE	APPENDIX	REFERENCE						



*Missing railings*

**LANDSCAPING \ Lot grading**

**Condition:** • The ground around some parts of the home does not slope to drain water away from the foundation.

**Task:** Improve grading so the ground slopes down at least 1 inch per foot for the first 6 feet away from the home. Note: Less slope is needed on hard surfaces like driveways

**Time:** As necessary

# EXTERIOR

349 Windermere Ave, Toronto, ON January 28, 2026

Report No. 95913

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

OVERVIEW	ROOFING	EXTERIOR	STRUCTURE	ELECTRICAL	HEATING	COOLING	INSULATION	PLUMBING	INTERIOR
RECALCHEK	OUR ADVICE	APPENDIX	REFERENCE						

**Condition:** • [Improper slope or drainage](#)

**Task:** Improve slope to at least 1 inch per foot for the first 6 feet away from the home. Note: Less slope is needed on hard surfaces like driveways

**Time:** As necessary



## Inspection Methods and Limitations

**Inspection limited/prevented by:** • Poor access under steps, deck, porch • Snow / ice / frost

**Exterior inspected from:** • Ground level

OVERVIEW	ROOFING	EXTERIOR	<b>STRUCTURE</b>	ELECTRICAL	HEATING	COOLING	INSULATION	PLUMBING	INTERIOR
RECALCHEK	OUR ADVICE	APPENDIX	REFERENCE						

## Description

**General:** • The structure has performed well, with no evidence of significant movement.

**Configuration:** • [Basement](#)

**Foundation material:**

• [Brick](#)

Almost none is visible in the basement.

**Floor construction:** • [Joists](#) • [Concrete](#)

**Exterior wall construction:** • [Wood frame](#) • [Masonry](#)

**Roof and ceiling framing:**

• [Rafters/roof joists](#)



*Rafters/roof joists*



*Rafters/roof joists*

## Observations and Recommendations

### **RECOMMENDATIONS \ General**

**Condition:** • Most foundation walls and masonry walls have small cracks due to minor shrinkage, settlement or shifting. These will not be individually noted, unless leakage or building movement is noted.

### **FLOORS \ Concrete slabs**

**Condition:** • Concrete basement, crawlspace and garage floors are not typically part of the structure. Almost all basement, crawlspace and garage concrete floors have minor shrinkage and settlement cracks.

## Inspection Methods and Limitations

### Attic/roof space:

- Inspected from access hatch

Limited view in the attic due to the hatch location & attic design.

## Description

### General:

- The electrical system has been substantially updated.



The electrical system has been s

### Service size:

- [100 Amps \(240 Volts\)](#)



100 Amps (240 Volts)

### Main disconnect/service box type and location:

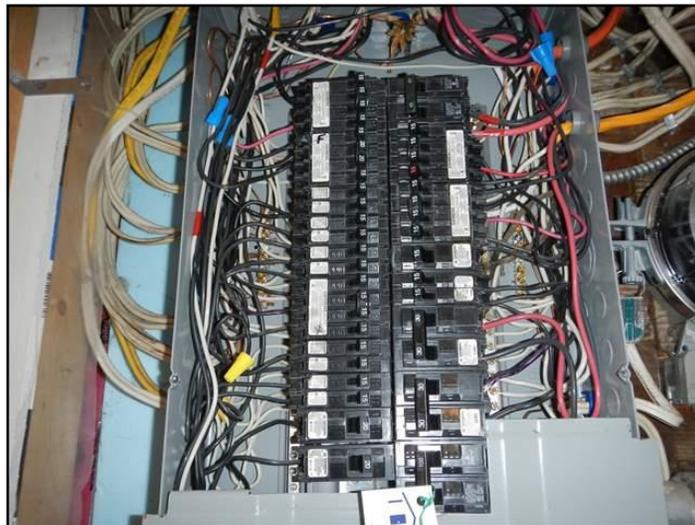
- [Fuses - basement](#)



*Fuses - basement*

**Distribution panel type and location:**

- [Breakers - basement](#)



*Breakers - basement*

**Distribution wire (conductor) material and type:** • [Copper - non-metallic sheathed](#) • [Copper - metallic sheathed](#)

**Circuit interrupters: Ground Fault (GFCI) & Arc Fault (AFCI):** • [GFCIs present](#) • No AFCI

OVERVIEW	ROOFING	EXTERIOR	STRUCTURE	<b>ELECTRICAL</b>	HEATING	COOLING	INSULATION	PLUMBING	INTERIOR
RECALCHEK	OUR ADVICE	APPENDIX	REFERENCE						

## Observations and Recommendations

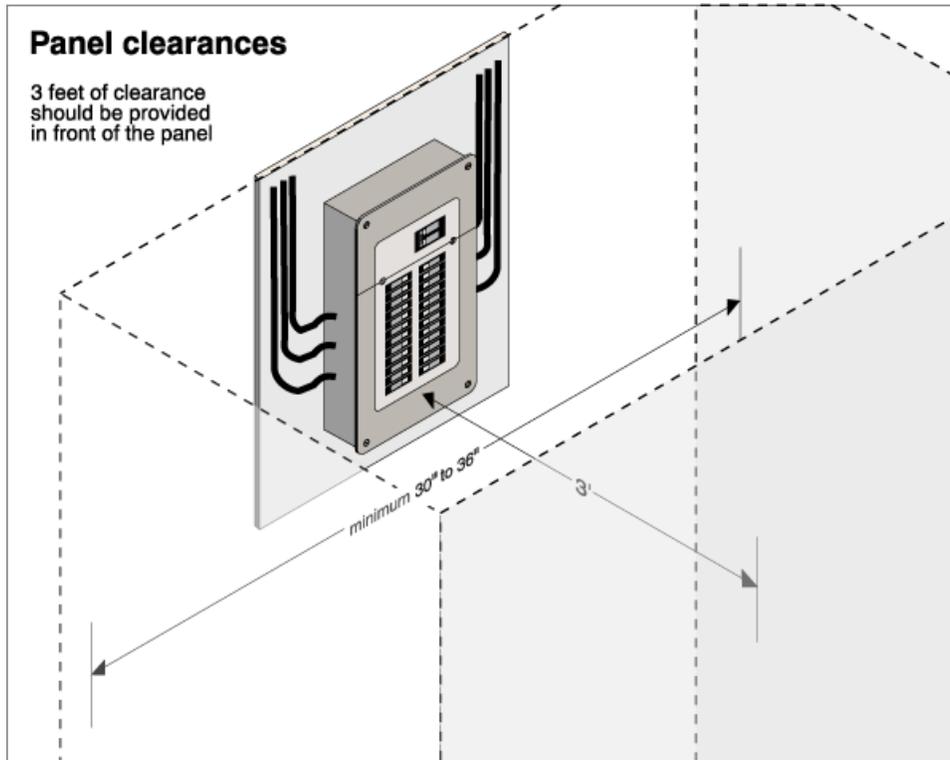
### SERVICE BOX, GROUNDING AND PANEL \ Service box

**Condition:** • [Poor access](#)

**Task:** Improve

**Time:** As soon as possible

**Cost:** Minor



*Poor access: it hits the ceiling.*

## SERVICE BOX, GROUNDING AND PANEL \ System grounding

**Condition:** • Bonding (for Gas Piping) - missing

**Task:** Provide

**Time:** As required

**Cost:** Minor

## DISTRIBUTION SYSTEM \ Knob-and-tube wiring (wires)

**Condition:** • [Although no active knob-and-tube wiring was noted there may be some present based on the age of the home.](#) Click on the line above to see the Ontario Electrical Safety Authority's position on this wiring system.

**Task:** Further evaluation / Improve

**Time:** If necessary

**Cost:** Not determined

## DISTRIBUTION SYSTEM \ Outlets (receptacles)

**Condition:** • Adding ARC Fault Circuit Interrupters (AFCIs) is a cost-effective safety improvement to existing homes. AFCI's are a circuit breaker in the electrical panel> When installed they provide enhanced protection by detecting an electric arc in the circuit and will "trip or shut off" the circuit to prevent electrical fires. (cost of roughly \$100 each). They could be installed in all the bedroom circuits (as an improvement only).

**Location:** Panel

**Task:** Provide as an improvement only

**Time:** When renovating

## DISTRIBUTION SYSTEM \ Cover plates

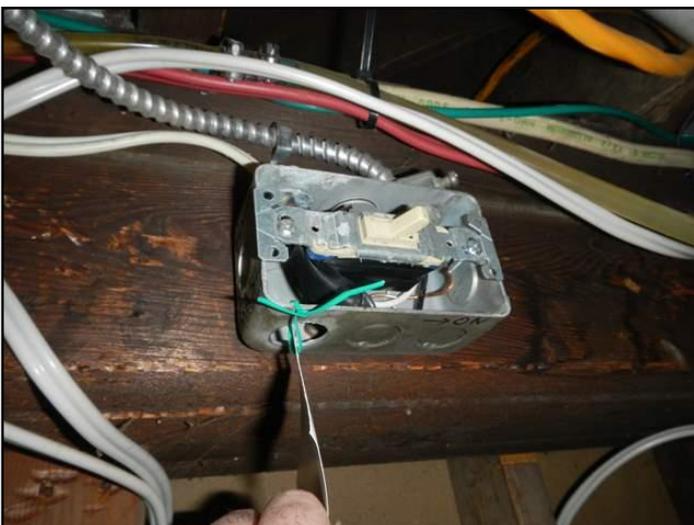
**Condition:** • [Missing](#)

**Location:** For example, Utility Room

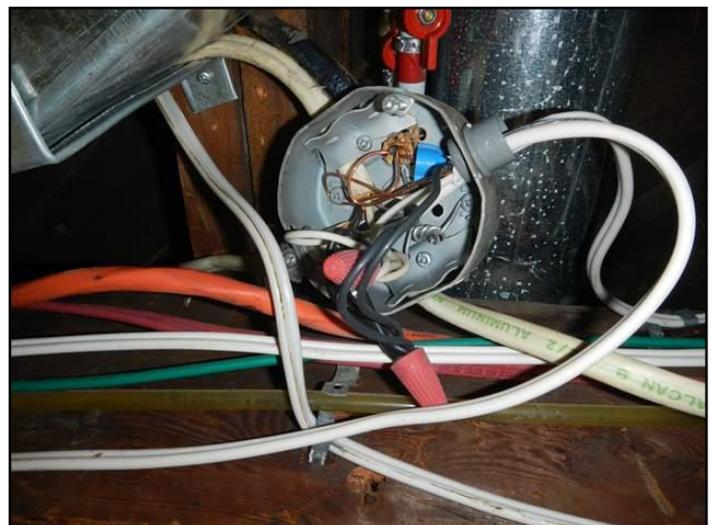
**Task:** Provide

**Time:** As soon as possible

**Cost:** Minor



Missing



Missing

## **DISTRIBUTION SYSTEM \ Lights**

**Condition:** • [Conventional lights in wet areas](#)

**Location:** For example, Basement Bathroom shower

**Task:** Replace

**Time:** As soon as possible

**Cost:** Minor



*Conventional lights in wet areas*

**Condition:** • Exposed to mechanical damage (No cage or protective lens).

**Task:** Protect

**Time:** As soon as practical

**Cost:** Minor

## Inspection Methods and Limitations

**Inspection limited/prevented by:** • Main disconnect cover not removed - unsafe to do so.

## Description

### Heating system type:

- [Furnace](#)



*Furnace*

### Fuel/energy source:

- [Gas](#)

Gas manifold noted.



