



Your Inspection Report

91 Indian Road
Toronto, ON M6R 2V5

PREPARED FOR:

KIM KEHOE
LISTING AGENT

INSPECTION DATE:

Monday, November 17, 2025

PREPARED BY:

Scott Aitken

Aitken Home Inspections
49 Riverdale Ave
TORONTO, ON M4K 1C2

4164074663
scottaitken@live.ca

February 25, 2026

Dear Kim Kehoe and Listing Agent,

RE: Report No. 4398, v.4
91 Indian Road
Toronto, ON
M6R 2V5

Thanks very much for choosing us to perform your home inspection. The inspection itself and the attached report comply with the requirements of the Standards of Practice of our national Association. This document defines the scope of a home inspection.

Clients sometimes assume that a home inspection will include many things that are beyond the scope. We encourage you to read the Standards of Practice so that you clearly understand what things are included in the home inspection and report.

The report has been prepared for the exclusive use of our client. No use by third parties is intended. We will not be responsible to any parties for the contents of the report, other than the party named herein .

The report is effectively a snapshot of the house, recording the conditions on a given date and time. Home inspectors cannot predict future behavior, and as such, we cannot be responsible for things that occur after the inspection. If conditions change, we are available to revisit the property and update our report.

The report itself is copyrighted, and may not be used in whole or in part without our express written permission.

Again, thanks very much for choosing us to perform your home inspection.

Sincerely,

Scott Aitken
on behalf of
Aitken Home Inspections

Aitken Home Inspections
49 Riverdale Ave
TORONTO, ON M4K 1C2
4164074663

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AGREEMENT

Report No. 4398, v.4

91 Indian Road, Toronto, ON November 17, 2025

PARTIES TO THE AGREEMENT

Company

Aitken Home Inspections
49 Riverdale Ave
TORONTO, ON M4K 1C2

Client

Kim Kehoe

Client

Listing Agent

This is an agreement between Kim Kehoe, Listing Agent and Aitken Home Inspections.

THIS CONTRACT LIMITS THE LIABILITY OF THE HOME INSPECTION COMPANY.
PLEASE READ CAREFULLY BEFORE SIGNING.

In addition to the limitations in the Standards of Practice, the Inspection of this property is subject to the Limitations and Conditions set out in this Agreement. The Inspection is performed in accordance with the Standards of Practice of our national association.

LIMITATIONS AND CONDITIONS OF THE HOME INSPECTION

There are limitations to the scope of this Inspection. It provides a general overview of the more obvious repairs that may be needed. It is not intended to be an exhaustive list. The ultimate decision of what to repair or replace is yours. One homeowner may decide that certain conditions require repair or replacement, while another will not.

1) THE INSPECTION IS NOT TECHNICALLY EXHAUSTIVE.

The Home Inspection provides you with a basic overview of the condition of the property. Because your Home Inspector has only a limited amount of time to go through the property, the Inspection is not technically exhaustive.

Some conditions noted, such as foundation cracks or other signs of settling in a house, may either be cosmetic or may indicate a potential problem that is beyond the scope of the Home Inspection.

If you are concerned about any conditions noted in the Home Inspection Report, we strongly recommend that you consult a qualified Licensed Contractor or Consulting Engineer. These professionals can provide a more detailed analysis of any conditions noted in the Report at an additional cost

2) THE INSPECTION IS AN OPINION OF THE PRESENT CONDITION OF THE VISIBLE COMPONENTS.

The Home Inspector's Report is an opinion of the present condition of the property. It is based on a visual examination of the readily accessible features of the building.

A Home Inspection does not include identifying defects that are hidden behind walls, floors or ceilings. This includes wiring, heating, cooling, structure, plumbing and insulation that are hidden or inaccessible.

Some intermittent problems may not be obvious on a Home Inspection because they only happen under certain circumstances. As an example, your Home Inspector may not discover leaks that occur only during certain weather conditions or when a specific tap or appliance is being used in everyday life.

Home Inspectors will not find conditions that may only be visible when storage or furniture is moved. They do not remove wall coverings (including wallpaper) or lift flooring (including carpet) or move storage to look underneath or behind.

3) THE INSPECTION DOES NOT INCLUDE HAZARDOUS MATERIALS.

