



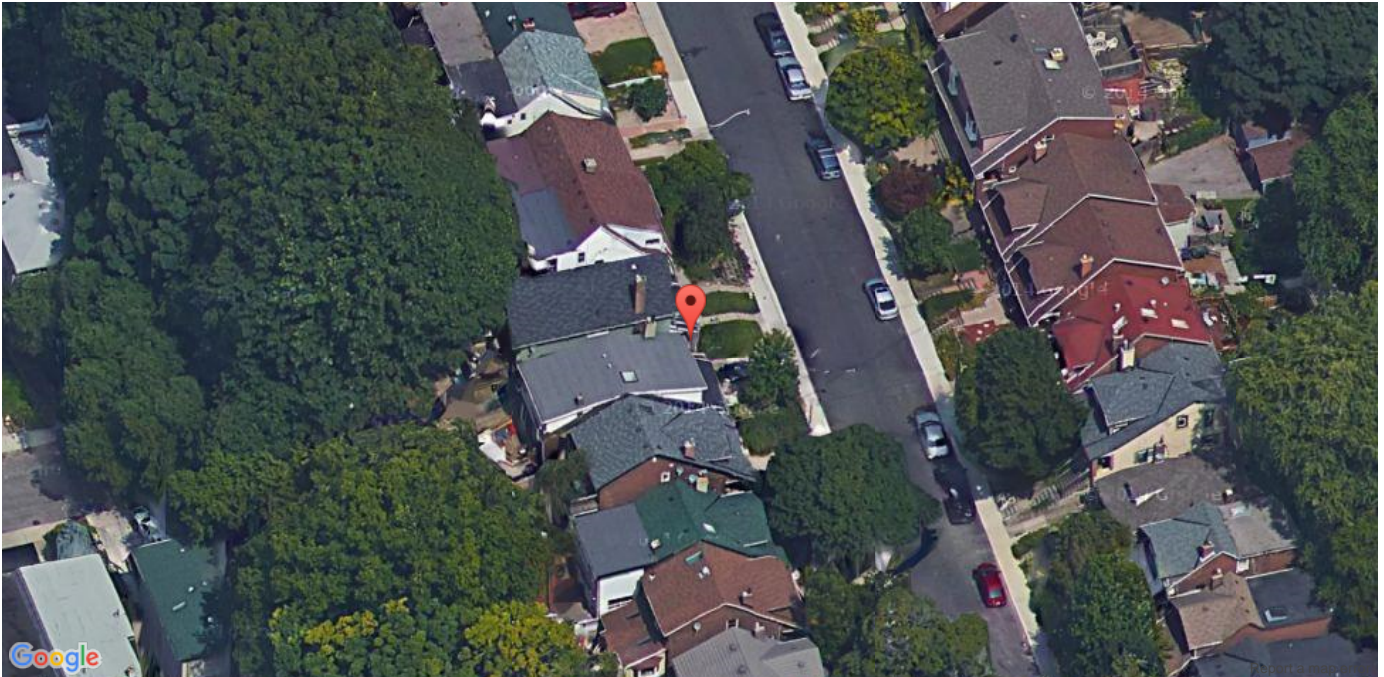
Property Address: 226 Gainsborough Road, Toronto ON M4L 3C6

Courtesy of



Local: 416-964-9415
Long Distance: 800-268-7070
info@carsondunlop.com
www.carsondunlop.com





REPORT DETAILS

Property Address:
226 Gainsborough Road
Toronto ON M4L 3C6

Report Number
124781819

Report Date
2015-09-16

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WHY YOUR HOMEVERIFIED REPORT IS IMPORTANT!

SELLING A HOME

When you're selling a home, providing potential buyers with a HomeVerified report shows that you're upfront and open to disclosing the full history of your home, right from the start. Home Buyers will know that you're a Seller they can trust and they'll appreciate your full disclosure – which often helps to close the sale.

BUYING A HOME

When you're a Home Buyer, HomeVerified gives you valuable insight into what's happened to a home over its lifetime. You can feel confident that you know important details about a home and can make a better informed purchase decision with this data.

HomeVerified is a Canadian provider of home history reports – a critical tool when you're buying or selling any home.

A HomeVerified report establishes trust and transparency between a Home Buyer and a Home Seller by removing the guesswork about a home's past – replacing it with impartial, accurate and real-time data.

YOUR REPORTS INCLUDES:



Real-time data.

Live, real-time data sources provide you with up-to-the-minute information from governments, police departments, private and public insurance agencies and many other providers.



Specific Insurance Claims data.

Learn whether the home has had an insurance claim, the type of incident occurred and the amount of damage. How do I use this data?

- Claims data highlights past structural incidents that have occurred in the home.
- Claims data allows a home inspector to focus more specifically on areas in the home which may have had issues.
- A history of insurance claims can significantly increase insurance policy costs for a property.



Grow-Up & Meth Lab activity.

Past clandestine drug activity from police data has been gathered from a variety of sources across the country. Why does this matter?

- Grow-Ops can cause structural issues and a tendency to have mold problems - most importantly these can lead to serious health and safety concerns for a home owner.
- A history of Grow-op or meth lab activity can significantly decrease the future resale value of a home.
- While HomeVerified regularly requests grow-op data from law enforcement agencies, **not all police departments comply with these requests.** We encourage all users of this Report to contact their local police departments directly for specific inquiries regarding any address.