*Gas*

# HEATING

349 Windermere Ave, Toronto, ON January 28, 2026

Report No. 95913

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

OVERVIEW

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

RECALCHEK

OUR ADVICE

APPENDIX

REFERENCE

**Approximate capacity:** • [60,000 BTU/hr](#)

**Efficiency:** • [High-efficiency](#)

**Approximate age:** • [11 years](#)

**Typical life expectancy:** • Furnace (high efficiency) 15 to 20 years

**Main fuel shut off at:** • Meter

**Auxiliary heat:**

- Radiant floor heating (electric)  
In the 2nd floor hallway bathroom.

**Fireplace/stove:** • [Gas fireplace](#)

**Exhaust/Chimney/vent:**

- [Masonry](#)

It has been reduced in height, and capped-off.



*Masonry*

- Sidewall venting

**Humidifier:** • [Duct mounted bypass humidifer](#)

**Mechanical ventilation system for building:**

- Kitchen exhaust fan
  - Bathroom exhaust fan
- ...in the 2nd floor hallway bathroom only.

OVERVIEW	ROOFING	EXTERIOR	STRUCTURE	ELECTRICAL	<b>HEATING</b>	COOLING	INSULATION	PLUMBING	INTERIOR
RECALCHEK	OUR ADVICE	APPENDIX	REFERENCE						

## Observations and Recommendations

### RECOMMENDATIONS \ General

**Condition:** • It is common to feel the airflow stronger at some registers, depending on the length of the ductwork and the number of turns required to get there. Different preferences and seasons often necessitate different setups (balancing). A service agreement that covers parts and labour (for heating and cooling equipment) is typically advised.

**Location:** Throughout

**Task:** Monitor / improve

### RECOMMENDATIONS \ Overview

**Condition:** • An annual maintenance program is recommended for heating and cooling systems to optimize safety, efficiency, comfort and durability.

**Task:** Provide

**Time:** As required

**Cost:** Minor

### FURNACE \ Cabinet

**Condition:** • Condensate leak

**Task:** Further evaluation / Improve

**Time:** Regular maintenance



Condensate leak



Condensate leak

### FURNACE \ Ducts, registers and grilles

**Condition:** • Ductwork - layout typical of older houses

**Task:** Further evaluation / Improve

**Time:** If necessary

**Cost:** Not determined

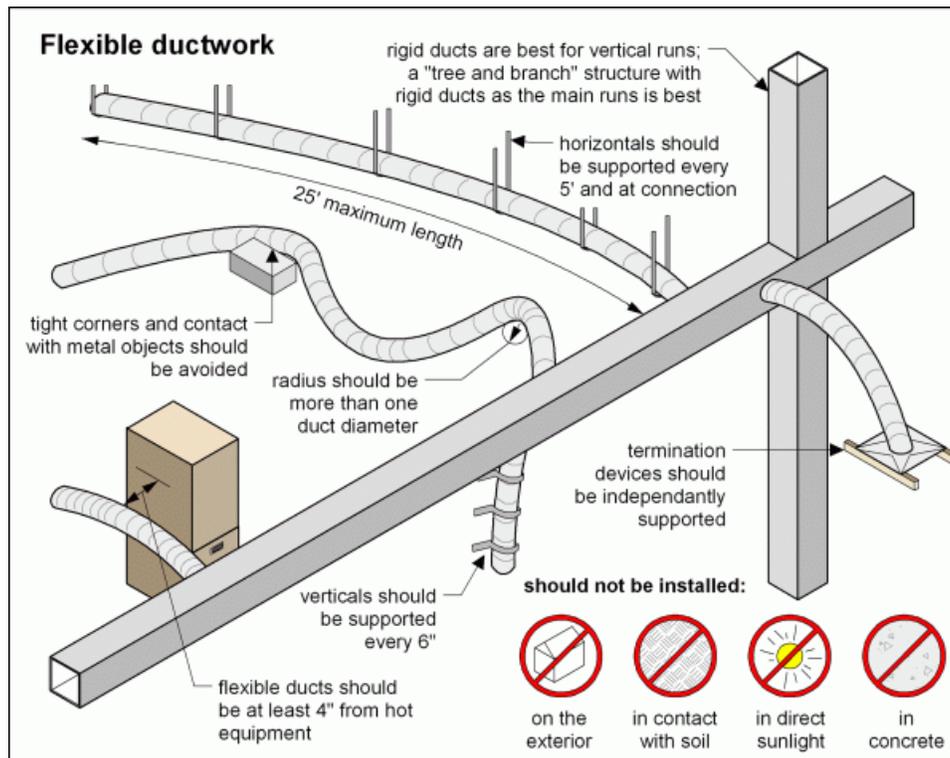
**Condition:** • [Excessively long runs, excessive elbows](#)

\*

The furnace is at the very front of the basement.

OVERVIEW	ROOFING	EXTERIOR	STRUCTURE	ELECTRICAL	<b>HEATING</b>	COOLING	INSULATION	PLUMBING	INTERIOR
RECALCHEK	OUR ADVICE	APPENDIX	REFERENCE						

\*  
**Task:** Further evaluation / Improve  
**Time:** If necessary  
**Cost:** Not determined



## FIREPLACE \ Gas fireplace or gas logs

**Condition:** • A specialist should be engaged to inspect the gas fireplace prior to using the appliance. There are many manufacturers and many models of these units, with many different installation rules. We also recommend the gas fireplace be covered under a maintenance contract that includes regular service.

**Task:** Provide

**Time:** Before using

## Inspection Methods and Limitations

**Inspection limited by:** • Top of chimney not inspected due to height • The performance of radiant floor heating is not determined during a home inspection.

# COOLING & HEAT PUMP

349 Windermere Ave, Toronto, ON January 28, 2026

Report No. 95913

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

OVERVIEW

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

RECALCHEK

OUR ADVICE

APPENDIX

REFERENCE

## Description

### Air conditioning type:

- [Air cooled](#)

Access was not gained due to snow.

### Cooling capacity:

- Not determined  
Perhaps 24,000 BTU/hr.

### Compressor approximate age:

- 7 years  
The sellers stated replaced in 2018.

**Typical life expectancy:** • 10 to 15 years

## Observations and Recommendations

### RECOMMENDATIONS \ General

**Condition:** • No air conditioning recommendations are offered as a result of this inspection.

## Inspection Methods and Limitations

**Inspection limited by:** • Cooling systems are not operated when the outdoor temperature is below 60°F

## Description

### Attic/roof insulation material:

- [Cellulose](#)



Cellulose

- Fiberglass



Cellulose

Attic/roof insulation amount/value: • [R-20](#)

Attic/roof air/vapor barrier: • [Not visible](#)

## Observations and Recommendations

### ATTIC/ROOF \ Insulation

Condition: • [Amount less than current standards](#)

Insulation levels are below modern standards (R50-R60) and, in many cases, it is not practical (or cost effective) to improve it unless the opportunity presents itself (e.g. during renovations). Improvements may lead to lower heating/air conditioning costs and improved comfort.

Location: Attic

Task: Improve

Time: Discretionary

Cost: \$1,500 - and up

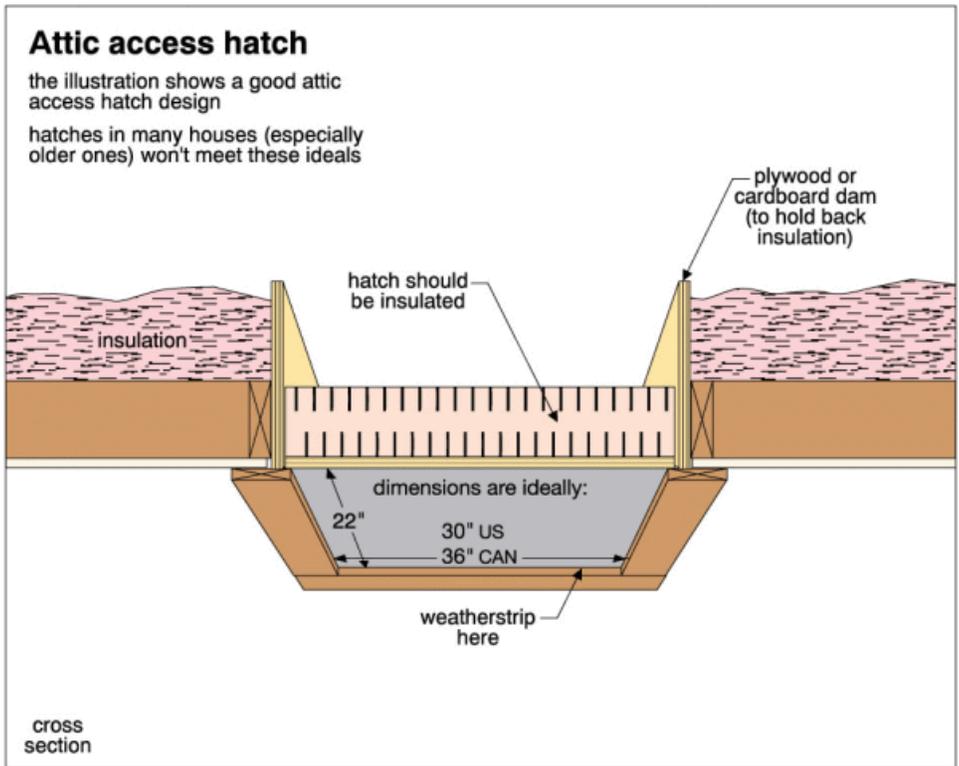
### ATTIC/ROOF \ Hatch/Door

Condition: • [Not insulated and not weatherstripped](#)

Task: Improve

Time: As soon as practical

Cost: Minor



*Not insulated and not weatherstripped*

## ATTIC/ROOF \ Roof vents

**Condition:** • Ventilation suspect

Ventilation is a key component in the effort to keep mould/mildew from forming in an attic.

It is hard to have too much ventilation; it doesn't matter how cold the attic space is (assuming there is lots of insulation keeping the house warm). Good ventilation will also help keep the heat down in the summer (especially with dark shingles).

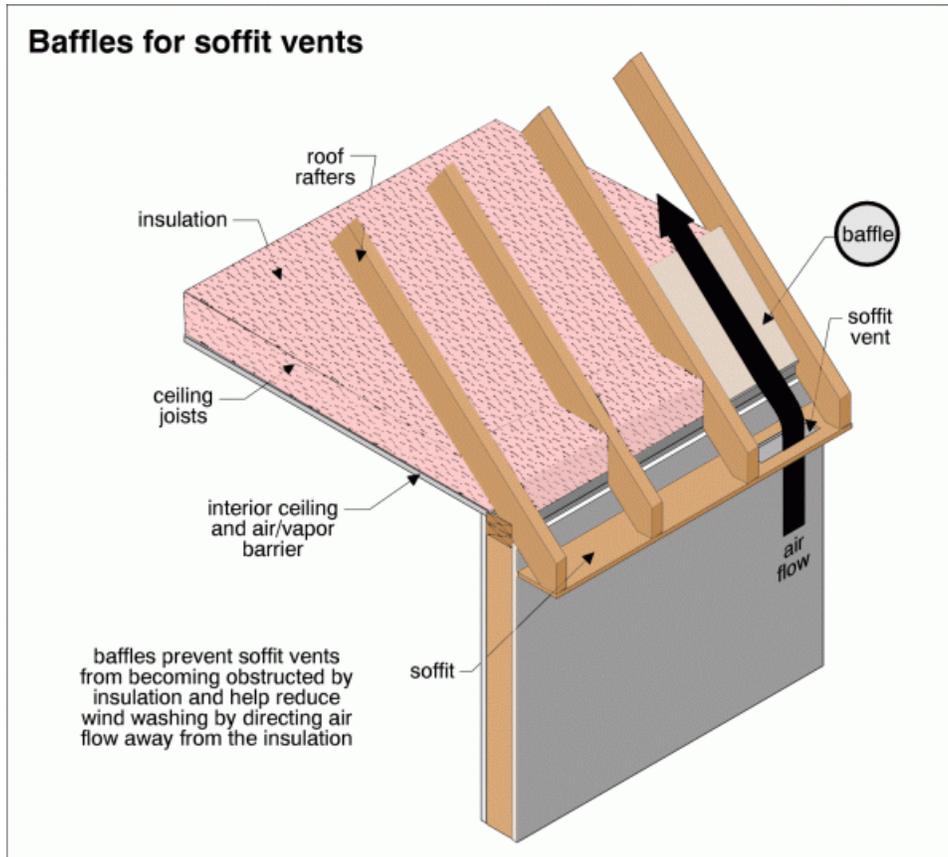
A clear path for any soffit venting should be ensured (add baffles if necessary) and the roof vents should be checked for obstruction (sometimes the holes in the sheathing are not fully cut out).