This includes building materials that are now suspected of posing a risk to health such as phenol-formaldehyde and urea-formaldehyde based insulation, fiberglass insulation and vermiculite insulation. The Inspector does not identify asbestos roofing, siding, wall, ceiling or floor finishes, insulation or fireproofing. We do not look for lead or other toxic metals in such things as pipes, paint or window coverings.

The Inspection does not deal with environmental hazards such as the past use of insecticides, fungicides, herbicides or pesticides. The Home Inspector does not look for, or comment on, the past use of chemical termite treatments in or around the property.

4) WE DO NOT COMMENT ON THE QUALITY OF AIR IN A BUILDING.

The Inspector does not try to determine if there are irritants, pollutants, contaminants, or toxic materials in or around the building.

The Inspection does not include spores, fungus, mold or mildew that may be present. You should note that whenever there is water damage noted in the report, there is a possibility that mold 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, we strongly recommend that you consult a qualified Environmental Consultant who can test for toxic materials, mold and allergens at additional cost.

5) WE DON'T LOOK FOR BURIED TANKS.

Your Home Inspector does not look for and is not responsible for fuel oil, septic or gasoline tanks that may be buried on the property. If the building had its heating system converted from oil, there will always be the possibility that a tank may remain buried on the property.

If fuel oil or other storage tanks remain 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 to determine whether this is a potential problem.

6) TIME TO INVESTIGATE

We will have no liability for any claim or complaint if conditions have been disturbed, altered, repaired, replaced or otherwise changed before we have had a reasonable period of time to investigate.

7) REPORT IS FOR OUR CLIENT ONLY

The inspection report is for the exclusive use of the client named herein. No use of the information by any other party is intended.

AGREEMENT

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8) CANCELLATION FEE

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

9) NOT A GUARANTEE, WARRANTY OR INSURANCE POLICY.

The inspection is not a guarantee, warranty or an insurance policy with regard to the fitness of the property.

10) LIMIT OF LIABILITY / LIQUIDATED DAMAGES

The liability of the Home Inspector and the Home Inspection Company arising out of this Inspection and Report, for any cause of action whatsoever, whether in contract or in negligence, is limited to a refund of the fees that you have been charged for this inspection.

I, Kim Kehoe (Signature) _____, (Date) _____, have read, understood and accepted the terms of this agreement.

I, Listing Agent (Signature) _____, (Date) _____, have read, understood and accepted the terms of this agreement.

SUMMARY

Report No. 4398, v.4

91 Indian Road, Toronto, ON November 17, 2025

SUMMARY

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

REFERENCE

This Summary outlines potentially significant issues from a cost or safety standpoint. This section is provided as a courtesy and cannot be considered a substitute for reading the entire report. Please read the complete document.

[Priority Maintenance Items](#)

Exterior

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

Condition: • Significant settlement evident at front porch, south column is in poor condition. While sound at time of inspection, porch will require eventual rebuild.

Location: West Porch

Task: Monitor

Cost: Consult Contractor For Cost

Structure

WALLS \ Solid masonry walls

Condition: • [Cracked](#)

Typical of this area some masonry damage due to settlement is evident. Some areas can be repaired with tuckpointing. Recommend replacement of s/e arches with steel lintels and repair of supporting masonry when replacing basement windows.

Implication(s): Weakened structure

Location: Various Exterior Wall

Task: Repair

Time: Unpredictable

Cost: Consult Contractor For Cost

Interior

RECOMMENDATIONS \ General

Condition: • This inspection does not cover legal use as multiple unit home or fire code compliance.

This concludes the Summary section.

The remainder of the report describes each of the home's systems and also details any recommendations we have for improvements. Limitations that restricted our inspection are included as well.

The suggested time frames for completing recommendations are based on the limited information available during a pre-purchase home inspection. These may have to be adjusted based on the findings of specialists.

[Home Improvement - ballpark costs](#)

ROOFING

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ROOFING

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Description

The home is considered to face: • West

Sloped roofing material:

- Composition shingles



1.



2.

Flat roofing material:

- Asphalt shingles



3.

ROOFING

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- [Modified bitumen membrane](#)



4.



5.

Approximate age:

- 13 years
- Older at flat roof areas.

Limitations

Inspection limited/prevented by: • Deck, could not inspect roof membrane below.

