26 Riverview Gdns
Toronto, ON M6S 4E5

PREPARED FOR:
THEODORE BABIAK

INSPECTION DATE:
Friday, August 28, 2026

PREPARED BY:
Jonathan Dube

CARSONDUNLOP

Carson, Dunlop & Associates Ltd.
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416-964-9415

www.carsondunlop.com
inspection@carsondunlop.com

Excellence in home inspection

September 2, 2026

Dear Theodore Babiak,

RE: Report No. 99043, v.4
26 Riverview Gdns
Toronto, ON
M6S 4E5

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,

Jonathan Dube
on behalf of
Carson, Dunlop & Associates Ltd.

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OVERVIEW

26 Riverview Gdns, Toronto, ON August 28, 2026

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.

Cooling & Heat Pump

AIR CONDITIONING \ Life expectancy
Condition: • Air conditioner near the end of typical life expectancy
Although the air conditioning system is close to the end of its life, continue to use and maintain the unit until it fails. Be prepared to replace at any time.
Task: Replace
Time: When necessary
Cost: $3,000 - $6,000

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:

• Asphalt shingles

Asphalt shingles

Asphalt shingles

Observations and Recommendations

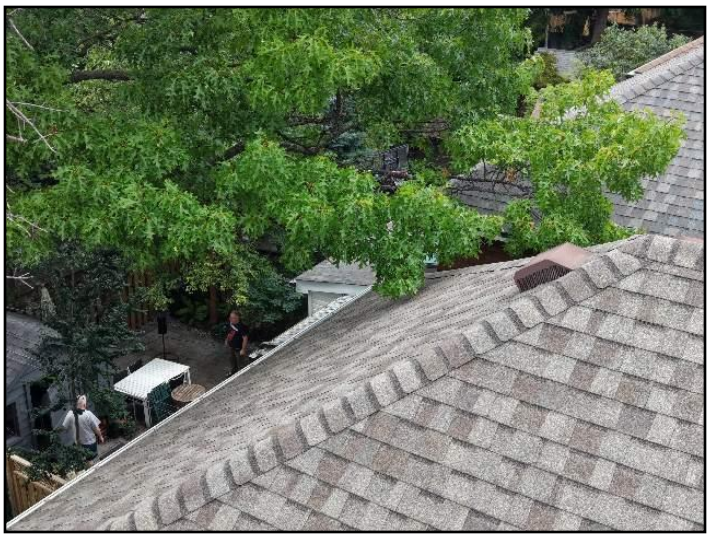
SLOPED ROOFING \ Asphalt shingles

Condition: • Tree branches touching roof

Task: Trim tree branches

Time: Regular maintenance

Cost: Minor



Tree branches touching roof

Description

Wall surfaces and trim: • Brick

Observations and Recommendations

ROOF DRAINAGE \ Downspouts

Condition: • Missing

When water falls ffroma height it will erode the ground below. Always transfer water as frar from the building as possible.