Any exhaust fan should have a dedicated, insulated duct that goes to a separate roof vent.

A good time to check for excessive humidity in the attic is in the winter; it will appear as frost on the roof sheathing.

**Task:** Engage roofing specialist to inspect and advise.

**Time:** As soon as practical



## Inspection Methods and Limitations

**Inspection limited/prevented by lack of access to:** • Wall space - access not gained

**Attic inspection performed:**

• From access hatch

Limited view in the attic due to the hatch location & attic design.

**Roof ventilation system performance:** • Not evaluated

## Description

**General:** • Several fixtures have been updated. • The kitchen and bathrooms have been updated.

**Service piping into building:** • [Copper](#)

**Supply piping in building:**

• [Copper](#)

...it appears that it's mostly copper. Mostly not visible.

• PEX (cross-linked Polyethylene)

As seen at the water heater.



*PEX*

**Main water shut off valve at the:** • Front of the basement

**Water heater type:**

• [Induced draft](#)

• Tankless/On demand



*Tankless/On demand*

OVERVIEW	ROOFING	EXTERIOR	STRUCTURE	ELECTRICAL	HEATING	COOLING	INSULATION	<b>PLUMBING</b>	INTERIOR
RECALCHEK	OUR ADVICE	APPENDIX	REFERENCE						

- Water heater fuel/energy source:** • [Gas](#)
- Water heater tank capacity:** • n/a
- Water heater approximate age:** • 7 years
- Water heater typical life expectancy:** • 10 to 15 years
- Waste and vent piping in building:** • [Plastic](#) • [Cast iron](#)
- Waste and vent piping in building:** • Not visible in most areas.
- Pumps:** • None
- Floor drain location:** • None found
- Backwater valve:** • None noted

## Observations and Recommendations

### RECOMMENDATIONS \ General

**Condition:** • Many plumbing fixtures may be expected to last 15 years or more, although faucets are often replaced every 10 years.

### SUPPLY PLUMBING \ Water supply piping in building

**Condition:** • Freezing risk - Pipes near unheated spaces are vulnerable to freezing. While relocation of the pipes is the best solution, adding insulation or heating cables may reduce the risk of freezing.

The shower & sink plumbing is on an outside wall.

**Location:** Second Floor Ensuite Bathroom

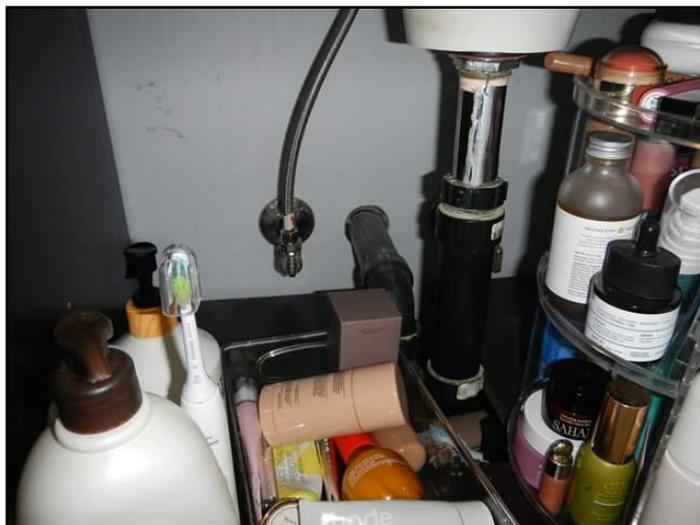
**Task:** Further evaluation / Improve

**Time:** If necessary

**Cost:** Not determined



Freezing risk -



Freezing risk -

**Condition:** • Freezing risk - Pipes near unheated spaces are vulnerable to freezing. While relocation of the pipes is the best solution, adding insulation or heating cables may reduce the risk of freezing.

The shower & sink plumbing is on an outside wall.

**Location:** Second Floor Hallway Bathroom

**Task:** Further evaluation / Improve

**Time:** If necessary

**Cost:** Not determined



*Freezing risk -*

## **WASTE PLUMBING \ Drain piping - installation**

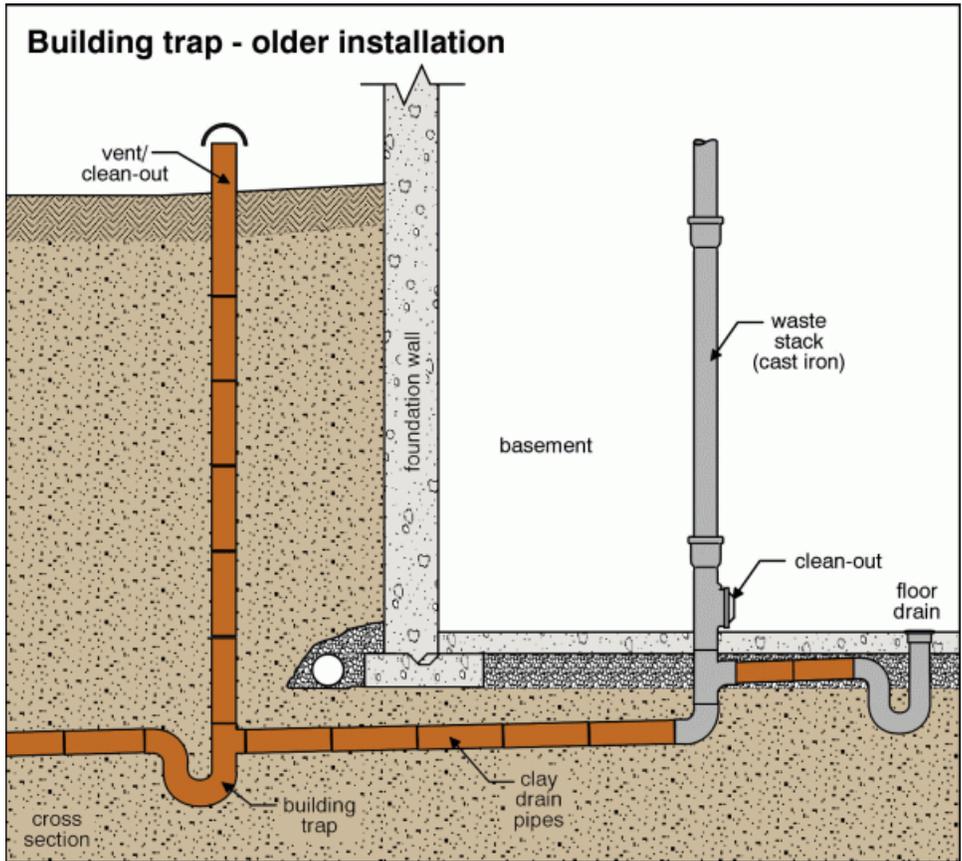
**Condition:** • Clean-outs missing or inaccessible  
May be concealed.

**Task:** Locate, or provide if missing

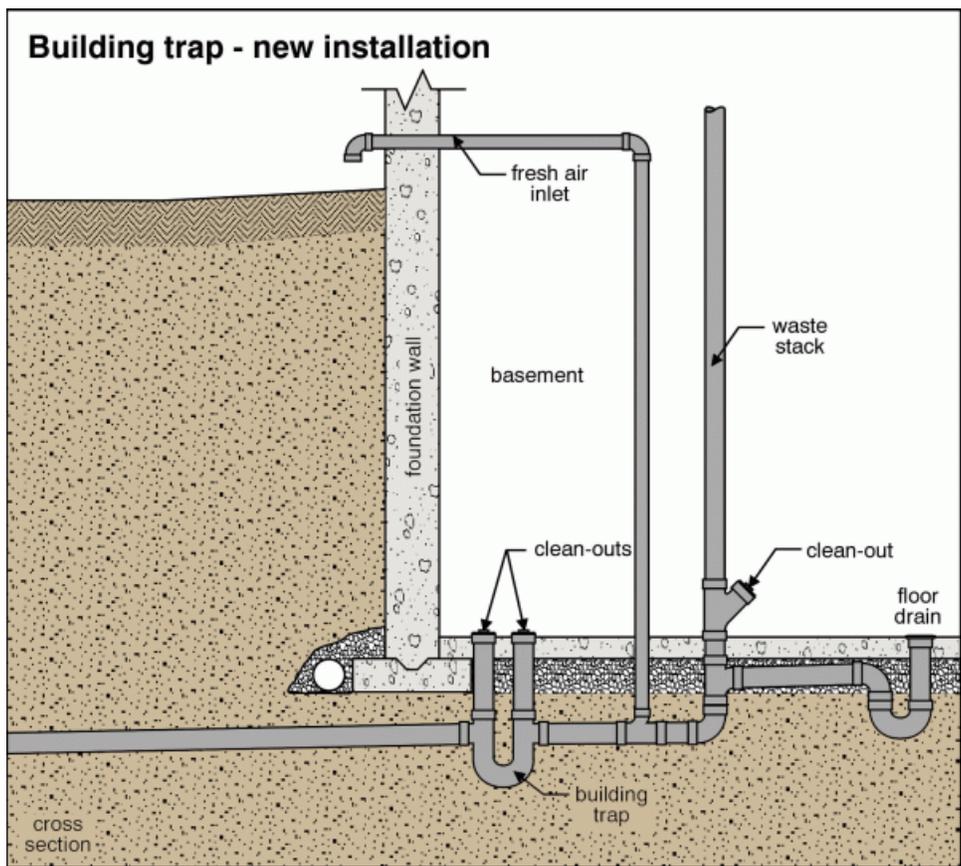
**Time:** Discretionary.

