

Your Inspection Report



3 Whitney Avenue
Toronto, ON M4W 2A7



PREPARED FOR:
HELEN BRAITHWAITE

INSPECTION DATE:
Tuesday, January 20, 2026

PREPARED BY:
Walter Collodel, P.Eng., RHI



Carson, Dunlop & Associates Ltd.
120 Carlton Street, Suite 407
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January 20, 2026

Dear Helen Braithwaite,

RE: Report No. 95871
3 Whitney Avenue
Toronto, ON
M4W 2A7

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,

Walter Collodel, P.Eng., RHI
on behalf of
Carson, Dunlop & Associates Ltd.

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OVERVIEW

3 Whitney Avenue, Toronto, ON

January 20, 2026

Report No. 95871

www.carsondunlop.com

OVERVIEW

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

RECALCHEK

OUR ADVICE

APPENDIX

REFERENCE

Note: For the purpose of this report the building is considered to be facing **North**.

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.

Roofing

RECOMMENDATIONS \ General

Condition: • The roof could not be inspected due to snow.

Task: Further evaluation

Time: When weather permits

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

Description

Sloped roofing material: • Synthetic slate tiles

Flat roofing material: • Not visible

Observations and Recommendations

RECOMMENDATIONS \ General

Condition: • The roof could not be inspected due to snow.

Task: Further evaluation

Time: When weather permits



The roof could not be inspected due to snow.



The roof could not be inspected due to snow.

SLOPED ROOF FLASHINGS \ Skylights

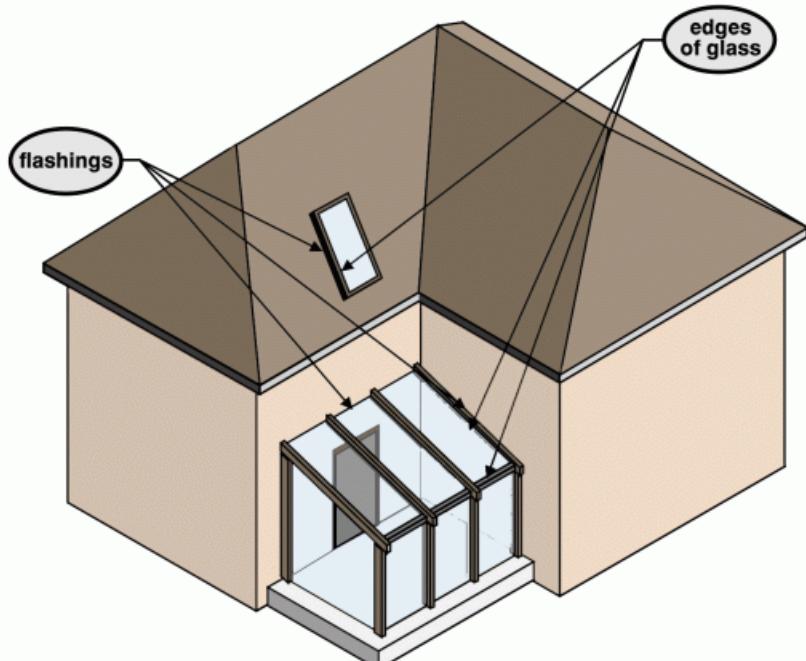
Condition: • Skylights are vulnerable areas

Task: Monitor

Time: Ongoing

Skylight and solarium leaks

skylights and solariums are very prone to leakage
leakage typically occurs through the flashings or at
the edges of the glass



Inspection Methods and Limitations

Inspection limited/prevented by: • Deck

Inspection limited/prevented by: • Snow on roof

Inspection performed: • From roof edge • From the ground

Description

General: • The exterior has been well maintained and is in good condition.