Location: Front

Task: Extend downspout

Missing

WALLS \ General notes

Condition: • Unsealed wall penetrations

Location: Various

Task: Seal

Time: As soon as possible

Cost: Minor

Dryer vent

Below deck

WALLS \ Masonry (brick, stone) and concrete

Condition: • Mortar deterioration

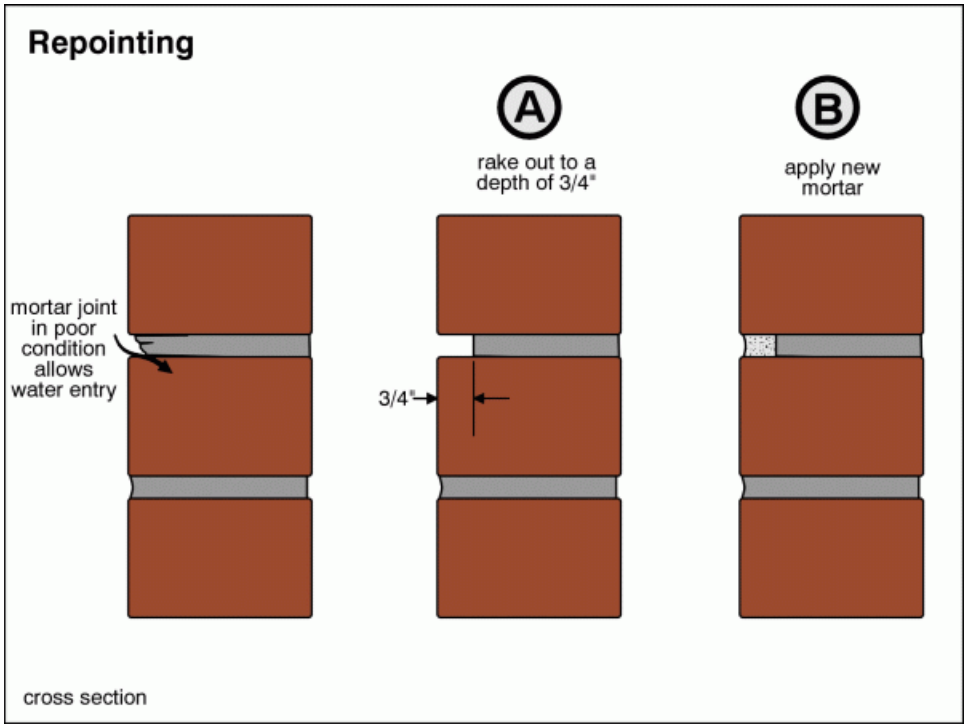
Minor mortar deterioration was observed, which is consistent with the age and normal weathering of the home. Periodic maintenance is expected with any masonry structure and typically includes re-pointing deteriorated mortar joints as needed to help prevent water penetration and further deterioration. Monitoring and routine repairs are recommended to maintain the integrity of the masonry.

Location: Various

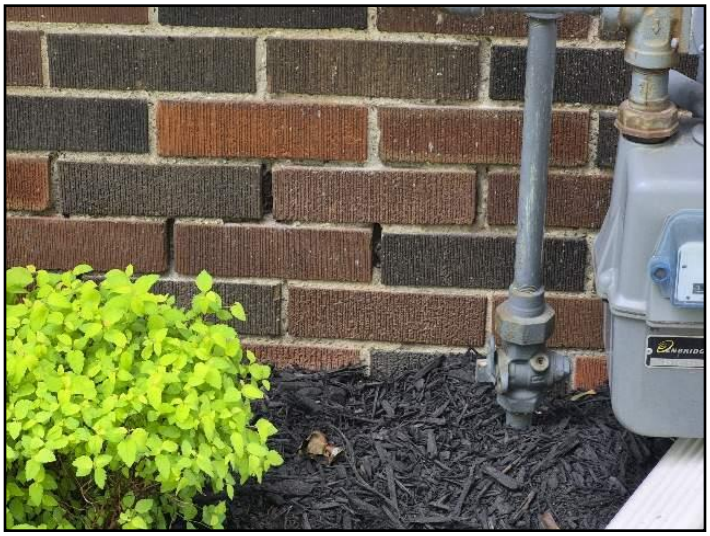
Task: Re-point mortar

Time: As needed

Cost: $1,500-$3,000 (for spot repairs)



Mortar deterioration



Mortar deterioration

Mortar deterioration

Mortar deterioration

EXTERIOR \ Window wells

Condition: • Missing

The window is installed at grade level. A small curb has been added in the driveway to divert water.

Location: Left side

Task: Monitor during times of heavy rain, improve if necessary - Keep area clear of accumulated snow