**Cost:** Minor if a clean out is in place (typical). Up to \$1000 if there is none.

OVERVIEW	ROOFING	EXTERIOR	STRUCTURE	ELECTRICAL	HEATING	COOLING	INSULATION	<b>PLUMBING</b>	INTERIOR
RECALCHEK	OUR ADVICE	APPENDIX	REFERENCE						



OVERVIEW	ROOFING	EXTERIOR	STRUCTURE	ELECTRICAL	HEATING	COOLING	INSULATION	<b>PLUMBING</b>	INTERIOR
RECALCHEK	OUR ADVICE	APPENDIX	REFERENCE						



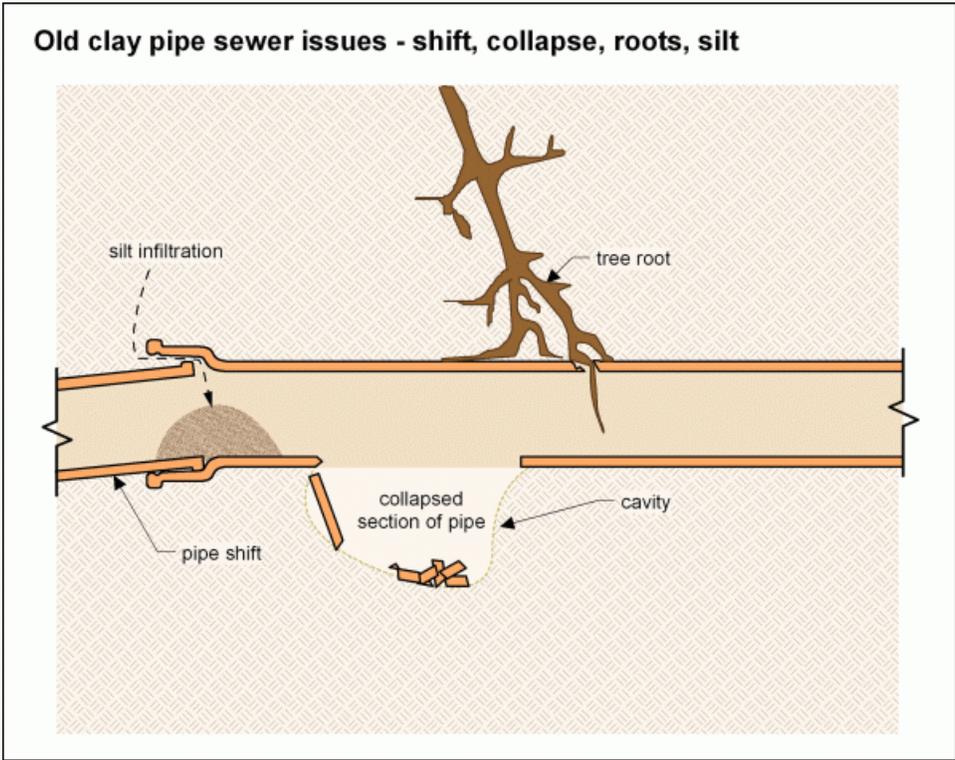
## **WASTE PLUMBING \ Drain piping - performance**

**Condition:** • The main sewer line to the street cannot be inspected during a home inspection. A video scan dramatically reduces the risk of expensive and unhealthy sewer back-ups.

**Task:** Provide after possession of the home

**Cost:** \$300 - \$600 is typical

OVERVIEW	ROOFING	EXTERIOR	STRUCTURE	ELECTRICAL	HEATING	COOLING	INSULATION	<b>PLUMBING</b>	INTERIOR
RECALCHEK	OUR ADVICE	APPENDIX	REFERENCE						

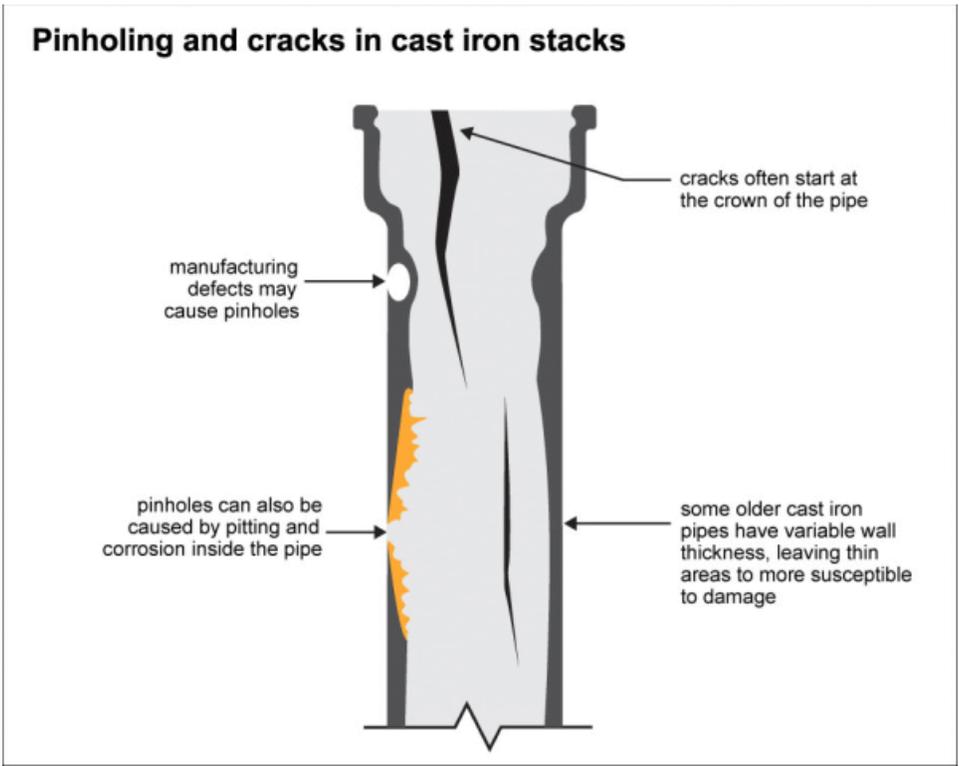


**Condition:** • The cast iron waste piping is near the end of its normal life expectancy and is prone to rusting through or splitting. Replacement may be required in the near future.

**Task:** Further evaluation Replace

**Time:** As required

**Cost:** Not determined



**Condition:** • [Leak](#)

**Location:** For example, Second Floor Ensuite Bathroom

**Task:** Improve

**Time:** Regular maintenance



*Leak*

**WASTE PLUMBING \ Floor drain**

**Condition:** • None noted

May be concealed.

**Task:** Locate, or provide if missing

**Time:** As soon as practical

**Cost:** \$1,000 and up

### **WASTE PLUMBING \ Backwater valve**

**Condition:** • None noted

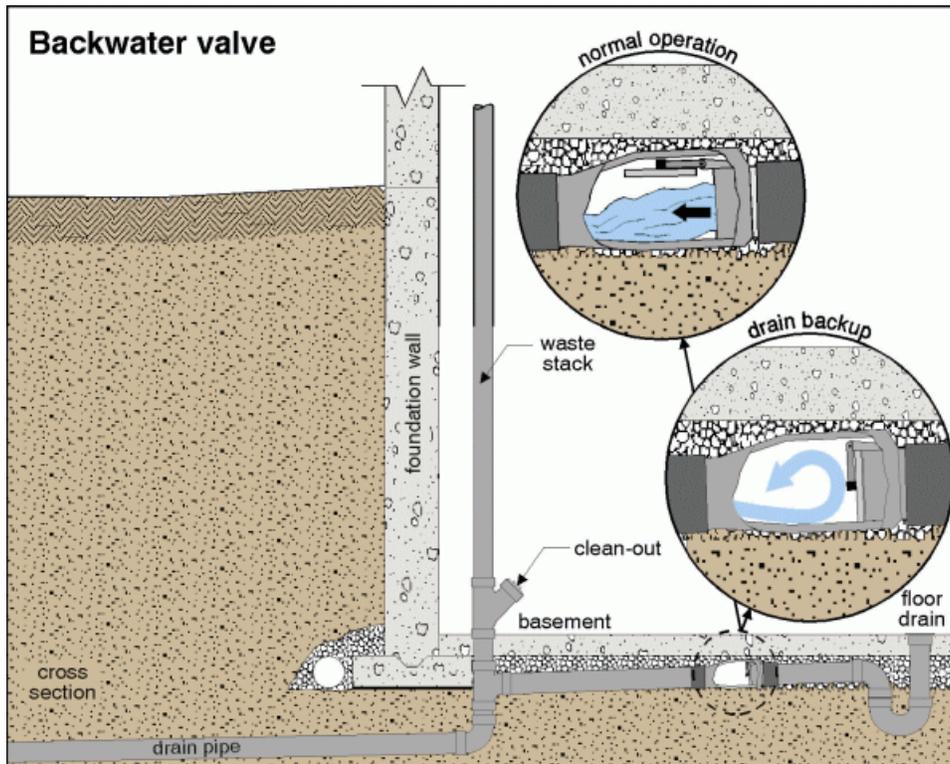
Adding a backwater valve to the main drain line is an improvement you may consider to help protect your home against sewer backups. Some municipalities provide rebates or financial assistance for installing these devices. Some insurance companies offer premium discounts or other benefits for homeowners with backwater valves. The cost is typically \$2,000 to \$4,000, with \$2,500 being a common number. Once installed, they should be inspected twice annually.

**Location:** Basement

**Task:** Provide

**Time:** Discretionary

**Cost:** \$2,000 - \$4,000



### **FIXTURES AND FAUCETS \ Shower stall enclosure**

**Condition:** • Window - vulnerable area for leaks

**Location:** For example, Basement Bathroom

**Task:** Further evaluation / Improve

**Time:** If necessary

OVERVIEW	ROOFING	EXTERIOR	STRUCTURE	ELECTRICAL	HEATING	COOLING	INSULATION	<b>PLUMBING</b>	INTERIOR
RECALCHEK	OUR ADVICE	APPENDIX	REFERENCE						



*Shower - Window vulnerable -*

**Condition:** • Caulking and grout should be checked every six months and improved as necessary to prevent leakage and damage behind wall surfaces.

**Location:** Various

**Task:** Improve

**Time:** Regular maintenance

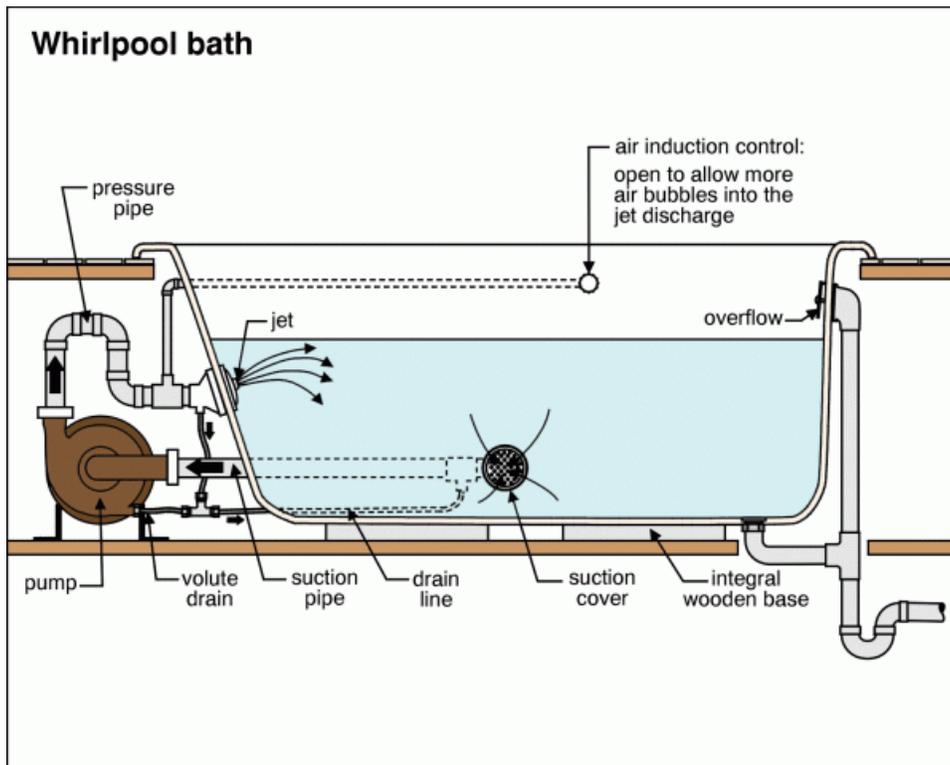
## FIXTURES AND FAUCETS \ Whirlpool bath pump

**Condition:** • No pump access

**Task:** Provide permanent access when next servicing the pump.

**Time:** Not determined

**Cost:** Minor



No pump access



No pump access

- OVERVIEW
- ROOFING
- EXTERIOR
- STRUCTURE
- ELECTRICAL
- HEATING
- COOLING
- INSULATION
- PLUMBING**
- INTERIOR
- RECALCHEK
- OUR ADVICE
- APPENDIX
- REFERENCE

## Inspection Methods and Limitations

**Items excluded from a building inspection:** • Tub/sink overflows

- OVERVIEW
- ROOFING
- EXTERIOR
- STRUCTURE
- ELECTRICAL
- HEATING
- COOLING
- INSULATION
- PLUMBING
- INTERIOR**
- RECALCHEK
- OUR ADVICE
- APPENDIX
- REFERENCE

## Description

**General:** • Interior finishes are in good repair overall. • The newer windows help improve comfort and energy efficiency.