Inspection performed: • From roof edge

Age determined by: • Reported by seller

Recommendations

RECOMMENDATIONS \ Overview

1. Condition: • Some poor flashings need repair.

Location: Various

Task: Repair or replace

Time: Unpredictable

Cost: Minor

ROOFING

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91 Indian Road, Toronto, ON November 17, 2025

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ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

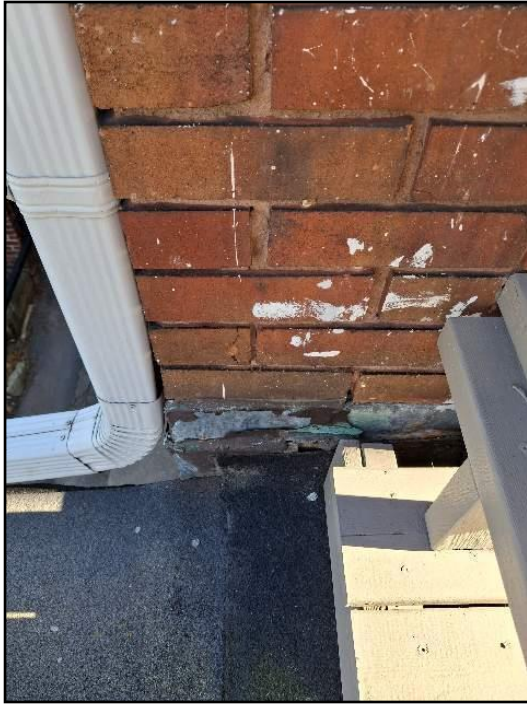
COOLING

INSULATION

PLUMBING

INTERIOR

REFERENCE



6.



7.

Description

Gutter & downspout material: • [Aluminum](#)

Downspout discharge: • [Below grade](#) • [Above grade](#)

Soffit (underside of eaves) and fascia (front edge of eaves): • [Wood](#)

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

Driveway: • Asphalt • Concrete • Earth

Porch: • Wood • Brick

Balcony: • Pressure-treated wood

Garage: • Attached • Masonry

Limitations

Inspection limited/prevented by: • Storage in garage

No or limited access to: • Area below steps, deck, porches

Recommendations

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

2. Condition: • Significant settlement evident at front porch, south column is in poor condition. While sound at time of inspection, porch will require eventual rebuild.

Location: West Porch

Task: Monitor

Cost: Consult Contractor For Cost



8.

EXTERIOR

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9.



10.

PORCHES, DECKS, STAIRS, PATIOS AND BALCONIES \ Floors

3. Condition: • [Rot](#)

West balcony due for rebuild.

EXTERIOR

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Implication(s): Weakened structure | Chance of movement | Material deterioration

Location: West Balcony

Task: Repair or replace

Time: Unpredictable

Cost: Consult Contractor For Cost



11.

GARAGE \ General notes

4. Condition: • Disrepair

Some wood, roofing and masonry repairs needed at garage.

Implication(s): Chance of water damage to structure, finishes and contents | Reduced operability

Location: East Exterior

Task: Repair

Time: Unpredictable

Cost: Consult Contractor For Cost

EXTERIOR

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12.



13.

Description

Configuration: • [Basement](#)

Foundation material: • [Stone](#)

Floor construction: • [Joists](#)

Exterior wall construction: • [Masonry](#)

Roof and ceiling framing: • [Rafters/roof joists](#) • Not visible

Limitations

Attic/roof space: • No access

Percent of foundation not visible: • 90 %

Recommendations

WALLS \ Solid masonry walls

5. Condition: • [Cracked](#)

Typical of this area some masonry damage due to settlement is evident. Some areas can be repaired with tuckpointing. Recommend replacement of s/e arches with steel lintels and repair of supporting masonry when replacing basement windows.

Implication(s): Weakened structure

Location: Various Exterior Wall

Task: Repair

Time: Unpredictable

Cost: Consult Contractor For Cost

STRUCTURE

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14.



15.



16.



17.

STRUCTURE

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18.

Description

Service entrance cable and location: • [Overhead - cable type not determined](#)

Service size: • [200 Amps \(240 Volts\)](#)

Main disconnect/service box rating:

• [100 Amps](#)

x2



19.