Wall surfaces and trim: • Brick • Wood siding

Observations and Recommendations

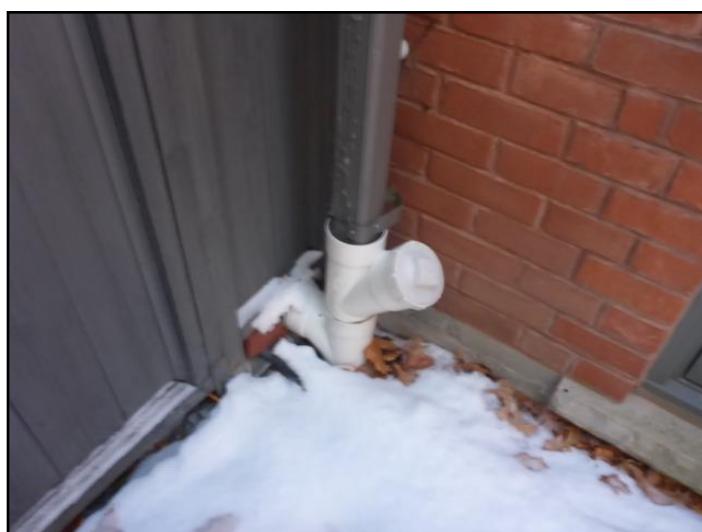
ROOF DRAINAGE \ Downspouts

Condition: • Downspouts that discharge below grade may leak or be clogged, resulting in water in the basement or crawlspace.

It is presumed that the below grade downspouts discharge to some sort of buried drainage feature but this could not be confirmed. Ask seller for details regarding drainage of these downspouts.

Location: West exterior

Task: Re-direct downspouts to discharge above grade at least 6 feet from home.



Discharge below grade

Condition: • Discharge too close to building

Always transfer water as far away from the house as practical. However attention to erosion, tripping hazard, or creating a slippery ice surface should also be considered.

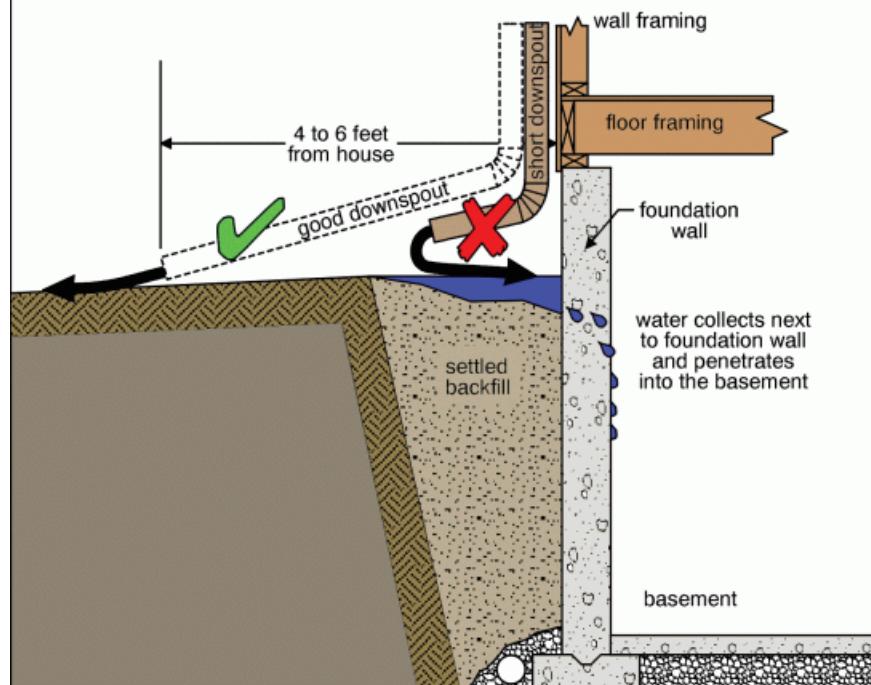
Location: Along driveway

Task: Improve

Time: Less than 1 year

Cost: Minor

Downspout extension too short



Discharge too close to building

IRRIGATION/SPRINKLER SYSTEM \ Observations

Condition:

• Irrigation system noted
Care should be taken with lawn sprinkler systems (irrigation systems). These can wet and damage exterior walls and cause leakage problems into basements and crawlspaces. Water should not be directed against or adjacent to the building.

Task: Service annually

Time: Regular maintenance

Inspection Methods and Limitations

Inspection limited/prevented by:

- New finishes/paint/trim
- Storage in garage
- Poor access under steps, deck, porch
- Vines/shrubs/trees against wall
- Snow / ice / frost

Visibility of grading, porch / deck framing, downspout discharge arrangements and lot drainage was substantially obstructed due to snow coverage.

Exterior inspected from: • Ground level

Not included as part of a building inspection: • Fences and boundary walls • Exterior natural gas BBQ connections (if present).

Description

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

Configuration: • Basement

Foundation material: • Not visible

Floor construction: • Joists • Not visible in some areas

Exterior wall construction: • Masonry • Not visible in some areas

Roof and ceiling framing: • Not visible

Observations and Recommendations

RECOMMENDATIONS \ General

Condition: • No structure recommendations are offered as a result of this inspection.