## Observations and Recommendations

### RECOMMENDATIONS \ General

**Condition:** • Typical minor flaws were noted on floors, walls and ceilings. These cosmetic issues reflect normal wear and tear.

**Condition:** • The code compliance of finished basements are not verified as part of a home inspection. If unit is being used for an apartment, there are many code requirements to consider including fire safety, sizing, ventilation, natural lighting, among other items. We recommend further evaluation from a specialist if unit is used as an apartment.

**Task:** Further evaluation / Improve

**Time:** If necessary

**Cost:** Not determined

### FLOORS \ General notes

**Condition:** • Worn

**Location:** Various locations

**Task:** Repair / Replace

**Time:** Discretionary

**Cost:** Not determined

### WINDOWS \ General notes

**Condition:** • [Original lower quality units](#)

**Location:** Right Side First Floor Stairs

**Task:** Upgrade

**Time:** As required

**Cost:** Minor



*Original lower quality units*

OVERVIEW

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

RECALCHEK

OUR ADVICE

APPENDIX

REFERENCE

## STAIRS \ Handrails and guards

**Condition:** • Incomplete or not continuous railing

**Location:** Second Floor

**Task:** Improve

**Time:** Immediate

**Cost:** Minor



*Incomplete or not continuous railing*

**Condition:** • [Missing](#)

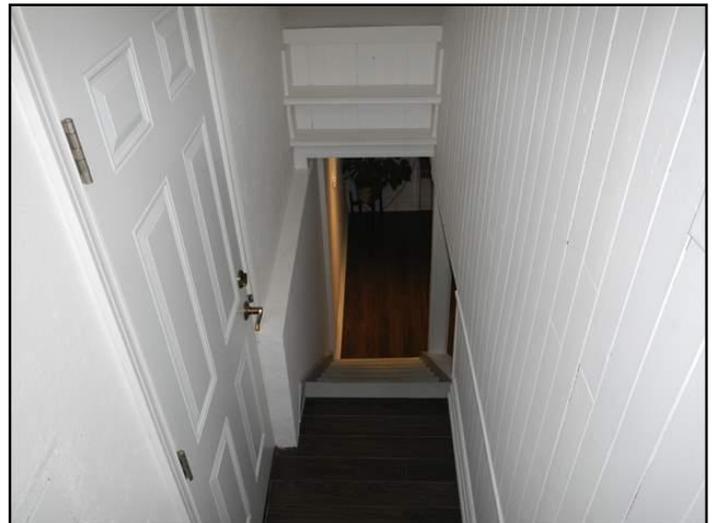
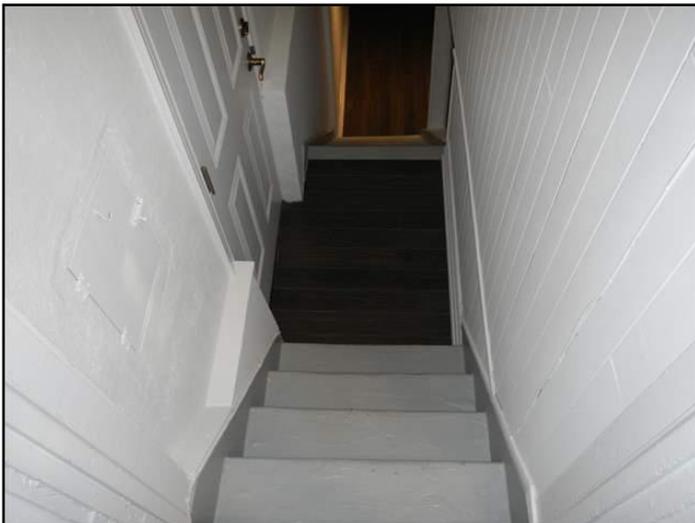
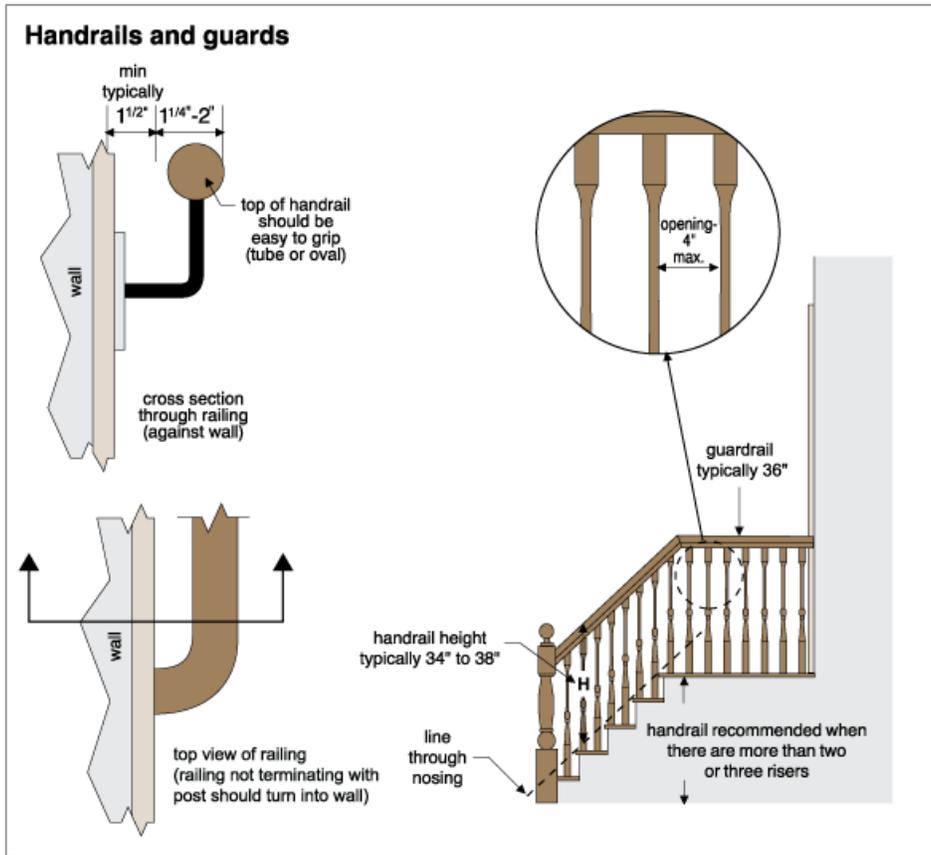
**Location:** Basement

**Task:** Provide

**Time:** Immediate

**Cost:** Minor

OVERVIEW	ROOFING	EXTERIOR	STRUCTURE	ELECTRICAL	HEATING	COOLING	INSULATION	PLUMBING	INTERIOR
RECALCHEK	OUR ADVICE	APPENDIX	REFERENCE						



Missing



*Missing*

## **EXHAUST FANS \ General notes**

**Condition:** • [Missing](#)

**Location:** Basement & 2nd floor ensuite bathrooms

**Task:** Provide

**Time:** When renovating

**Cost:** Minor

## **BASEMENT \ Leakage**

**Condition:** • Almost every basement (and crawlspace) leaks under the right conditions. Based on a one-time visit, it's impossible to know how often or severe leaks may be. While we look for evidence of past leakage during our consultation, this is often not a good indicator of current conditions. Exterior conditions such as poorly performing gutters and downspouts, and ground sloping down toward the house often cause basement leakage problems. Please read Section 10.0 in the Interior section of the Home Reference Book before taking any action. You can find this in the Reference tab at the end of the report.

To summarize, wet basement issues can be addressed in 4 steps:

1. First, ensure gutters and downspouts carry roof run-off away from the home. (relatively low cost)
2. If problems persist, slope the ground (including walks, patios and driveways) to direct water away from the home. (Low cost if done by homeowner. Higher cost if done by contractor or if driveways, patios and expensive landscaping are disturbed.)
3. If the problem is not resolved and the foundation is poured concrete, seal any leaking cracks and form-tie holes from the inside. (A typical cost is \$300 to \$600 per crack or hole.)
4. As a last resort, dampproof the exterior of the foundation, provide a drainage membrane and add/repair perimeter drainage tile. (High cost)

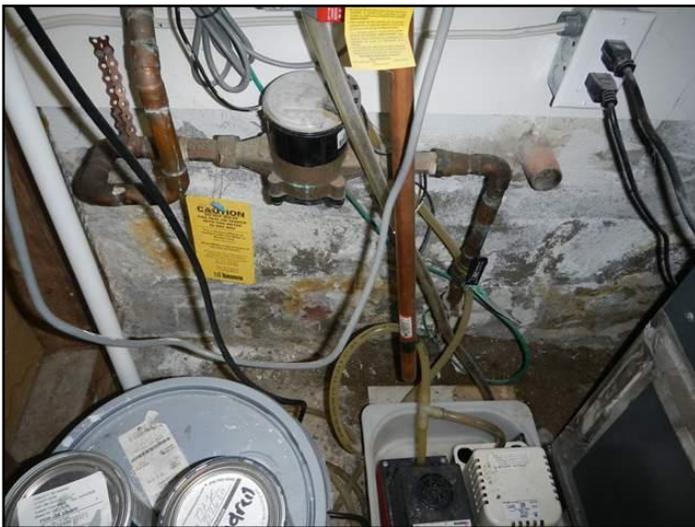
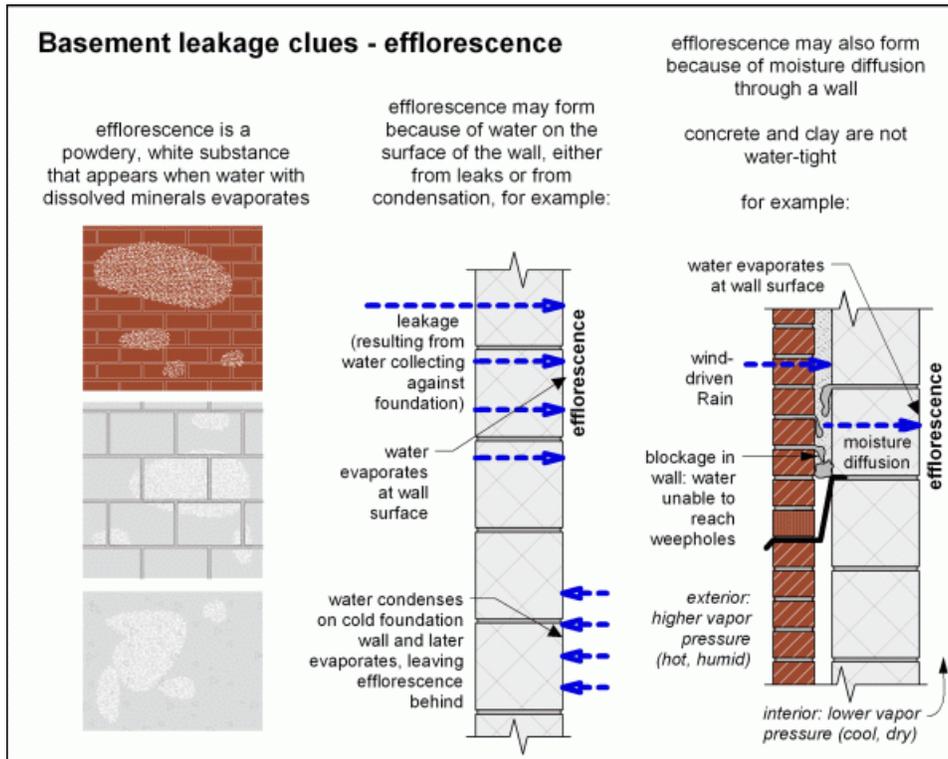
## BASEMENT \ Wet basement - evidence

**Condition:** • Efflorescence

This is typical of most old foundations.