Main disconnect/service box type and location: • [Breakers - basement](#)

System grounding material and type: • [Copper - water pipe](#)

Distribution panel type and location: • [Breakers - basement](#)

Distribution panel rating:

• [100 Amps](#)

x3

Auxiliary panel (subpanel) type and location: • Breakers, second floor.

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

Type and number of outlets (receptacles): • [Grounded - typical](#)

Circuit interrupters: Ground Fault (GFCI) & Arc Fault (AFCI): • [GFCIs present](#) • [AFCI - panel](#)

Smoke alarms (detectors): • [Present](#)

Carbon monoxide (CO) alarms (detectors): • Present

Limitations

Not included as part of a building inspection: • Concealed Wiring

Recommendations

SERVICE BOX, GROUNDING AND PANEL \ Distribution fuses/breakers

6. Condition: • Oversized breaker (breaker too big).

Location: Basement Panel

Task: Correct

Time: Immediate

Cost: Depends on approach



20.

DISTRIBUTION SYSTEM \ Wiring (wires) - installation

7. Condition: • Cover exposed wiring with conduit.

Location: Various

Task: Protect

Time: Immediate

Cost: Minor

ELECTRICAL

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21.



22.

DISTRIBUTION SYSTEM \ Lights

8. Condition: • Exposed wires.

Location: Basement Laundry Area

Task: Improve

Time: Immediate

Cost: Minor



23.

Description

Heating system type:

- [Boiler](#)



24.

Fuel/energy source: • [Gas](#)

Heat distribution: • [Radiators](#)

Approximate capacity: • 150,000 BTU/hr

Efficiency: • [High-efficiency](#)

Approximate age: • [3 years](#)

Main fuel shut off at: • Meter

Failure probability: • [Low](#)

Auxiliary heat: • Heat pump.

Fireplace/stove:

- [Gas fireplace](#)

HEATING

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25. Gas fireplace

- Non-functional



26. Do not use



27. Do not use

Chimney/vent:

- [Metal](#)

For gas fireplace only.

- High temperature plastic

For boiler and water heaters.

- Sidewall venting

Limitations

Heat loss calculations: • Not done as part of a building inspection

Recommendations

GAS HOT WATER BOILER \ Radiators, convectors and baseboards

9. Condition: • No heat source.

Add heat to basement washroom to protect plumbing, leave door open in interim to prevent pipe freezing.

Location: Basement Bathroom

Task: Provide

Time: Unpredictable

Cost: Depends on approach

SPACE HEATER \ Electric radiant

10. Condition: • Electric radiant floor heat inoperative.

Location: North Third Floor

Task: Replace

Time: Discretionary

Cost: Consult Contractor For Cost



28.

COOLING & HEAT PUMP

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91 Indian Road, Toronto, ON November 17, 2025

SUMMARY

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Description

Air conditioning type: • [Ductless \(Mini split\) system](#)

Cooling capacity:

• [24,000 BTU/hr](#)

x3

Compressor approximate age: • 6 years

Failure probability: • [Low](#)

Limitations

Inspection limited/prevented by:

• Low outdoor temperature

Systems not tested.

INSULATION AND VENTILATION

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91 Indian Road, Toronto, ON November 17, 2025

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Description

Attic/roof insulation material: • [Glass fiber](#)

Attic/roof insulation amount/value: • Not determined

Attic/roof ventilation: • [Roof vent](#)

Wall insulation material: • [Glass fiber](#)

Wall insulation amount/value: • Spot checked only • 0-12

Foundation wall insulation material: • [Glass fiber](#)

Foundation wall insulation amount/value: • 0-12

Limitations

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

Recommendations

RECOMMENDATIONS \ Overview

11. **Condition:** • Increased insulation is an improvement and not an essential repair.

Description

Water supply source (based on observed evidence): • Public

Service piping into building:

- [Copper](#)

3/4 inch

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

Main water shut off valve at the:

- West
- Basement



29.

Water flow and pressure: • Good

Water heater type:

- Tankless/On demand
- x2



30.



31.