Inspection Methods and Limitations

Attic/roof space: • Flat roof space - no access • Cathedral roof - no access

Knee wall areas: • No access

Description

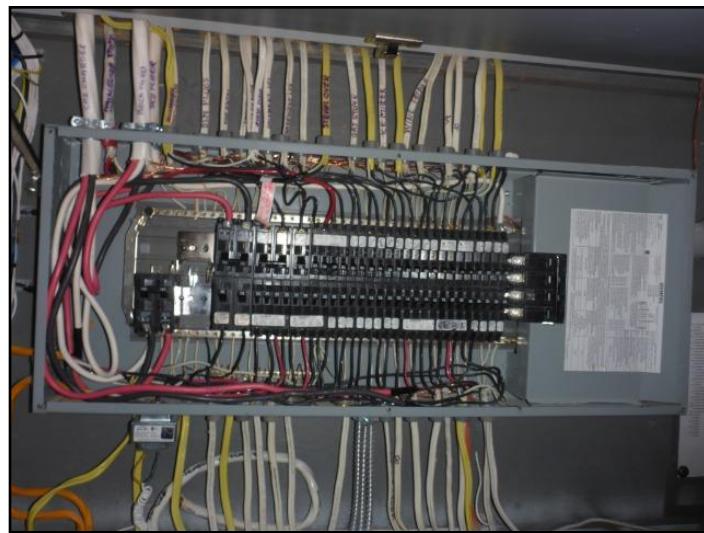
General: • The electrical system should prove adequate for typical lifestyles.

Service size: • 200 Amps (240 Volts)

Main disconnect/service box type and location: • Breakers

Distribution panel type and location:

- Breakers - basement



Breakers - basement

Auxiliary panel (subpanel) type and location:

- Breakers



Breakers (garage)



Breakers (third floor utility room)

Distribution wire (conductor) material and type: • Copper - non-metallic sheathed • Copper - metallic sheathed

Circuit interrupters: Ground Fault (GFCI) & Arc Fault (AFCI): • GFCIs present • AFCIs present

Observations and Recommendations

RECOMMENDATIONS \ General

Condition: • All electrical recommendations are safety issues. Treat them as high priority items, and consider the Time frame as Immediate, unless otherwise noted.

Condition: • Backup generator not tested/inspected

Ask seller for details regarding how this equipment is set up and it is self-testing.

Task: Request Information



Generator not tested/inspected

Inspection Methods and Limitations

Inspection limited/prevented by: • AFCIs (Arc Fault Circuit Interrupters) are not tested in a home that is occupied or where testing may cause damage. These should be tested monthly by the homeowner.

Inspection limited/prevented by: • Main disconnect cover not removed - unsafe to do so. • Garage subpanel not opened (blocked by storage)

Description

Heating system type:

- Integrated (combination) system

The boiler provides hot water for radiant heating, forced air heating via two air handler units, as well as heat for the domestic hot water (see PLUMBING section)



Radiant floor heat (typ.)



Boiler (basement utility room)



Air handler (basement)



Air handler (third floor)

Fuel/energy source:

- Gas

Heat distribution:

- Ducts and registers
- Hot water radiant piping

Multiple thermostats for radiant floor heat were noted in the home. Ask seller for details regarding the setup of this equipment and how the heating is zoned.

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RECALCHECK	OUR ADVICE	APPENDIX	REFERENCE						

Approximate capacity: • Boiler is rated for 155,000 BTU/hr.

Efficiency: • High-efficiency

Exhaust venting method: • Forced draft

Approximate age:

• Not determined

Age of the boiler could not be confirmed from the data plate. Ask seller for details regarding the age of this equipment.

Typical life expectancy: • Boiler (high-efficiency condensing) 10 to 20 years

Fireplace/stove: • Gas fireplace • Gas logs

Exhaust/Chimney/vent: • Masonry

Humidifier: • Steam type

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

Condition: • At the time of inspection, the boiler was working properly and the house was comfortably warm. An annual maintenance agreement that covers parts and labour is typically recommended for all heating (and cooling) equipment.

CHIMNEY AND VENT \ Masonry chimney

Condition: • Loose, missing or deteriorated mortar

General clean up and re-pointing will be needed when roof maintenance is performed.

