



Building Inspections Ltd.

INSPECTION REPORT

INSPECTED PROPERTY		CLIENT INFORMATION	
Address:	55__ Indian River Road, North Vancouver, B.C.	Name / Address:	
Date of Inspection:	AUGUST 15, 2010	Contact Phone #:	
Time Started:	09:30	Outdoor Temp:	17°C
Weather Conditions:	Overcast & drizzle, Mild	Outdoor Humidity:	63%
Ground Conditions:	Dry	Indoor Temp:	21°C
Those Present:	Realtor & Buyer's relative	Indoor Humidity:	45%
Occupancy:	Vacant	Referred By:	Realtor

INTRODUCTION AND SCOPE

The on-site inspection consists primarily of visual observations of accessible areas of the property. No attempt is made to penetrate sealed surfaces unless authorization has been obtained from the vendor. Moving of obstructing articles such as furniture, carpets and stored articles is not carried out as part of the inspection. Removal of snow, exterior landscaping or excavations of soil are not carried out. Gaining access to areas where there is a risk of injury or damage to the building is also not attempted. Because of the foregoing, it should be understood that complete identification of all building problems is, in many instances, impractical to achieve. Familiarity with the wide range of disciplines required for complete inspection of a home does not permit the inspecting engineer to be an expert in all fields. With these and other constraints in mind, additional repair costs beyond those noted in the report should be assumed for budgetary purposes. No attempt is made to identify foundation leakage problems and other moisture penetration problems associated with the achieved integrity of the exterior envelope seal. These types of problems often materialize and become more pronounced with prolonged heavy rainfall or unusual wind/weather conditions that are not present during our inspection. The Property Disclosure Statement should be carefully reviewed for possible evidence of these types of problems. Direct owner inquiries in this respect are also recommended. Older structures that have received poor maintenance are more likely to contain underlying problems that could remain undetected.

During the life of a building, all structures will suffer from exterior water ingress at some point in time. The extent and frequency of the water ingress will depend on such factors as the design of the building, the quality of construction, the rain / wind exposure and the level of exterior maintenance. Based on the above factors, the subject building would be considered a low risk to water ingress. Water penetration through openings in the envelope can result in decay of the structural framing. Damage of this type is often difficult to detect during a



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visual inspection. These problems are often not discovered until openings are cut into the wall, ceiling or floor cavities. This type of work is not carried out as part of our visual inspection.

Our inspections are carried out to meet or exceed the Standards of Practice set out by the Applied Science Technologist and Technicians of British Columbia (ASTTBC). This standard outlines the inclusions and exclusions of a typical inspection. These standards should be carefully read to fully understand the scope of the inspection. The ASTTBC Standards of Practice can be viewed on the web at <http://bcipi.asttbc.org/standards.html> If you wish to obtain a printed copy of the ASTTBC Standards of Practice, we would be pleased to send you a copy by mail.

Inspection of security systems, smoke alarms and household appliances is beyond the scope of our inspection. Smoke and/or heat detectors should be positioned throughout the house as a fire safety consideration. Inspection for possible pet odours or related damage to floor coverings, which may be obscured by good ventilation and/or placement of furniture, is similarly not included. Positive identification of insect or rodent infestations, which become more readily apparent during specific parts of their seasonal life cycle is also beyond the scope of our inspection. No obvious evidence of an active infestation problem was found during our inspection.

The inspection and report are not intended to reflect the market value of the premises and at no time does the inspector make any recommendation as to the advisability of purchase. No opinion is offered as to whether or not the dwelling inspected satisfies any of the prevailing or applicable municipal or national building codes. The time involved in a review of building department records places that task beyond the scope of the inspection. Further information may be available from that source.

When a residential building or home is constructed, the Local Authority Building Inspectors carry out detailed scheduled inspections of the construction. These inspections ensure that the construction meets their standards and that of the National Building Code. When alterations or renovations are carried out to the home at a later date, this work should also be inspected by these inspectors. In many cases, however, homeowners will renovate without going through the building permit and inspection process. As a result, the work carried out is not monitored by a professional inspector and the construction is often substandard. In this case, the structural work below both buildings appears have been carried out by unskilled workers and further hidden problems should be expected.

All statements made in this report regarding the inspected property are the opinion of the inspecting engineer, reached after a visual inspection of the property. The report does not include an inspection for the presence of materials that may be hazardous to health and/or inspection for the presence of on-site materials or equipment that could require removal for environmental protection reasons. Materials such as lead paint and asbestos are common in building constructed prior to the 1970's. Detailed inspection for hazardous materials such as asbestos, mold and UFFI are not conducted. This work can be performed by a specialist in that field at additional expense.