Water heater fuel/energy source: • [Gas](#)

Water heater approximate age: • 6 years

Water heater failure probability: • [Low](#)

Waste and vent piping in building: • [ABS plastic](#) • [Cast iron](#)

Pumps: • No sump present

Floor drain location: • Near heating system

Backwater valve: • Not present

Limitations

Items excluded from a building inspection: • Concealed plumbing

Recommendations

RECOMMENDATIONS \ Overview

12. Condition: • All fixtures in good working order.

SUPPLY PLUMBING \ Water service pipe

13. Condition: • Water meter has been enclosed behind finishes, recommend installing access panel.

Location: West Basement

Task: Improve

PLUMBING

91 Indian Road, Toronto, ON November 17, 2025

SUMMARY	ROOFING	EXTERIOR	STRUCTURE	ELECTRICAL	HEATING	COOLING	INSULATION	PLUMBING	INTERIOR
REFERENCE									

Time: If necessary
Cost: Minor

Description

Major floor finishes: • [Carpet](#) • [Hardwood](#) • Vinyl

Major wall finishes: • [Plaster/drywall](#)

Major ceiling finishes: • [Plaster/drywall](#)

Windows: • [Fixed](#) • [Single/double hung](#) • [Casement](#) • [Skylight](#)

Glazing: • [Double](#) • [Primary plus storm](#)

Exterior doors - type/material: • Hinged • [Wood](#) • Metal-clad

Limitations

Inspection limited/prevented by: • Storage/furnishings

Not included as part of a building inspection: • Appliances

Percent of foundation not visible: • 90 %

Recommendations

RECOMMENDATIONS \ General

14. Condition: • This inspection does not cover legal use as multiple unit home or fire code compliance.

WINDOWS \ General notes

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

Some original windows remain in use.

Implication(s): Increased heating costs | Increased maintenance costs

Location: Various

Task: Replace

Time: Discretionary

Cost: Consult contractor for cost



32.

WINDOWS \ Skylight

16. Condition: • Lost seal on double glazing.

This issue is primarily cosmetic.

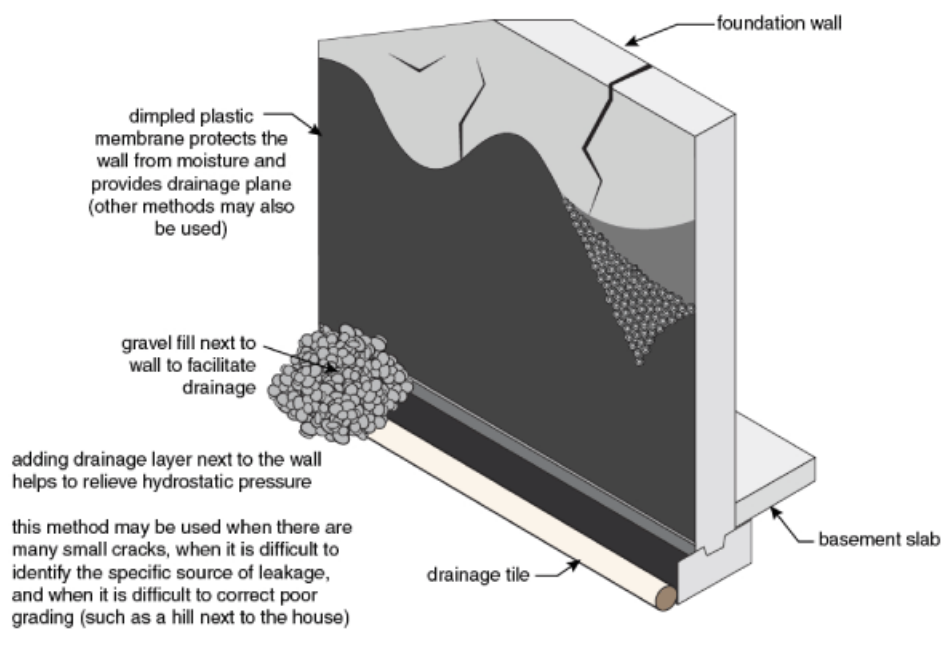
Location: South Third Floor

BASEMENT \ Wet basements - corrective action noted

17. Condition: • [Drainage membrane](#)

Exterior foundation membrane present at s/e exterior only. Recommend installing at interior of balance of basement when renovating..

Crack repair – drainage layer



33.

SUMMARY	ROOFING	EXTERIOR	STRUCTURE	ELECTRICAL	HEATING	COOLING	INSULATION	PLUMBING	INTERIOR
REFERENCE									

END OF REPORT

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