Task: Correct

Time: Less than 2 years

Cost: Regular maintenance



Loose, missing or deteriorated mortar

FIREPLACE \ Gas fireplace or gas logs

Condition: • Inoperative

Gas fireplace at this location would not start up using normal controls (ignitor worked but the pilot light never turned on). Ask seller to show that this equipment is functional.

Location: Basement**Task:** Request demonstration

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

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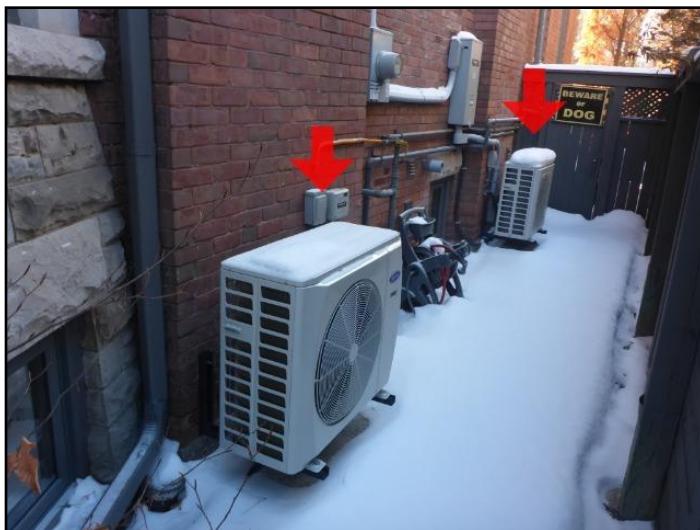
REFERENCE

Description

Air conditioning type:

- Air cooled

There are two AC units in the home: one works with each air handler.



Air cooled- two outdoor units

Cooling capacity: • 24,000 BTU/hr • 36,000 BTU/hr

Compressor approximate age:

- 2 years
- Not determined

The age of one AC (made by MITS-AIR) unit could not be determined from the data plate. Confirm the age of this equipment with the seller.

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: • Low outdoor temperature

INSULATION AND VENTILATION

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Description

Attic/roof insulation material: • Not visible

Attic/roof insulation amount/value: • Not determined • Not visible

Attic/roof air/vapor barrier: • Not visible

Observations and Recommendations

RECOMMENDATIONS \ General

Condition: • No insulation recommendations are offered as a result of this inspection.

Inspection Methods and Limitations

Inspection limited/prevented by lack of access to: • Attic • Roof space • Floor space

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

Roof ventilation system performance: • Not evaluated

Description

Service piping into building: • Copper

Supply piping in building: • Copper • PEX (cross-linked Polyethylene)

Main water shut off valve at the:

- Utility room

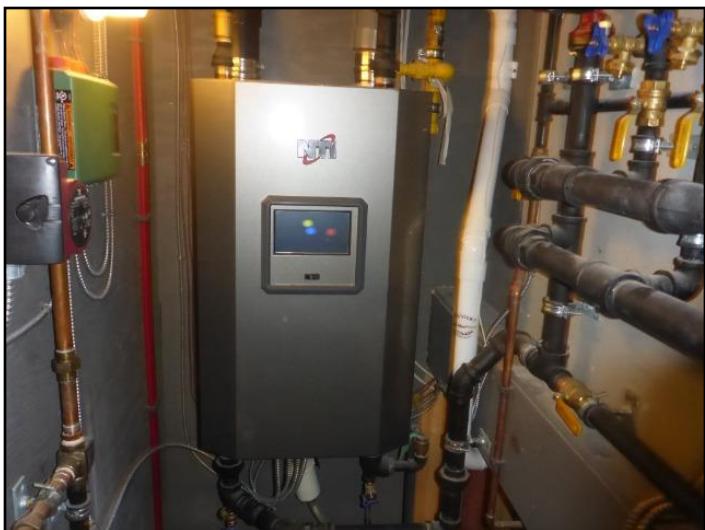


Utility room (basement)

Water heater type:

- Integrated (combination) system

The boiler provides hot water for the heating system as well as the domestic hot water (see HEATING section). The hot water is stored in an indirect fired tank in the utility room



Integrated (combination) system- boiler



Indirect fired water heater

Water heater fuel/energy source: • Gas

Water heater tank capacity: • 79 gallons

Water heater approximate age: • 10 years

Water heater typical life expectancy: • 10 to 20 years

Hot water circulating system:

- Present

There is a circulating pump at the hot water tank in the utility room. It is presumed to circulate hot water between the water heater and upper floor fixtures. Confirm the set up of this pump with the seller.