**Task:** Further evaluation / Improve

**Time:** If necessary



Efflorescence



*Efflorescence*

## Inspection Methods and Limitations

**Inspection limited/prevented by:** • Storage/furnishings

**Not included as part of a building inspection:** • Carbon monoxide alarms (detectors), smoke detectors, security systems, central vacuum, window coatings and seals between panes of glass.

**Percent of interior foundation not visible:** • 99 %

- OVERVIEW
- ROOFING
- EXTERIOR
- STRUCTURE
- ELECTRICAL
- HEATING
- COOLING
- INSULATION
- PLUMBING
- INTERIOR
- RECALCHEK
- OUR ADVICE
- APPENDIX
- REFERENCE

## Description

**General:** • We include a check for product recalls on major appliances at no extra cost. You will receive a separate report from RecallChek with any notices of product recalls and who to contact to get parts replaced, often free of charge. If there are recalls down the road, you will be notified. If you replace the equipment, just let RecallChek know and you will receive recall notices on these too.

**Air Conditioner / Heat Pump:** • Not determined

**Furnace:**

- Goodman



Goodman

**Water Heater:**

- Rheem

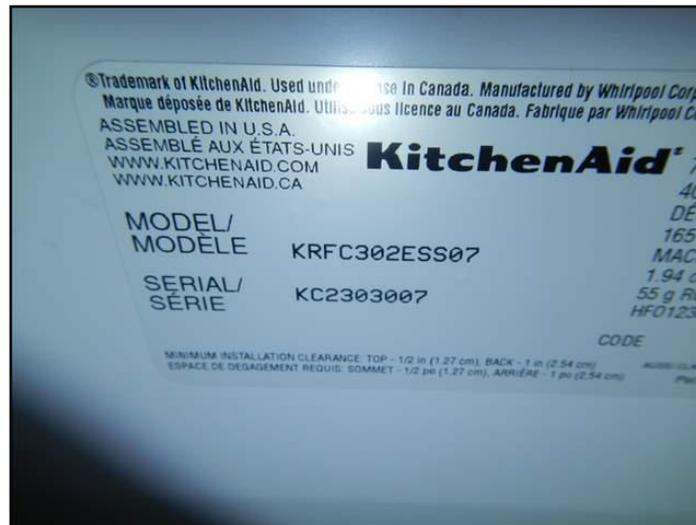
- OVERVIEW
- ROOFING
- EXTERIOR
- STRUCTURE
- ELECTRICAL
- HEATING
- COOLING
- INSULATION
- PLUMBING
- INTERIOR
- RECALCHEK
- OUR ADVICE
- APPENDIX
- REFERENCE



Rheem

Refrigerator:

- KitchenAid



KitchenAid

Range:

- KitchenAid

- OVERVIEW
- ROOFING
- EXTERIOR
- STRUCTURE
- ELECTRICAL
- HEATING
- COOLING
- INSULATION
- PLUMBING
- INTERIOR
- RECALCHEK
- OUR ADVICE
- APPENDIX
- REFERENCE



KitchenAid

Cooktop: • Maytag



Dishwasher:

- Electrolux

- OVERVIEW
- ROOFING
- EXTERIOR
- STRUCTURE
- ELECTRICAL
- HEATING
- COOLING
- INSULATION
- PLUMBING
- INTERIOR
- RECALCHEK
- OUR ADVICE
- APPENDIX
- REFERENCE



Electrolux

**Washer:**

- GE



GE

**Dryer:**

- GE

- OVERVIEW
- ROOFING
- EXTERIOR
- STRUCTURE
- ELECTRICAL
- HEATING
- COOLING
- INSULATION
- PLUMBING
- INTERIOR
- RECALCHEK
- OUR ADVICE
- APPENDIX
- REFERENCE



GE

## Description

**OUR ADVICE FOR LOOKING AFTER YOUR HOME:** • Home maintenance is an important responsibility. It protects your investment, extends life expectancy and helps avoid significant expenses. This document is an integral part of the report, and will help you avoid many common problems and reduce costs.

**Priority Maintenance and Home Set-Up:** • The Home Set-Up and Maintenance chapter in the Home Reference Book provides important information regarding things that are done once when moving in, as well as regular maintenance activities.

Please be sure to follow these maintenance guidelines. The Home Reference Book is included under the REFERENCE tab in this report.

**Basement/Crawlspace Leakage:** • Basement water leakage is the most common problem with homes. Almost every basement and crawlspace leaks under the right conditions. Good maintenance of exterior grading, gutters and downspouts is critically important.

For more details, please refer to Section 10 of the Interior chapter of the Home Reference Book, which is in the REFERENCE tab in this report.

**Roof - Annual Maintenance:** • It is important to set up an annual inspection and tune-up program to minimize the risk of leakage and maximize the life of the roof. Roof leaks may occur at any time and are most often at penetrations or changes in material. A leak does not necessarily mean the roof needs to be replaced.

Roof coverings are disposable and have to be replaced from time to time. Asphalt shingles, for example, last roughly 15 years.

Also, in a mature neighborhood with mature trees, gutters and downspouts can readily become clogged with leaves and debris. Seasonal maintenance and cleaning can help promote adequate drainage from the roof structure and help keep water away from the home and foundation.

**Exterior - Annual Maintenance:** • Annual inspection of the exterior is important to ensure weather-tightness and durability of exterior components. Grading around the home should slope to drain water away from the foundation to help keep the basement dry.

Painting and caulking should be well maintained. Particular attention should be paid to horizontal surfaces where water may collect.

Joints, intersections, penetrations and other places where water may enter the building assembly should be checked and maintained regularly.

The water supply for all hose bibbs should be shut off from the interior shut-off valve(s) provided and the line(s) drained each season before winter; to help prevent potential freezing of the water supply pipe(s) and subsequent possible flooding issues.

**Garage Door Operators:** • The auto reverse mechanism on your garage door opener should be tested monthly. The door should also reverse when it meets reasonable resistance, or if the 'photo eye' beam is broken.

**Electrical System - Label the Panel:** • Each circuit in the electrical panel should be labelled to indicate what it controls. This improves both safety and convenience. Where the panel is already labelled, the labelling should be verified as correct. Do not rely on existing labeling.

**Ground Fault Circuit Interrupters and Arc Fault Circuit Interrupters:** • These should be tested monthly using the test buttons on the receptacles or on the breakers in the electrical panel.

**Heating and Cooling System - Annual Maintenance:** • Set up an annual maintenance agreement that covers parts and labour for all heating and cooling equipment. This includes gas fireplaces and heaters, as well as furnaces, boilers and air conditioners. Include humidifiers and electronic air cleaners in the service agreement. Arrange the first visit as soon as possible after taking possession.

Check filters for furnaces and air conditioners monthly and change or clean as needed. Duct systems have to be balanced to maximize comfort and efficiency, and to minimize operating costs. Adjust the balancing for heating and cooling seasons, respectively.

For hot water systems, balancing should be done by a specialist due to the risk of leakage at radiator valves. These valves are not operated during a home inspection.

**Bathtub and Shower Maintenance:** • Caulking and grout in bathtubs and showers should be checked every 6 months, and improved as necessary to prevent leakage and water damage behind walls and below floors.

**Water Heaters:** • All water heaters should be flushed by a specialist every year to maximize performance and life expectancy. This is even more critical on tankless water heaters.

**Washing Machine Hoses:** • We suggest braided steel hoses rather than rubber hoses for connecting washing machines to supply piping in the home. A ruptured hose can result in serious water damage in a short time, especially if the laundry area is in or above a finished part of the home.

**Clothes Dryer Vents:** • We recommend that vents for clothes dryers discharge outside the home. The vent material should be smooth walled (not corrugated) metal, and the run should be as short and straight as practical. This reduces energy consumption and cost, as well as drying time for clothes. It also minimizes the risk of a lint fire inside the vent.

Lint filters in the dryer should be cleaned every time the dryer is used. There is a secondary lint trap in many condominiums. These should be cleaned regularly. There may also be a duct fan controlled by a wall switch. The fan should be ON whenever the dryer is used.

Dryer ducts should be inspected annually and cleaned as necessary to help reduce the risk of a fire, improve energy efficiency and reduce drying times.

**Fireplace and Wood Stove Maintenance:** • Wood burning appliances and chimneys should be inspected and cleaned before you use them, and annually thereafter. We recommend that specialists with a WETT (Wood Energy Technology Transfer, Inc.) designation perform this work. Many insurance companies require a WETT inspection for a property with a wood burning device.

**Smoke and Carbon Monoxide (CO) Detectors/Alarms:** • Smoke detectors are required at every floor level of every home, including basements and crawlspaces. Even if these are present when you move into the home, we recommend replacing the detectors. We strongly recommend photoelectric smoke detectors rather than ionization type detectors. Carbon monoxide detectors should be provided adjacent to all sleeping areas.

These devices are not tested during a home inspection. Detectors should be tested every 6 months, and replaced every 10 years. Batteries for smoke and carbon monoxide detectors should be replaced annually. If unsure of the age of a smoke detector, it should be replaced.

**Backwater Valve:** • A backwater valve protects your home from a backup of the municipal sewer system. The valve may be equipped with an alarm to notify you of a backup. Please note: if the valve is closed due to a municipal sewer backup, you cannot use the plumbing fixtures in the home. The waste water is unable to leave the building and will back up through floor drains and the lowest plumbing fixtures. • The valve should be inspected and cleaned as necessary at least twice a year.

**Sump Pump:** • A sump pump collects storm water below the basement floor and discharges it safely to the exterior to prevent flooding. The discharge point should be at least 6 feet (2 m) away from the home. Best installations include backup power for the sump pump, so it will work in the event of a power outage. A high water alarm in the sump pump will notify you if the pump fails. Some installations include a backup pump.

The sump and pump should be inspected and tested four times a year.