The opinion does not constitute or imply a guarantee or warranty of the condition of the equipment and/or structure(s) inspected. No responsibility or liability is accepted for any claim for loss, damage, or injury to life or limb, howsoever or whensoever occurring, due to any defect or inaccuracy in the information herein contained.



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PROPERTY AND BUILDING DESCRIPTION

ROAD FRONTAGE		PROPERTY	
Road Surface:	Asphalt	Location:	East side of the road side of the road
Traffic and Noise:	Quiet street	Topography:	Sloped moderately towards the east
Curb/sidewalk:	None	Drainage:	Surface Drainage
Hydro/Tel/Cable:	Overhead from pole		
Potable Water:	Municipal underground		
Sanitary Sewer:	Septic system		

BUILDING	
Age of Building:	Unknown
Type of Building:	Single Family Home
Style:	Cottage
Number of Levels:	Two



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BUILDING EXTERIOR

FOUNDATION, CLADDING AND DECKS

	Description	Comments
Foundation:	Concrete and block perimeter foundation with interior footings	Many of interior posts were poorly supported
Wall Cladding:	Horizontal and vertical wood siding	No problems were found with siding
Paint Coverage:	The paint type was not confirmed	Paint was in reasonable condition
Exterior Doors:	Solid core wood	No problems were noted with the exterior doors
Decks:	Located at east side of both buildings	The lower deck was poorly constructed
Surface Type:	Open wood decking with vinyl membrane on main floor deck	No problems were noted with visible areas of the deck surfaces
Railing Type:	Wood, Aluminum and tempered glass	Railing load carrying capacity was not tested

ADDITIONAL INFORMATION

The ground at the west side of the property slopes towards the house. The maintenance of a good drainage system around the house will be required to protect against water entry into below grade areas.

The main building is supported by a concrete and block perimeter foundation, with interior posts, some of which were supported on concrete footings. Many of the posts were supported directly on the dirt and decay was observed at the lower areas. Decay was observed at the bases of the west posts below the cottage. Replacement of any decayed posts should be carried out. The installation of proper concrete footings is recommended for all support posts where they are not provided. These should be constructed on solid bearing material and sized to support the imposed load. They should also be constructed high enough above grade to protect the post bases from ground moisture. Another post at the north side of the cottage was located outside the exterior wall. Rain exposure will cause decay of this post and supported beam. The installation of a post below the structure and removal of any sections of the beams which extend beyond the walls of the structure should be carried out.

The walkway at the west entry to the main building was above the top of the concrete foundation. Encroaching soil and landscaping at that location should be removed to protect the exterior cladding and underlying wood-frame structure from ground moisture. Lowering of the grade will also improve the drainage. The installation of a drainage channel adjacent to the wall of the house can be provided to collect surface drainage and to protect the base of the wood frame wall from ground moisture. Structure decay and associated insect activity are possible in conducive damp environments. Decay in the base of the wall should be expected and repaired when this work is carried out.



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Sagging and sloping was observed at the lower deck. The support structure was found to be poorly supported. Many of the posts were not supported on proper concrete footings. The wood framing consisted of a series of small members placed in a random pattern. This framing configuration will not be capable of supporting a large load and access to this deck should be limited to small groups. Re-building of this deck with posts supported on properly designed and constructed concrete footings and conventional framing using treated wood is recommended.

The access stairs on the west side of the property were also poorly constructed and were in poor condition. There were many split and deteriorated stringers and decay found in some of the treads. Temporary repairs have been carried out in the past, however, replacement of these stairs is recommended. Again, heavy loads should be avoided to prevent the collapse of these stairs. Moving of furniture and other heavy items should be avoided, pending stair replacement.

ROOF

	Description	Comments
Method of Inspection:	Inspected by walking on roof	No roof access problems were encountered
Type of roofing:	Laminate Asphalt Shingles with metal roofing on guest house	Roofing was in apparent good repair
Approximate Age:	4-5 years	The owner should be questioned regarding the availability of a roofing warranty
Roof Design:	Gable roof	Roof drains should be clear of any obstructing material
Slope of roof:	Moderate	An adequate drainage slope appears to be provided
Eaves:	1-2 ft. Overhang	The eaves will provide some protection to the walls and windows below

ADDITIONAL ROOF INFORMATION

The asphalt shingle roofing on the main building appeared to be in good condition, consistent with its indicated 4-5 year age. The shingle type was not specifically identified. Total life expectancies in the order of 15 to 20 years are typically associated with the conventional asphalt shingle applications. Modern fibreglass-base shingles or advanced asphalt shingles with quoted 25- to 30-year material guarantees are also now available as a more expensive but cost-competitive longer-life future replacement option. The present owners should be questioned regarding the possible existence and transferability of a roofing warranty.