Waste and vent piping in building: • Plastic • Not visible in some areas.

Pumps:

- Sump pump



Sump pump



Sump pump (submersible type)

Floor drain location: • Near heating system

Backwater valve:

- Present. This valve helps prevent municipal sewers from backing up into the home. A backwater valve may help with your home owner's insurance.



Backwater valve at front of basement

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.

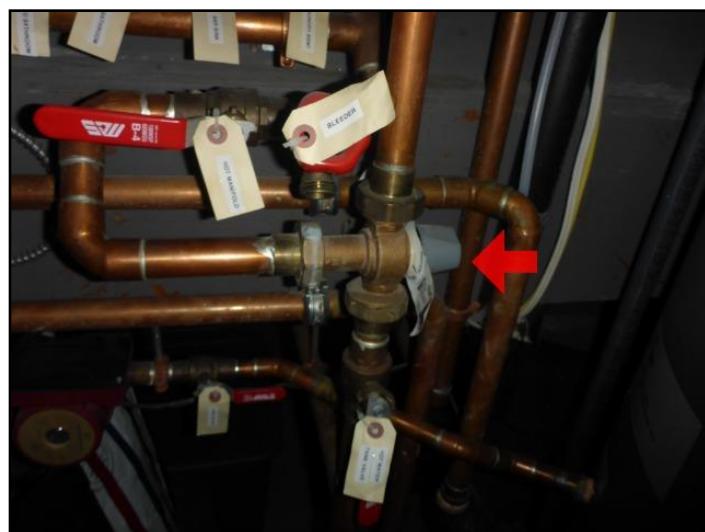
WATER HEATER \ Tempering (mixing) valve

Condition: • Set improperly - above 120 degrees F (49 degrees C)

Hot water was very hot at some locations during the inspection (faucets where there was no mixing of hot and cold water). The mixing valve at the tank may need adjustment.

Task: Adjust

Time: If/as necessary



Tempering valve may need adjustment

WATER HEATER \ Circulating pump

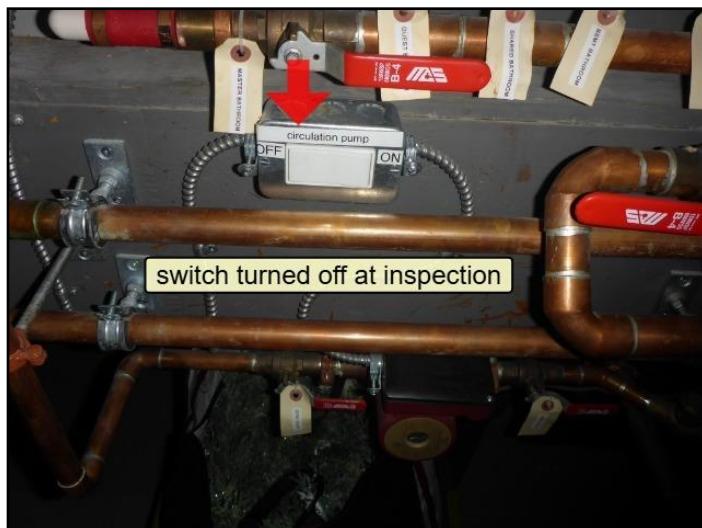
Condition: • Circulating pump turned off

The hot water circulating system was shut off at the inspection. Ask seller for details regarding the setup of this equipment and to show it is functional.

Installation of a timer on the circulating pump is recommended to reduce the wear and tear on the components.

Continuous operation of the circulating pump is not recommended.

Task: Request Information



switch for circulating pump

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

WASTE PLUMBING \ Sump pump

Condition: • Backup pump noted

A battery powered backup pump was noted at the sump pit. Ask seller for details regarding the setup of this equipment.

Task: Request Information



Batter powered backup pump noted

Condition: • Discharge location not verified

Ask seller for details regarding the setup of the sump discharge.