**For condominium owners:** • Condominium owners - Maintenance and Repairs: There are two types of repairs that may be performed in a condo - repairs to an individual condo unit and repairs to common elements. Common elements are set out in the Condominium Declaration and will differ from one building to another. If repairs must be made inside your unit, you are responsible for making the repairs at your own expense. You are also responsible for the ongoing maintenance of your unit. The condominium corporation's board of directors is responsible for maintenance and repair of the common elements. Exclusive-use common elements, such as parking spaces or balconies are generally maintained by the condominium board.

**Be Ready for Emergencies:** Be sure you know where to shut off the water. Some condos have more than one shut off, and others need a special tool (key) to turn off water. Label each circuit on the electrical panel, and make sure you should know how to turn off the power. Keep a fire extinguisher suitable for grease fires near the kitchen.

**Property Manager and Concierge/Security:** Keep the contact information for these folks handy (perhaps on your phone) wherever you are. • Lint filters in the dryer should be cleaned every time the dryer is used. There is a secondary lint trap in many condominiums. These should be cleaned regularly. There may also a duct fan controlled by a wall switch. The fan should be ON whenever the dryer is used.

**END OF REPORT**

OVERVIEW	ROOFING	EXTERIOR	STRUCTURE	ELECTRICAL	HEATING	COOLING	INSULATION	PLUMBING	INTERIOR
RECALCHEK	OUR ADVICE	APPENDIX	REFERENCE						

# Investments. Insurance. Advice. All in one place.

For more than 75 years, we've been helping Canadians, like you, build financial security. Whether you're looking for investments, insurance or both, count on us for the personalized advice and solutions you need to keep what matters safe and save for what matters. Let us help you with:



### Investments

Choose from straightforward saving and investing options to help you achieve financial success, however you define it.



### Business

Design a plan that protects what you've worked so hard to build. And access unique services that help your business grow.



### Life

Protect your loved ones, your assets and your financial future, with the right type and amount of coverage.



### Farm

Secure your property and your livelihood, with a plan that accounts for the specifics of your farming operation.



### Home

Keep your living space and everything within it safe, with a customized policy for your home, condominium or cottage.



### Travel\*

Enjoy affordable coverage, whether you're travelling for work or play, and whether it's a short visit or an extended stay.



### Auto

Get coverage that factors in what you drive, when you drive, and discounts for a clean driving record. Add a policy for greater savings!



### Group Benefits

Up your competitive edge, with a plan that supports the health and well-being of your most important asset: your employees.

## Ready to build your financial future?

Talk to us about creating a plan that meets your needs for today and your goals for tomorrow.

### RJB Insurance Group Inc.

30-1029 King Street West, Toronto  
416-264-2281  
rjb\_insurance@cooperators.ca

### Vel Insurance Services Inc.

708-10 Milner Business Court, Toronto  
416-396-0707  
vel\_insurance@cooperators.ca

Investments. Insurance. Advice.



Co-operators Financial Investment Services Inc.

\*Travel offered is both inbound and outbound travel and is administered by Allianz Global Assistance.  
Mutual funds are offered through Co-operators Financial Investment Services Inc. to Canadian residents except those in Québec and the territories. Life products and Group Benefits plans are underwritten by Co-operators Life Insurance Company, Home, Auto, Commercial and Farm insurance is underwritten by Co-operators General Insurance Company. Not all products are available in all provinces. Please refer to your policy for applicable coverage limitations and exclusions. Co-operators General Insurance Company, Co-operators Life Insurance Company, and Co-operators Financial Investment Services Inc. are committed to protecting the privacy, confidentiality, accuracy and security of the personal information that we collect, use, retain and disclose in the course of conducting our business. Please visit [www.cooperators.ca/en/PublicPages/Privacy.aspx](http://www.cooperators.ca/en/PublicPages/Privacy.aspx) for more information.  
© 2022 Co-operators Life Insurance Company. © 2022 Co-operators Financial Investment Services Inc. © 2022 Co-operators® is a registered trademark of The Co-operators Group Limited. EIM0007 (10/22)



As a Carson Dunlop client, you are entitled to many useful discounts and perks from some of our home service partners.



### Woodbridge GTA ClimateCare (\$160 value)

- Get a **FREE** safety inspection and tune-up on your home's heating or cooling systems (your choice)
- Claim your \$160 value tune-up by calling [905-851-7007](tel:905-851-7007) or emailing [info@gtacclimatecare.com](mailto:info@gtacclimatecare.com)



### **\$70 gift card from 1-800-GOT-JUNK?**

Carson Dunlop clients receive a \$70 gift card for junk removal services.

OVERVIEW	ROOFING	EXTERIOR	STRUCTURE	ELECTRICAL	HEATING	COOLING	INSULATION	PLUMBING	INTERIOR
RECALCHEK	OUR ADVICE	APPENDIX	REFERENCE						

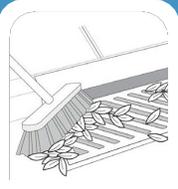


## THREE STEPS TO COST-EFFECTIVE HOME FLOOD PROTECTION

Complete these 3 steps to reduce your risk of flooding and lower the cost of cleanup if flooding occurs. For items listed under step 3 check with your municipality about any permit requirements and the availability of flood protection subsidies. *\*Applicable only in homes with basements*

### Step 1: Maintain What You've Got at Least Twice per Year

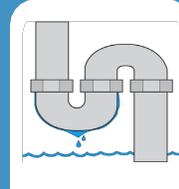
Do-it-Yourself for \$0



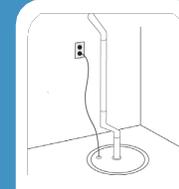
Remove debris from nearest storm drain or ditch & culvert



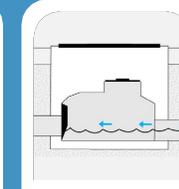
Clean out eaves troughs



Check for leaks in plumbing, fixtures and appliances



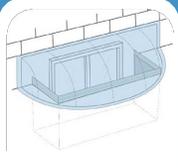
Test your sump pump\*



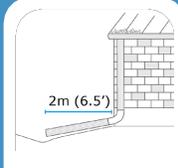
Clean out your backwater valve

### Step 2: Complete Simple Upgrades

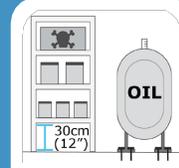
Do-it-Yourself for Under \$250



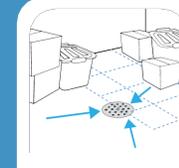
Install window well covers (where fire escape requirements permit)\*



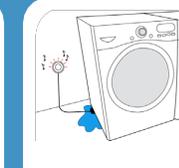
Extend downspouts and sump discharge pipes at least 2m from foundation



Store valuables and hazardous materials in watertight containers & secure fuel tanks



Remove obstructions to floor drain



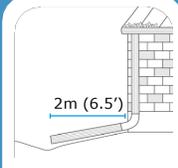
Install and maintain flood alarms

### Step 3: Complete More Complex Upgrades

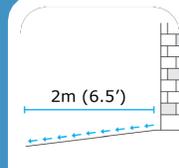
Work with a Contractor for Over \$250



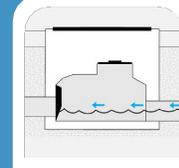
Install window wells that sit 10-15cm above ground and upgrade to water resistant windows\*



Disconnect downspouts, cap foundation drains and extend downspouts to direct water at least 2m from foundation



Correct grading to direct water at least 2m away from foundation



Install backwater valve



Install backup sump pump and battery\*

*Note: Not all actions will be applicable to each home. Completing these steps does not guarantee the prevention of flooding.*

- OVERVIEW
- ROOFING
- EXTERIOR
- STRUCTURE
- ELECTRICAL
- HEATING
- COOLING
- INSULATION
- PLUMBING
- INTERIOR
- RECALCHEK
- OUR ADVICE
- APPENDIX
- REFERENCE



## Basement Flood Protection Checklist

Take these steps to reduce your risk of basement flooding and reduce the cost of cleaning up after a flood. Remember to check with your municipality about the availability of basement flood protection subsidies. Check with your insurer about discounts for taking action to reduce flood risk.

### 1. Maintain Your Home’s Flood Protection Features at Least Twice Per Year

SPRING    FALL

- Remove debris from nearest storm drain
- Clean out eaves troughs
- Test sump pump(s) and backup power source
- Clean out backwater valve
- Maintain plumbing, appliances and fixtures
- Test flood alarms

### 2. Keep Water Out of Your Basement

- Correct grading to direct water at least 2m away from your foundation
- Extend downspouts and sump discharge pipes to direct water at least 2m away from your foundation or to the nearest drainage swale
- Install window well covers
- Install window wells that are 10-15cm above the ground and are sealed at the foundation
- Install water-resistant basement windows
- Install a backwater valve (work with a plumber and get required permits)

### 3. Prepare to Remove Any Water from Your Basement as Quickly as Possible

- Remove obstructions to the basement floor drain
- Install a back-up sump pump and power source

### 4. Protect Personal Belongings in Your Basement

- Store valuables in watertight containers or remove
- Store hazardous materials (paints, chemicals) in watertight containers or remove
- Raise electronics off the floor
- Select removable area rugs and furnishings that have wooden or metal legs

*Note: Not all actions will be applicable to each home. Completing these steps does not guarantee the prevention of basement flooding.*



For Additional Resources Visit:  
[www.HomeFloodProtect.ca](http://www.HomeFloodProtect.ca)



THIS CONTRACT LIMITS THE LIABILITY OF THE HOME INSPECTOR AND THE HOME INSPECTION COMPANY.

PLEASE READ CAREFULLY BEFORE ACCEPTING.

The term "Inspector" or "we" as used in this document means, collectively, the home inspector and Carson, Dunlop & Associates Ltd. ("CD"), the home inspection company. The home inspection ("Inspection") is performed in accordance with the Standards of Practice of the Canadian Association of Home and Property Inspectors (the "Standards"). We recommend that you review the Standards before agreeing to the Inspection. To access the Standards, click [CAHPI 2023 National Standards of Practice](#).

### 1) PURPOSE AND LIMITATIONS

The Inspector's report (the "Report") is an opinion of the present condition of the property based on a visual examination of the readily accessible features of the building.

An Inspector is a generalist, rather than a specialist. The Inspection is a non-invasive performance review, rather than a design review. The Inspector does not perform calculations to determine whether mechanical, electrical, and structural systems, for example, are properly sized. The Inspector will not perform any engineering, architectural, plumbing or electrical services or assessments that require an occupational license.

The Inspector may report on deficiencies or conditions that are normally outside the scope of the Inspection, but this is done as a courtesy and does not change the scope of the Inspection.

If the purpose or limitations are not clear, we encourage you to contact the Inspector to discuss the agreement before accepting and before the inspection.

### 2) THE INSPECTION IS NOT TECHNICALLY EXHAUSTIVE

The Inspection is a sampling exercise and is not technically exhaustive. While looking for major issues, we typically come across some smaller issues. These may be included in the Report as a courtesy, but not all issues will be identified. Cosmetic and other non-critical items are not part of the Inspection. Establishing the significance of an issue may be beyond the scope of the Inspection. Further evaluation by a specialist may be required at additional cost.

A Technical Audit is a more in-depth, technically exhaustive inspection of the home that provides more information than an Inspection. We have both services available. By accepting and signing this Agreement, you acknowledge that you have chosen an Inspection instead of a Technical Audit.

If you are concerned about any conditions noted in the Report, we strongly recommend that you consult a qualified specialist for a more detailed analysis.

### 3) THE INSPECTION IS AN OPINION OF THE PRESENT CONDITION OF THE VISIBLE COMPONENTS

The Report is based on the visually observable conditions on the date and time of the Inspection. Not all deficiencies may be apparent due to weather conditions, inoperable systems, inaccessibility, etc. The Inspector cannot predict future conditions.