The cottage was clad with a profiled metal roofing application. Metal roofing systems are available in a wide range of materials, thickness, profiles and protective coating systems. The product specifications were not determined in this instance. If correctly installed the metal roofing should prove to be a long-lasting low-maintenance surface.



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CHIMNEYS AND GUTTERS

	Description	Comments
Chimney Material:	Brick	No visible problems were observed with the chimney
Flashings / skylights:	Chimney flashings	No visible problems were noted with the flashings
Vents on Roof:	Plumbing & roof vents	No visible problems were noted with the vents
Gutters & Downpipes:	Aluminum	Gutters were in reasonable condition

ADDITIONAL INFORMATION

The soot accumulations in the chimney flue have now reached a point where cleaning is recommended. This work should be scheduled before the next winter heating season. The use of a chimney sweep with Wood Energy Technician qualifications is recommended. This will permit a further assessment of the flue interior by a qualified technician.



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INTERIOR OF HOME

CRAWL SPACE

	Description	Comments
Access for Inspection:	Access was gained to all areas	Comments are limited to only the areas which were accessed and visible
Floor Construction:	Soil floor surface with some rock and concrete	The removal of any debris from the main house crawl space floor and the installation of a plastic vapor barrier is recommended
Level of Moisture:	Dampness and standing water was noted in the main crawl space	Dampness is common on rocky crawl space areas. Additional drainage should be provided
Ceiling Construction:	2x6 joists @ 16" centers	Many structural problems were found under both buildings. A further review and correcting of these problems should be carried out
Wall Construction:	2x4 exterior wall construction	2x4 framing is common for the age of construction

ADDITIONAL INFORMATION

The crawl-space below the main building was for the most part dry at the time of inspection. There was however water seepage noted at the north and south areas of this crawl space. This is common in rocky areas on the North Shore. Some drainage work has been carried out in an attempt to divert the water. An electric submersible pump was installed in a sump at the southeast area. This will provide some drainage protection however, further work can be carried out to reduce the amount of moisture in this space. The construction of a concrete wall at the edge of the exposed soil face to the west of the sump could be installed. A perforated drain leading into the sump could be installed. Any damp surfaces should be covered with a polyethylene vapour barrier to prevent evaporation from any damp surfaces. Ventilation should also be provided for the crawl space to allow any moist air to dissipate to the exterior.

There were two holes on the north wall where small animals could enter the crawl space. Sealing of these openings is recommended.

There was a beam located below the north area of the cottage which has failed. Replacement of this beam is recommended. There were other beams in both crawl spaces which were poorly supported. A contractor should inspect and correct any beams which are poorly supported. We also recommend installing steel brackets at the post to beam connections. These will improve the support of the structure particularly for lateral loads.



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INTERIOR FINISHES, DOORS AND WINDOWS

	Description	Comments
Wall and Ceiling Finishes:	Gyproc	Interior finishes were in good condition
Ceiling Structure:	Ceiling structure was not inspected due to installed finishes	No comments are made about the ceiling structure.
Floor Coverings:	Carpet, tile and hardwood flooring	Visible floor surfaces were in good condition, sloping floors were found in both buildings
Type of Doors:	Hollow core wood	The doors were generally in good condition
Hardware:	Standard door hardware	No problems were noted with the door hardware
Fit:		The doors that were tested were well fit in their frames
Style of Window Frame:	Vinyl and aluminum frame	No visible problems were noted with the window frames
Window Operation:	Sliding Track and Latch	The windows which were tested functioned without difficulty
Glazing:	Double-glazed	No damaged glazing was found at the time of inspection
Interior Stairways:	A stairway was noted between the basement and main floor of the house	No problems were noted with the installed stairway

ADDITIONAL INFORMATION

The interior surfaces were in above-average condition for their age, as a result of recent renovations. Floor slopes were noted at several locations in both buildings. Poor support in the sub-structure has caused the sloping. Structural work in the crawl spaces should be carried out to re-align and support the structure.