Task: Request Information

WASTE PLUMBING \ Backwater valve

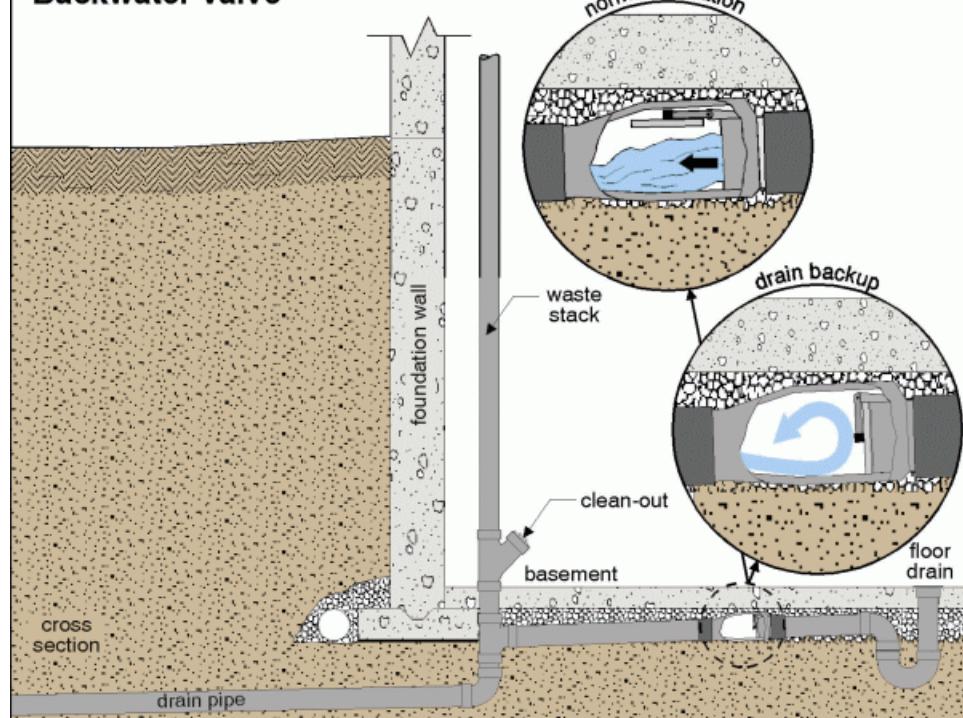
Condition: • Cover not removed

Location: Basement

Task: Inspect and clean as needed, following instructions under the Our Advice tab in this report

Time: Twice a year

Backwater valve



FIXTURES AND FAUCETS \ Faucet

Condition: • Hot and cold reversed

Location: Bar sink

Task: Correct

Time: Discretionary

Condition: • Stiff or inoperative

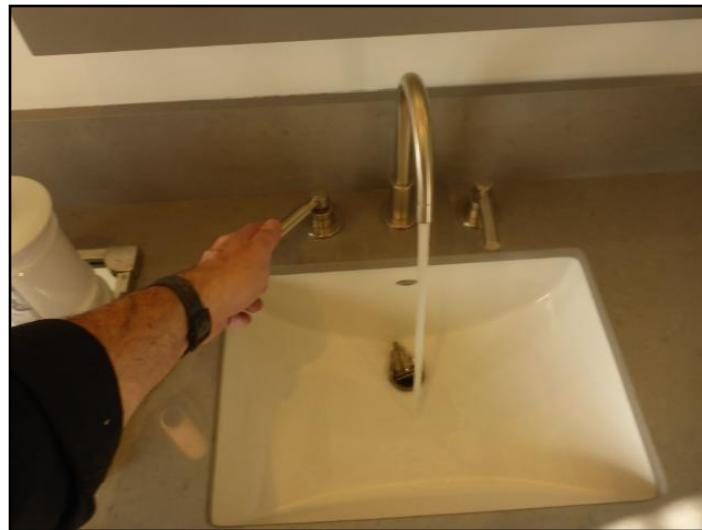
Hot faucet was stiff on the left side sink. Some adjustment may be needed here.

Location: Primary Ensuite Bathroom

Task: Correct

Time: Less than 1 year

Cost: Minor



Stiff hot faucet (left side sink)

Inspection Methods and Limitations

Fixtures not tested/not in service: • Outdoor faucet (hose bibs/bibbs) shut off for winter • Steam - not tested due to long heat-up period

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

Description

General: • Interior finishes are in good repair overall. • Interior finishes are high quality for the most part.

Observations and Recommendations

WINDOWS \ Storms and screens

Condition: • Missing

The window screens were removed at the inspection. There were a number of screens stored away in the garage.

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, damp-proof the exterior of the foundation, provide a drainage membrane and add/repair perimeter drainage tile. (High cost)

Inspection Methods and Limitations

Inspection limited/prevented by: • Storage/furnishings • New finishes/paint • Storage in closets and cabinets / cupboards • Limited access to cabinets and closets

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. • Security systems and intercoms • Cosmetic issues • Floor coverings • Smoke detectors and carbon monoxide detectors.