Time: As needed

Water diversion curb

Left side

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

Condition: • Loose

Location: Rear

Task: Secure

Time: As soon as possible

Cost: Minor

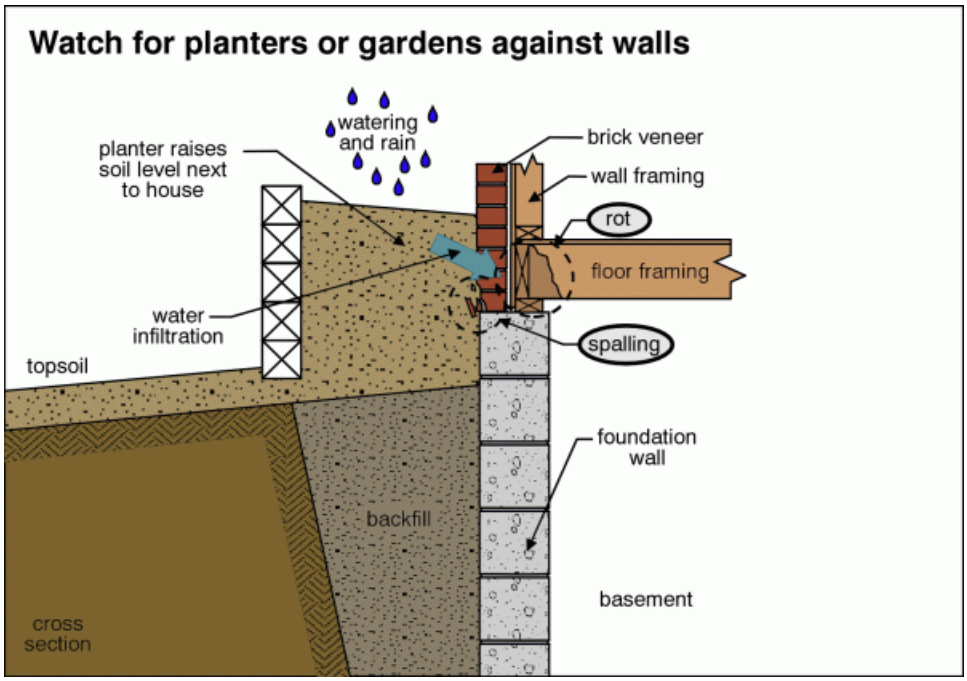
LANDSCAPING \ General notes

Condition: • Raised gardens against the house

Raised gardens against the home increase the risk of moisture problems in the basement, especially if they are watered regularly.

Task: Monitor and re-arrange if necessary.

Time: Ongoing



Raised gardens against the house

Inspection Methods and Limitations

Inspection limited/prevented by: • Poor access under steps, deck, porch • Inaccessible wall

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

Configuration: • Basement

Foundation material: • Masonry block

Floor construction: • Joists • Subfloor - plank • Not visible in some areas

Exterior wall construction: • Masonry

Roof and ceiling framing: • Rafters/ceiling joists • Plank sheathing • Plywood sheathing

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

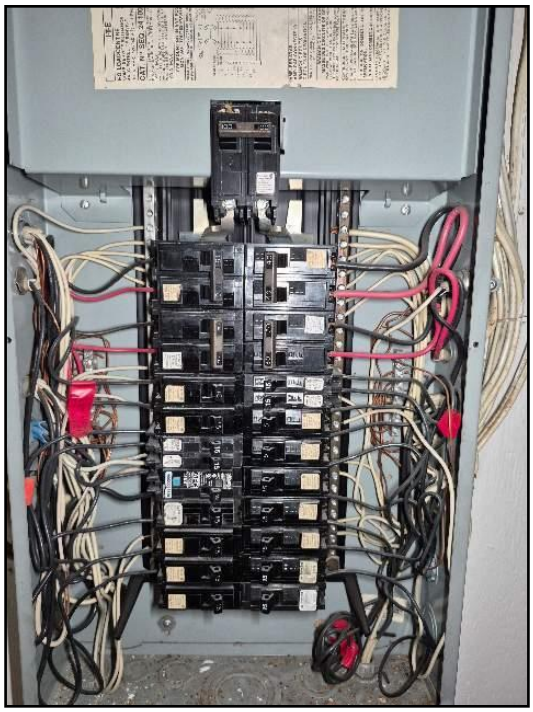
Attic/roof space: • Inspected from access hatch

Description

Service size: • 100 Amps (240 Volts)

Main disconnect/service box type and location:
• Breakers - basement

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 • 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.

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.

Not included as part of a building inspection: • Low voltage wiring systems and components • Testing of smoke and/or carbon monoxide alarms

Description

Heating system type:

• Boiler

Combination boiler / water heater provides Heat and domestic hot water

Boiler

Fuel/energy source: • Gas

Approximate capacity: • 175,000 BTU/hr

Efficiency: • High-efficiency

Exhaust venting method: • Direct vent - sealed combustion

Approximate age: • New

Typical life expectancy: • Integrated (Combination) - 10 to 20 years

Fireplace/stove: • Wood-burning fireplace

Exhaust/Chimney/vent: • Sidewall venting

Observations and Recommendations

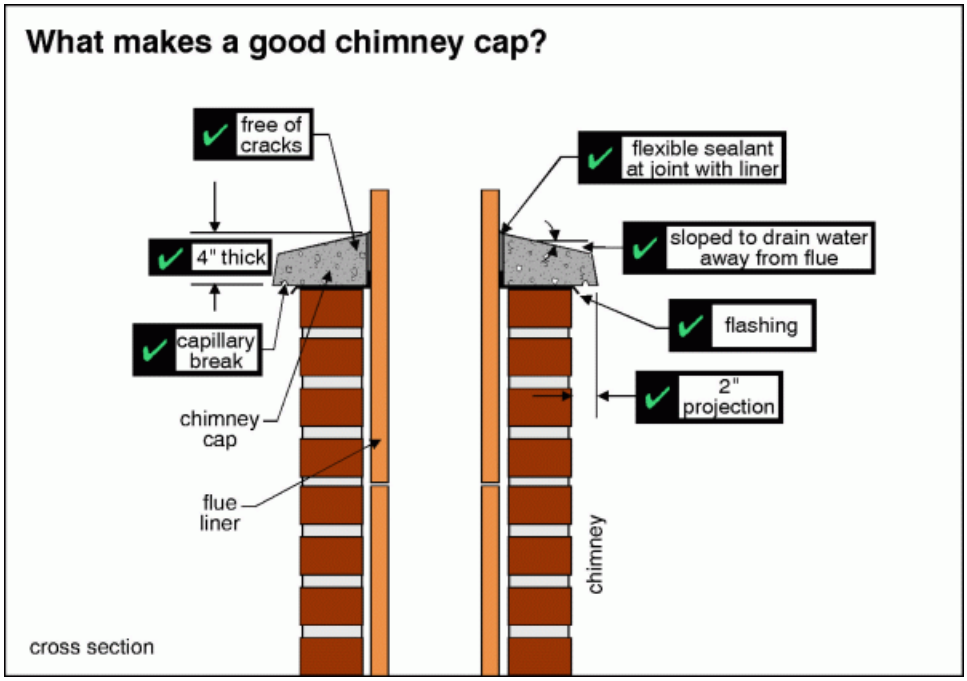
RECOMMENDATIONS \ Overview

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

CHIMNEY AND VENT \ Masonry chimney cap (crown)

Condition: • Cracked

Gaps in the crown/flue,
Location: Chimney
Task: Improve
Time: As soon as possible
Cost: $250-$500



Gaps

FIREPLACE \ General notes

Condition: • Before you use the fireplace, it should be inspected, cleaned and improved if necessary by a WETT (Wood Energy Technology Transfer Inc.) certified technician
Task: Provide

Time: Before using

Inspection Methods and Limitations

General: • The inspection does not include gas leak detection, carbon monoxide testing, combustion analysis, or evaluation of internal furnace components.

Warm weather: • Prevented testing in heating mode

Description

Air conditioning type:

• Ductless (Mini split) system

Outdoor unit

Indoor unit. - Top of second floor stairs

Cooling capacity: • 12,000 BTU/hr

Compressor approximate age: • Not determined

Typical life expectancy: • 10 to 15 years

Observations and Recommendations

AIR CONDITIONING \ Life expectancy

Condition: • Air conditioner near the end of typical life expectancy

Although the air conditioning system is close to the end of its life, continue to use and maintain the unit until it fails. Be prepared to replace at any time.