Both buildings were fitted with double-glazed aluminum and vinyl sash windows. The window frames were in good condition, consistent with their age. When a sample of window vents was tested, they operated with comparative ease.

The perimeter seals in permanently sealed double-glazed window units are susceptible to failure. This failure is related to cyclic movement of the glazing and, to some extent, to breakdown of the glazing seal from ultra-violet exposure. Manufacturer warranties, which are limited, typically vary from 1 to 7 years. Life expectancies in the order of 10 years are generally accepted as an industry standard. These are exceeded in most instances. Simple repair of the window seal is impractical. The dates on the window spacer bars that were checked indicated 1991 production. No failed window seals were identified during limited inspection of the units.



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KITCHEN CABINETS AND COUNTERS

	Description	Comments
Type of Cabinets:	Thermofoil over MDF with composite cabinets	The cabinets were in good condition
Door Hinges:	Spring Hinges	No problems were noted with the hinges
Type of Countertop:	Granite	The countertops were in good condition
Ventilation:	An exterior venting fan was installed above the stove	No ventilation problems were noted within the kitchen

FIREPLACES

	Description	Comments
Fireplace location:	Wood Burning: living room, cottage	Not tested

ADDITIONAL FIREPLACE INFORMATION

The wood burning fireplaces were not tested as part of the inspection. The size of the main house fireplace frontal opening is however adequate for the size and height of the flue.

There was a free-standing wood-burning appliance located in the guest house. These types of appliances are designed to operate at low draft settings. High operating temperatures are generated as a result. The number of fires involving the use of solid-fuel-burning appliances and fireplace inserts has unfortunately increased dramatically in recent years. A high percentage of these fires has been attributed to installations where the appliance, chimney, or flue connector was installed too close to combustibles. Insurance companies are becoming increasingly concerned with the installation of these appliances. A review of the installation by a qualified Wood Energy Technician (WET) is suggested unless a certificate or other documentation confirming its safety can be obtained from the present owners. Particular attention should be paid to the nearby placement of furniture and the proximity of wood storage when the appliance is in use.

Solid-fuel-burning appliances and equipment operated at low draft settings can produce a comparatively rapid build-up of creosote residue in the chimney flue, particularly if damp wood is burned. When ignited, this creosote residue can develop an extremely hot fire. Care should, therefore, be exercised to maintain a clean chimney.



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PLUMBING

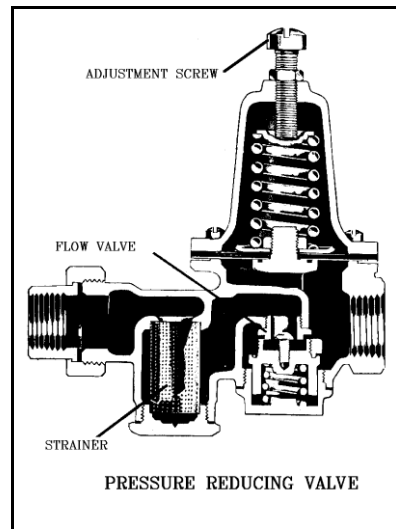
WATER DISTRIBUTION SYSTEM

	Description	Comments
Water service entry and shut off valve location:	Located at north end of main building crawl space	Leakage was observed at the main service pipe
Pressure Reducing Valve:	Standard Watts valve (see sketch below)	No problems were noted with valve
Static Water Pressure:	70 psi	Static pressure was within recommended 40 to 80 psi range
Pressure Under Flow:	60 psi @ 3 imperial gallons per minute	Pressure drop of this size is normal
Supply Piping:	Copper and plastic PEX pipe	No problems were noted with visible sections of the supply plumbing
Cross Connections:	Found at the hot water tank and hose bib	Vacuum break devices were found at these locations

ADDITIONAL INFORMATION

Available pressures from the district water mains and local distribution systems have wide variations, depending upon elevation differences between property locations and the water distribution source. In most instances, these pressures exceed the 40 to 80 psi pressure range considered to be desirable for residential use. High water pressures can result in persistent problems with shut-off valves in appliances and other installed plumbing fixtures. Pressure reducing valves are available to allow a downward regulation. There are a number of different designs. The more common model is shown in the sketch. On the valve shown, the pressure reduction is achieved by releasing the locking nut and turning the adjusting screw. A pressure reducing valve of a similar design has been installed.