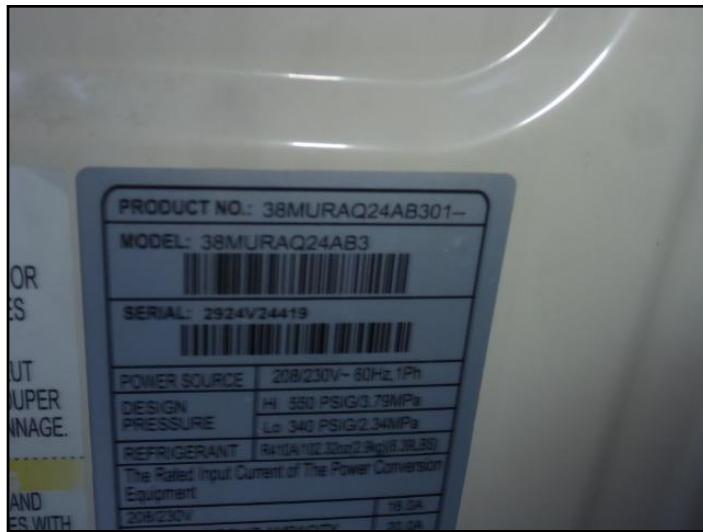
Percent of interior foundation not visible: • 100 %

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:

- Carrier



Carrier

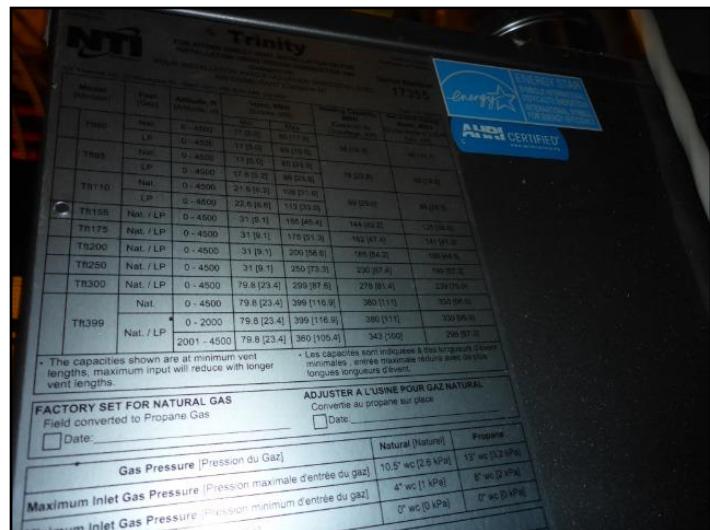
Air Conditioner / Heat Pump:



MITS AIR

Boiler:

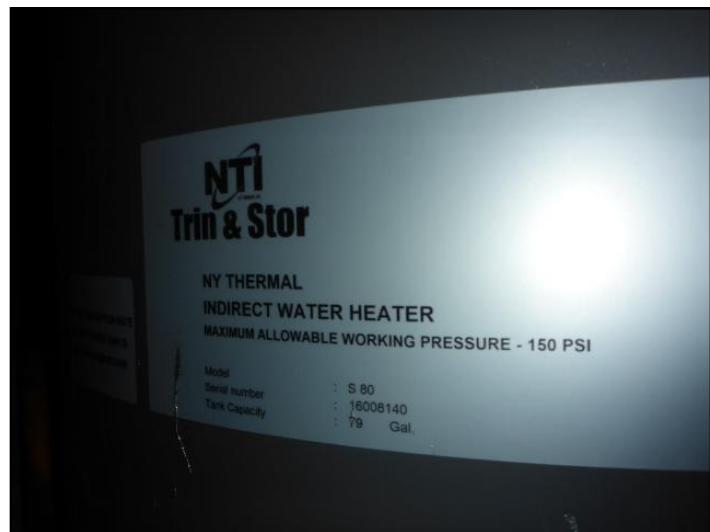
- NTI



NTI

Water Heater:

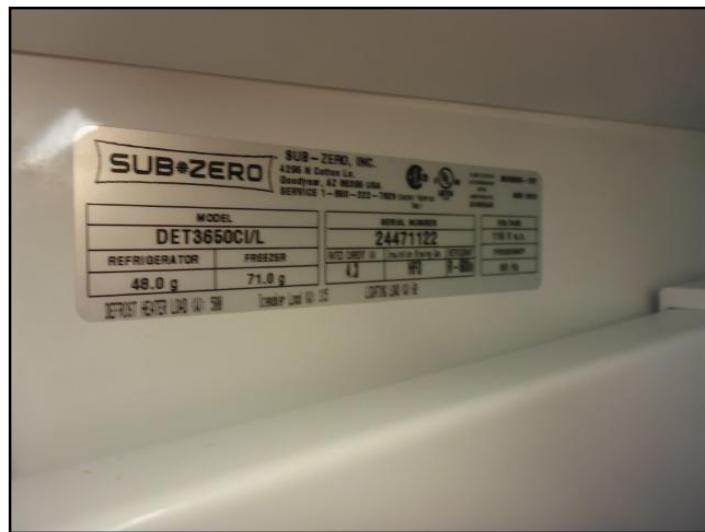
- NTI Trin n Stor



NTI Trin n Stor

Refrigerator:

- Sub-Zero



Sub-Zero

Range: • Miele**Dishwasher:**

- Miele



Miele

Washer:

- Whirlpool



Whirlpool

Dryer:

- Whirlpool



Whirlpool

Inspection Methods and Limitations

Model number plate not found or not legible on: • Range • Washing machine

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/Crawlspacel 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

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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:



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APPENDIX

3 Whitney Avenue, Toronto, ON January 20, 2026

Report No. 95871

www.carsondunlop.com

OVERVIEW

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

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INSULATION

PLUMBING

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RECALCHECK

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REFERENCE



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@gtaclimatecare.com



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

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



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.

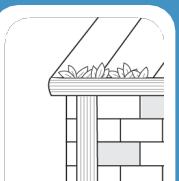
For items listed under step 3 check with your municipality about any permit requirements and the availability of flood protection subsidies. *Applicable only in homes with basements

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



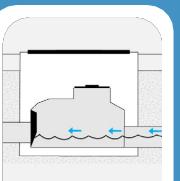
Clean out eaves troughs



Check for leaks in plumbing, fixtures and appliances



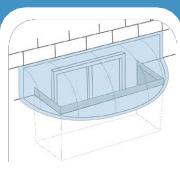
Test your sump pump*



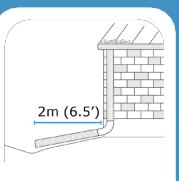
Clean out your backwater valve

Step 2: Complete Simple Upgrades

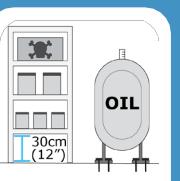
**Do-It-Yourself
for Under \$250**



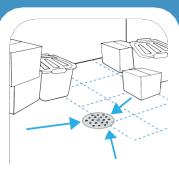
Install window well covers (where fire escape requirements permit)*



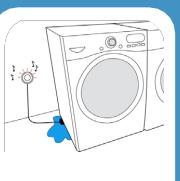
Extend downspouts and sump discharge pipes at least 2m from foundation



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



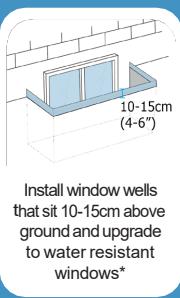
Remove obstructions to floor drain



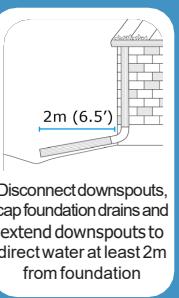
Install and maintain flood alarms

Step 3: Complete More Complex Upgrades

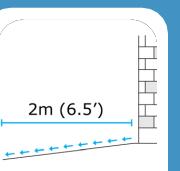
Work with a Contractor for Over \$250



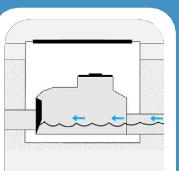
Install window wells that sit 10-15cm above ground and upgrade to water resistant windows*



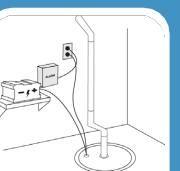
Disconnect downspouts, cap foundation drains and extend downspouts to direct water at least 2m away from foundation



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.

APPENDIX

3 Whitney Avenue, Toronto, ON January 20, 2026

Report No. 95871

www.carsondunlop.com

OVERVIEW

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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.

INTACT CENTRE
ON CLIMATE ADAPTATION

For Additional Resources Visit:
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.

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.

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.

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.

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

- 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.

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.

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.

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