Task: Replace

Time: When necessary

Cost: $3,000 - $6,000

Description

Attic/roof insulation material: • Fiberglass

Attic/roof insulation amount/value: • R-24 • R-28

Attic/roof air/vapor barrier: • Kraft paper

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

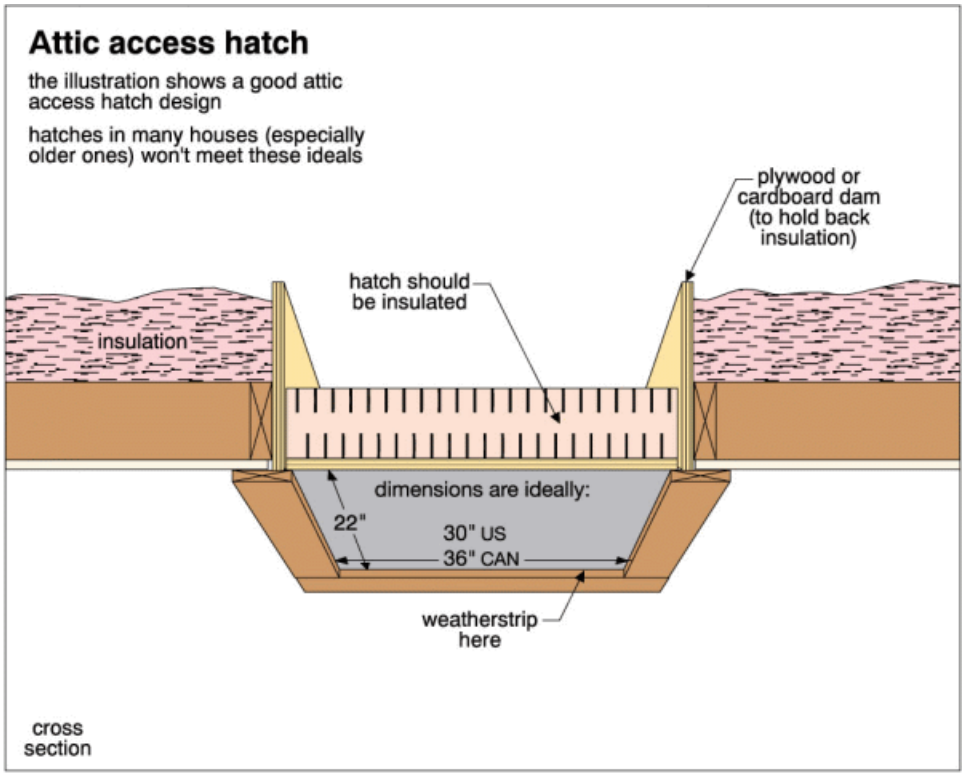
ATTIC/ROOF \ Hatch/Door

Condition: • Not insulated and not weatherstripped

Task: Improve

Time: As soon as practical

Cost: Minor



Inspection Methods and Limitations

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

Attic inspection performed: • From access hatch

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:

• Front of the basement

Front of the basement

Water heater type:

• Integrated (combination) system

A combination boiler water heater provides both heat and domestic hot water see Heating for details

Water heater approximate age: • New

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.

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 and up

Inspection Methods and Limitations

Inspection limited by:

• Water supply turned off
at the second floor bathroom vanity sink

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

CEILINGS AND WALLS \ General notes

Condition: • Typical minor flaws

FLOORS \ General notes

Condition: • Typical flaws

These cosmetic issues reflect normal wear and tear.

Location: Throughout

WINDOWS \ General notes

Condition: • Older windows

Original wood sash windows were present throughout most of the home and were in generally good condition for their age. Approximately 90% of the windows operated as intended at the time of inspection, while the remaining windows were painted shut. Locking hardware was missing from the second-floor bedroom windows. A few cracked window panes were also observed. Recommend repairing the cracked glass, restoring operation of painted-shut windows as needed, and installing appropriate locking hardware on bedroom windows. Monitor and maintain the wood frames and glazing putty to help extend the service life of the windows.

Time: As needed

WINDOWS \ Glass (glazing)

Condition: • Cracked

Location: Second floor bedrooms

Task: Replace glass

Cost: $200-$400

Cracked - Second floor front room

Cracked - Second floor front room

Cracked - Rear bedroom

Cracked - Rear bedroom

WINDOWS \ Hardware

Condition: • Missing

Location: Second floor bedrooms

Task: Provide

Time: As needed

Cost: $100-$200

Missing

Missing

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 ourconsultation, 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)

Inspection Methods and Limitations

Inspection limited/prevented by: • Storage/furnishings • Appliances inspections are limited scope, and some issues may not be identified.

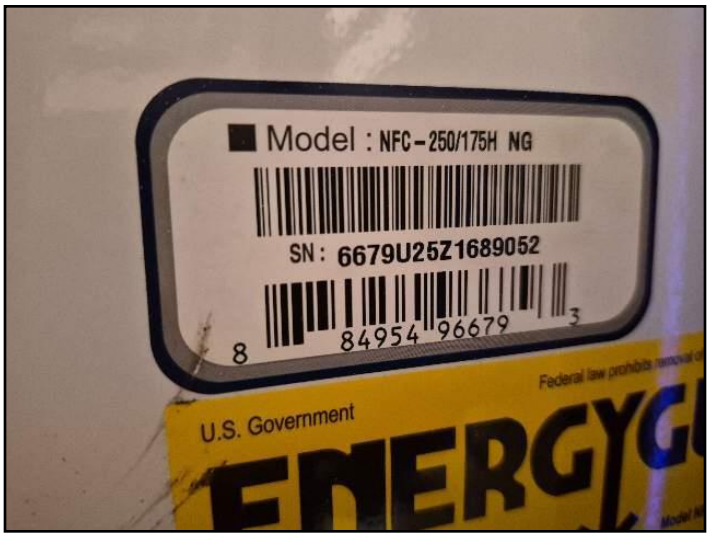
Not included as part of a building inspection: • Carbon monoxide alarms (detectors), smoke detectors, security systems, central vacuum, window coatings and seals between panes of glass.