The water service pipe was found to run down the north side of the property from the parking area to the main house. The pipe was installed in a 4" diameter flexible Big O plastic pipe with insulation around the water pipe. Water running out of the lower end of the Big O pipe suggests a leakage problem in the upper section of the water pipe. A further review by a plumber and repair or replacement of this pipe is recommended.





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The outside hose bib at the lower deck has been taken off ahead of the pressure reducing valve. This provides higher municipal pressure for exterior yard use. This pressure, which will be susceptible to daily and seasonal fluctuations, was measured at 130 psi at the time of inspection.

HOT WATER SYSTEM

	Description	Comments
Type of Tank:	Electric hot water tanks	Slow heat recovery is normal for electric tanks
Make of Tank:	Gemco and Bradford White	
Date of Production:	2000	Typical life expectancy of tank is approximately ten years
Capacity:	38.5 Imperial gallons for house	Tank appears to be adequately sized for normal use of the fixtures

ADDITIONAL HOT WATER SYSTEM INFORMATION

Hot water was provided by two electric hot-water tanks. The capacity of the tanks is considered to be adequate for normal usage of the connected fixtures. Hot-water tanks achieve typical life times in the order of 10 years. No leakage was found at the bases of the tanks to indicate a current problem with the tanks.

The temperature of the hot water was not measured. Tank hot-water settings of 120° F. to 140° F. are typical. Settings as low as 110° F. have been recommended by BC Hydro for energy conservation. Excessively high settings should be avoided because of the risk of scalding. Specially-designed pressure-balancing valves, also known as anti-scald valves, are available to replace standard single-lever mixing valves. Young children, invalids, and the infirm should be supervised when using hot-water fixtures.



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WASTE PLUMBING AND FIXTURES

Type of pipe:	Cast Iron, ABS pipe
Condition of System:	No problems found
Toilet Flush Valves:	No problems were noted with the toilet flush valves
Bathroom Ventilation:	Exterior venting fans and/or windows were noted in all bathrooms
INSTALLED FIXTURES	
GUEST COTTAGE:	Three piece bathroom
MAIN FLOOR:	Kitchen sink, two piece bathroom, three piece en-suite bathroom, washer hookup
UPPER FLOOR:	Cottage three piece bathroom

ADDITIONAL WASTE PLUMBING INFORMATION

When the fixtures were tested (washer hook-up excepted) they were found to operate without consequential problem. The main waste pipe below the guest cottage was poorly supported. The installation of additional supports is recommended to protect this pipe from damage.

The house waste appears to discharge to a septic system. Testing and/or inspection of the tank and field was not conducted as part of our inspection. The owner should be questioned to obtain any past maintenance records or inspections. Tank pumping and sub-surface investigations of the field could be scheduled at additional expense. It should be recognized that changes in occupancy or past additions to the house could affect the system performance. The septic tank appeared to be located below the lower deck.



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HEATING

	Description	Comments
Type of Heating:	Electric baseboard heat	Zoning of heat is provided, however, proper ventilation in home should be maintained

ADDITIONAL HEATING INFORMATION

Both buildings were heated by electric baseboard heat. Baseboard heaters provide heat primarily by convection. A small amount of heat, in the order of 10%, is emitted in the form of radiation. Drapery and furniture clearances are, as a consequence, essential to achieve maximum heating efficiency. Electric heat is more expensive than systems using conventional natural gas fuel. Baseboard heat does, however, enjoy the advantage of lower maintenance costs and the flexibility of independent zoning. The baseboard convectors responded correctly to their respective thermostats.

Previous electrical bills should be reviewed with the present owners in an attempt to establish probable future heating costs.



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ELECTRICAL

DESCRIPTION OF ELECTRICAL SYSTEM

	Description	Comments
Meter Location:	On south wall of the house	No problems were noted with the meter
Voltage:	240/120 volt	
Service Conductors:	Copper	No visible problems were noted with the service conductors
Grounding:	Grounding for electrical system was not confirmed	
Main Disconnect (type / amperage):	Modern breaker / 125-amp	The capacity of the electrical service appears to be adequate
Interior Panel Locations:	Located at south wall of crawl space	Unobstructed access to panels should be maintained
Wiring in Panel:	Copper wiring	The panels were wired with reasonable wiring practice
Wiring Style:	Modern grounded wiring	This type of wiring is consistent with modern wiring practices
Outlets:	3-pronged grounded	All outlets that were tested functioned without problem
Ground Fault Circuit Interrupters:	For bathroom + exterior outlets	All GFCI's responded to their test buttons

ADDITIONAL ELECTRICAL INFORMATION

The electrical service is a 240-volt system. Over-current protection is provided by a 125-amp breaker. This is larger than the 100-amp panels used in most residential construction but is required because of the electric heating loads.