RLS:00475320.1

OVERVIEW	ROOFING	EXTERIOR	STRUCTURE	ELECTRICAL	HEATING	COOLING	INSULATION	PLUMBING	INTERIOR
RECALCHEK	OUR ADVICE	APPENDIX	REFERENCE						

An Inspection does NOT include or identify defects that are hidden behind walls, floors, ceilings, storage, furniture, etc. This includes inaccessible elements such as, but not limited to, wiring, heating, cooling, structure, plumbing and insulation. Inspectors do not remove wall coverings (including wallpaper), lift flooring (including carpet), or move storage or furniture.

Intermittent problems may not be visible on an Inspection because they only happen under certain circumstances. For example, the Inspector may not discover leaks that occur only during certain weather conditions.

Representative sampling is used for components where there are several similar items. This includes, but is not limited to, roofing, siding, masonry, caulking, windows, interior doors, electrical wiring, receptacles, switches, ducts and pipes, insulation and air/vapor barriers, and floor, wall, and ceiling surfaces.

#### 4) THIS IS NOT A CODE-COMPLIANCE INSPECTION

Inspectors do NOT determine whether the property complies with past or present building codes, electrical codes, fuel codes, fire codes, regulations, laws, by-laws, ordinances, or other regulatory requirements. Codes change regularly, and most homes do not comply with current codes.

#### 5) THE INSPECTION DOES NOT INCLUDE HAZARDOUS MATERIALS

The Inspection does NOT address building materials that are suspected of posing a risk to health such as phenol-formaldehyde and urea-formaldehyde based insulation, fiberglass insulation and vermiculite insulation. Inspectors do NOT identify asbestos in roofing, siding, wall, ceiling or floor finishes, insulation, fireproofing, etc. Inspectors do NOT look for lead or other toxic metals. Environmental consultants should be consulted independently, at additional cost, should concerns exist.

The Inspection does not address environmental hazards such as the past use of insecticides, fungicides, herbicides, pesticides or termite treatments.

#### 6) THE INSPECTION DOES NOT ADDRESS MOULD AND THE AIR QUALITY IN A BUILDING

The Inspection does NOT address irritants, pollutants, contaminants, or toxic materials in or around the building. This includes, for example, spores, fungus, mould, or mildew.

You should note that whenever there is water damage, there is a possibility that mould or mildew may be present, unseen behind a wall, floor, or ceiling.

If anyone in your home suffers from allergies or heightened sensitivity to quality of air, or if there are water penetration issues noted in the Report, we strongly recommend that you consult a qualified environmental consultant who can test for toxic materials, mould and allergens at an additional cost.

#### 7) THE INSPECTION DOES NOT INCLUDE BURIED TANKS

Inspectors do NOT look for, and are not responsible for identifying, fuel oil, septic or gasoline tanks that may be buried on the property. If there are fuel oil or other storage tanks on the property, you may be responsible for their removal and the safe disposal of any contaminated soil. If you suspect there is a buried tank, we strongly recommend that you retain a qualified Environmental Consultant, at an additional cost, to investigate further.

RLS:00475320.1

OVERVIEW

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

RECALCHEK

OUR ADVICE

APPENDIX

REFERENCE

## 8) CANCELLATION FEE

If the Inspection is cancelled within 24 hours of the appointment time, a cancellation fee of 50% of the fee will apply.

## 9) THERMAL IMAGING (If included with this Inspection)

The use of a thermal imager by your Inspector (which you can purchase for an extra cost) is for the purpose of screening for potential water issues. While the use of this equipment improves the odds of detecting a moisture issue, it is not a guarantee, as numerous conditions can mask the thermal signature of moisture. Thermal imaging will not detect all moisture issues behind walls, ceilings, or furniture. Additionally, water leakage is often intermittent, and cannot be detected when not present.

## 10) MOULD ASSESSMENT (If included with this Inspection)

The services provided in this optional assessment (which you can purchase for an extra cost) include a visual inspection for signs of water intrusion and mould growth. Moisture readings will be collected. Two indoor air samples and one outdoor reference sample will be collected. Should visible mould growth be identified, one surface sample will be collected. The results of the sample and investigation will be summarized in a written Report.

The mould assessment will not be able to detect or identify all mould that may be present in the home, including that which is hidden behind walls, floors, ceilings, storage, or furniture.

## 11) REPORT IS FOR OUR CLIENT ONLY

The Report is for the exclusive use of the client named herein and their real estate agent if applicable and will not be released to others without the client's consent. No use of, or reliance on, the Report or any information contained in the Report by any other party is intended. The client agrees that the Report will not be shared or distributed to third parties, except to prospective buyers of the property in the case of a pre-listing inspection.

NOTE: If you do not want your real estate agent to receive a copy of the report, please let us know at 416-964-9415 or [inspection@carsondunlop.com](mailto:inspection@carsondunlop.com).

## 12) NOT A GUARANTEE, WARRANTY, OR INSURANCE POLICY

The Inspection and Report are NOT a guarantee, warranty, or an insurance policy on the condition, future use, operability, habitability or suitability of the home or its components.

Given the limitations to the visual Inspection, the Inspector is neither responsible nor liable for the non-discovery of any patent or latent defects, or other conditions which may occur or may become evident after the date and time of the Inspection.

## 13) TIME TO INVESTIGATE

The Inspector will have no liability for any claim or complaint if conditions have been disturbed, altered, repaired, replaced, or otherwise changed before the Inspector has had reasonable time to investigate.

RLS:00475320.1

OVERVIEW	ROOFING	EXTERIOR	STRUCTURE	ELECTRICAL	HEATING	COOLING	INSULATION	PLUMBING	INTERIOR
RECALCHEK	OUR ADVICE	APPENDIX	REFERENCE						

#### 14) LIMIT OF LIABILITY/INDEMNITY

By executing this Agreement, you expressly agree that the TOTAL CUMULATIVE LIABILITY OF THE INSPECTOR AND CD FOR ANY DAMAGES ARISING OUT OF ANY ACTS OR OMISSIONS WITH RESPECT TO THE INSPECTOR'S INSPECTION AND REPORT, FOR ANY CAUSE OF ACTION WHATSOEVER, WHETHER IN CONTRACT OR TORT (INCLUDING NEGLIGENCE), IS LIMITED TO A REFUND OF THE FEES THAT YOU HAVE BEEN CHARGED FOR THIS INSPECTION OR \$1,000, WHICHEVER IS GREATER.

You agree to indemnify and hold the Inspector, CD and its directors, officers, employees, agents, affiliates and consultants harmless from and against any and all claims, demands, liabilities, judgements, losses and expenses, including legal fees and expenses, brought against or involving the Inspector that relate to or arise out of the Inspection or the Report whether indirect, consequential, punitive or special losses, damages, or loss of profits.

You agree that any claim for negligence, breach of contract or otherwise relating to the Inspection or the Report will be made in writing and reported to the Inspector within 10 business days of discovery. Further, you agree to allow the Inspector the opportunity to re-inspect the claimed discrepancy, except for an emergency condition, before anyone repairs, replaces, alters or modifies the claimed discrepancy. You understand and agree that any failure to notify the Inspector as stated above shall constitute a waiver of all claims that you may have against the Inspector.

This limit of liability clause may be altered at the discretion and agreement of the Inspector and the client, but any agreement must be in writing and appended to this Agreement.

#### 15) TIME PERIOD

You acknowledge and agree that the timeframe for commencement of legal proceedings by you against the Inspector for damages suffered by you as a result of alleged errors, omissions, breaches of contract and/or negligence by the Inspector shall not be later than one (1) year from the date of the Inspection.

#### 16) PRIVACY/USE OF PERSONAL INFORMATION

The Inspector confirms their commitment to collect, store and use your personal information only in accordance with the terms of the CD's Privacy Policy. A copy of this document may be accessed at <https://www.carsondunlop.com/privacy/>. You are strongly encouraged to review this document before signing this Agreement and providing your personal information to the Inspector and CD.

The Inspector may collect data which will primarily consist of information relating to the visual inspection conducted, but may also consist of other data relating to the property inspected, client and/or client representative personal and contact information, and demographic data. The Inspector may use the collected data to perform analysis, improve business processes, improve the CD inspection experience, and obtain feedback from clients and client representatives. The Inspector confirms that collection and use of this data and certain personal information is for the following purposes:

- To provide you with information regarding CD products, services and benefits that you request or other products, services and benefits which may interest you; and

RLS:00475320.1

OVERVIEW	ROOFING	EXTERIOR	STRUCTURE	ELECTRICAL	HEATING	COOLING	INSULATION	PLUMBING	INTERIOR
RECALCHEK	OUR ADVICE	APPENDIX	REFERENCE						

- To identify trends and patterns related to the use of goods and services in the home inspection and construction industries and to provide information on those trends and patterns to our customers and others.

In addition, the Inspector may provide collected data to third-party service providers ("TPSPs") to offer value-added services to clients, as described in this Agreement. The Inspector may provide aggregated collected data, individual collected data and/or collected personal information (including name, property address, email addresses, phone numbers, appliance information and property data) to third parties. Other than interaction with TPSPs, aggregated data, individual collected data and/or collected personal information, the Inspector will not sell or rent the collected data to anyone, or share the collected data with any third party except as necessary to fulfill client requests.

By executing this Agreement, you confirm that you expressly consent to the collection and use of data by the Inspector as described herein and in CD's Privacy Policy.

If you DO NOT consent to the Inspector providing collected data to TPSPs for the purpose described herein, you may opt-out by emailing [privacy@carsondunlop.com](mailto:privacy@carsondunlop.com).

If you DO NOT consent to receiving future communications from CD concerning its products and services, you may opt-out by emailing [privacy@carsondunlop.com](mailto:privacy@carsondunlop.com).

#### 17) LEGAL ADVICE

You acknowledge that you have either sought and received, or have had sufficient opportunity to seek and receive, such independent legal advice as you desire in relation to the effect of this Agreement and your legal rights.

#### 18) CLIENT'S AGREEMENT

You understand and agree to be bound by each provision of this Agreement. You hereby confirm that you have the authority to bind any other family members or other interested parties to this Agreement.

If any court declares any provision of this Agreement invalid or unenforceable, the remaining provisions will remain in effect. This Agreement represents the entire agreement between the parties. All prior communications are merged into this Agreement, and there are no terms or conditions other than those set forth herein. No statement or promise of the Inspector shall be binding unless reduced to writing and signed by the Inspector. No change or modification shall be enforceable against any party unless such change or modification is in writing and signed by the parties.

RLS:00475320.1

The links below connect you to a series of documents that will help you understand your home and how it works. These are in addition to links attached to specific items in the report.

Click on any link to read about that system.

» 01. ROOFING, FLASHINGS AND CHIMNEYS

» 02. EXTERIOR

» 03. STRUCTURE

» 04. ELECTRICAL

» 05. HEATING

» 06. COOLING/HEAT PUMPS

» 07. INSULATION

» 08. PLUMBING

» 09. INTERIOR

» 10. APPLIANCES

» 11. LIFE CYCLES AND COSTS

» 12. SUPPLEMENTARY

Asbestos

Radon

Urea Formaldehyde Foam Insulation (UFFI)

Lead

Carbon Monoxide

Mold

Household Pests

Termites and Carpenter Ants

» 13. HOME SET-UP AND MAINTENANCE

» 14. MORE ABOUT HOME INSPECTIONS