Percent of interior foundation not visible: • 95 %

Description

Water Heater:

• Navien



Navien

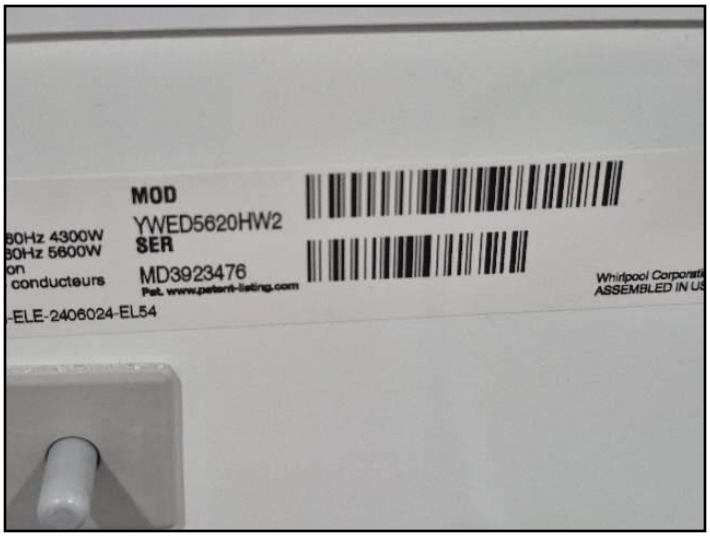
Washer:

• Whirlpool

Whirlpool

Dryer:

• Whirlpool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conducteurs
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Whirlpool

OUR ADVICE

26 Riverview Gdns, Toronto, ON August 28, 2026

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

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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.

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

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

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REFERENCE LIBRARY

26 Riverview Gdns, Toronto, ON August 28, 2026

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

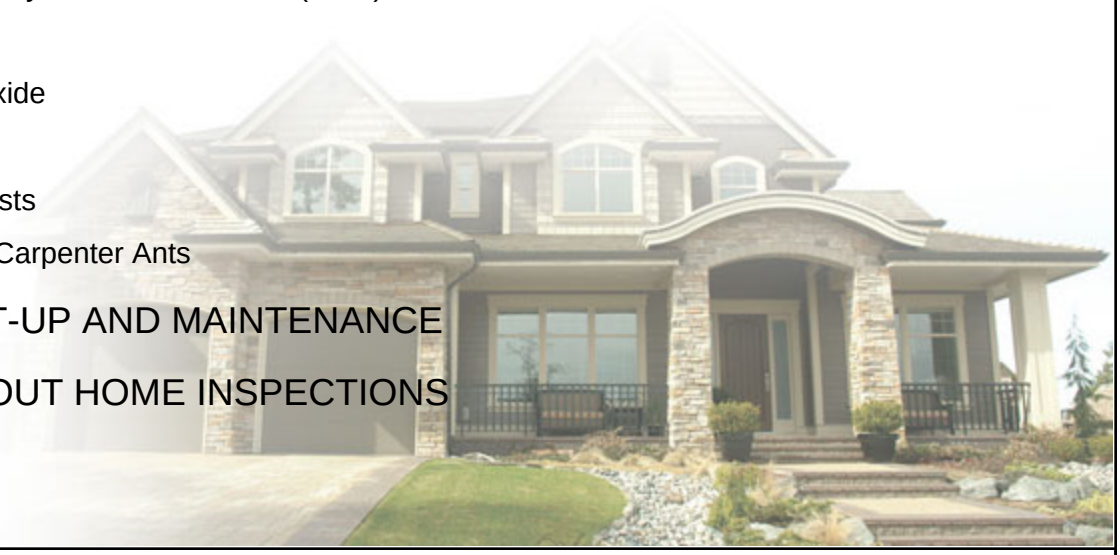
09. INTERIOR

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