The main breaker panel feeds two sub-panels. The breaker panels were wired with reasonable wiring practice using copper conductors. No visual evidence of overheating was found to indicate a thermal problem with the panel connections. There was only one vacant breaker position within the main panel.

The lights, outlets, and switches that were tested at random throughout the home were energized and operated correctly. The ground fault interruptors similarly responded correctly to their test buttons.



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ATTIC SPACE

	Description	Comments
Location of Access:	In bedroom closet	No access problems were noted
Roof Structure:	2x6 rafters @ 16" centers	No roof structural problems were noted
Insulation:	10-12" of fibreglass batts	The level of installed insulation was up to modern standards
Vapor Retarder:	Polyethylene was noted under the installed insulation	The installed insulation prevented a detailed inspection of the installed vapor retarder
Ventilation:	Soffit vents + Roof mounted vents	No problems were noted with the ventilation

ADDITIONAL ATTIC INFORMATION

The attic-space was visually inspected from the access opening. Detailed inspections with the often associated hazard of damaging ceiling surfaces obscured by insulation fill are beyond the scope of our inspection. The attic-space was insulated with 10-12" of fibreglass batt insulation, which is adequate by modern insulation standards.

Ventilation provided by the soffit vents and roof-mounted vents was, in our opinion, adequate. No consequential condensation-related staining was found on the roof structure to suggest a past ventilation deficiency.

SUMMARY OF INSPECTION

The house is an older Woodlands structure, which has been renovated in recent years. The overall design of the house would be considered well suited for the damp climate conditions in the Lower Mainland. The quality of construction would be considered below average on a relative scale. Past maintenance of the house appears to have been average over recent years. Repair and maintenance of items discussed in the report should be carried out as soon as practicable. Further hidden problems which could not be detected during our visual inspection should also be expected.



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Repair / maintenance items and recommendations based on the inspection, with limitations as noted throughout the report, and listed in the general order of the report sequence are:

1. Review the Property Disclosure Statement in detail, with particular attention paid to possible moisture penetration or other problems that could be difficult to detect as part of our inspection.
2. Trim the tree branches, which are interfering with the overhead utility wires.
3. Have the hot-tub, and its equipment reviewed by a pool maintenance contractor if its condition is critical to your purchase decision.
4. Note the problem with the drainage at the south area of the west wall near the main entry. Install a drainage channel adjacent to the wall and repair any damage to the base of the wood structure.
5. Provide proper concrete footings for all support posts below both buildings.
6. Replace any decayed and missing support posts.
7. Replace the failed wood beam below the guest cabin. Raise and level the structure following all structural repairs.
8. Seal the small holes on the north wall of the main crawl space.
9. Carry out drainage work to reduce the amount of surface water in the main crawl space. Cover the floor surface with a polyethylene vapour barrier and provide ventilation for this space.
10. Replace the poorly built lower deck for safety reasons.
11. Replace the wooden stairs on the upper west part of the property.
12. Question the present owners regarding the possible existence and transferability of a roofing warranty.
13. Schedule cleaning of the chimney flue.
14. Question the present owner regarding the availability of an inspection certificate for the free-standing wood-burning appliance. Have the wood-burning appliance reviewed by a qualified Wood Energy Technician to confirm safety of the installation if a certificate is not available.
15. Locate and repair the present leakage problem at the main water service pipe.
16. Note the advanced hot-water tank age. Budget accordingly for its near-term replacement.
17. Provide improved support for the waste pipe below the guest cottage.
18. Question the present owners regarding location of the septic tank and the field configuration to permit future maintenance of the system. Hire a septic contractor to inspect the system and determine the capacity and future maintenance requirements of the system.



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19. Review past heating bills in an attempt to establish probable future heating costs.

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If you discover any significant items in the home, which are inconsistent with the information discussed on site or in the report, please do not hesitate to contact our office at 604-926-6666. We will gladly provide any necessary clarification and re-visit the home to check the item of concern if necessary.

Yours truly,

A handwritten signature in blue ink that reads "Matt Foxall". The signature is written in a cursive style with a large, looping "M" and "F".

Matthew A. Foxall, CHI, CRI, BPCPA Licence No. 47653

MAF/maf