Neighbourhood Insurance Claims history.

Discover which types of insurance claims have tended to occur in the past 5 years in the neighbourhood surrounding your potential home. Why should you care?

- Recurring neighbourhood claims of a particular type can be an indicator of specific local municipal deficiencies or neighbourhood issues. Flooding might be an example.



National School Rankings.

Nothing is more important than your children – see detailed rankings for local Elementary & Secondary schools. Does this really matter?

- Examining the ranking of schools (based upon national standards) within a neighbourhood, can assist in choosing the area in which you wish to locate your family.

1. INSURANCE

CLAIMS HISTORY & GROW-OP RECORDS

PROPERTY ADDRESS: 226 GAINSBOROUGH ROAD, TORONTO ON M4L 3C6

HomeVerified scanned more than 10 million records to compile this summary of claims incidents at this residence.

Records Scanned	Records		Provincial Average Claim Size	Canadian Average Claim Size
Water Damage				
Buildings	No damage report found	✓		
Flood or Sewer Backup	No damage report found	✓		
Fire Damage				
Buildings	\$2,281 Claim Date: March/1994		\$56,885	\$51,212
Smoke Damage	No damage report found	✓		
Windstorm/Hail				
Buildings	No damage report found	✓		
Glass Breakage	No damage report found	✓		
Collapse of Building	No damage report found	✓		
Earthquake Damage	No damage report found	✓		
Grow-Up & Meth Lab	No damage report found	✓		



HomeVerified maintains the most sophisticated and comprehensive clandestine laboratory database in the country. By identifying more than 17,000 addresses with grow-op activity dating back to 1998, HomeVerified helps protect unsuspecting consumers across the country. HomeVerified aggressively solicits Canadian police and fire authorities to share this data through regular Freedom of Information requests. Despite these efforts some law enforcement agencies refuse to comply. As a result HomeVerified encourages all prospective homebuyers to contact their local law enforcement agency directly to inquire about any home prior to its purchase.



Damage Report Found...now what?

- **HOMEVERIFIED DOES NOT HAVE ACCESS TO ANY FURTHER DETAILS REGARDING ANY PORTION OF ANY CLAIM OTHER THAN THAT DATA DISPLAYED IN THE CLAIMS TABLE DIRECTLY ABOVE.**
- For water & fire damage reports found, home inspectors will pay particular attention to water issues and may recommend additional investigation including the use of Infrared Thermography (Thermal Imaging) to help identify concealed moisture, for example. Inspectors may also recommend a video inspection of sewer lines to help ensure there are no obstructions or collapsed pipes that may result in a sewer backup.
- Where the home has been identified as grow-op or meth lab, home inspectors may recommend an indoor air quality investigation and a comprehensive electrical inspection.
- \$0.00 Claims represent a claim that was initiated but either subsequently cancelled and/or resulted in no claim damages being distributed.

2. CLAIMS ANALYSIS

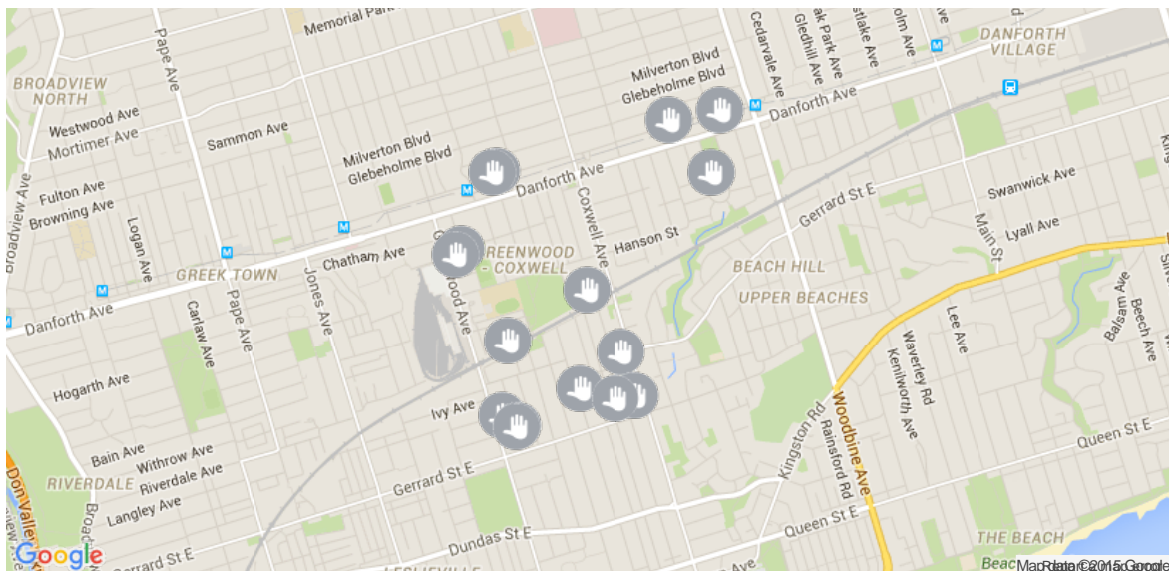
BY NEIGHBOURHOOD & GROW-OP RECORDS

PROPERTY ADDRESS: 226 GAINSBOROUGH ROAD, TORONTO ON M4L 3C6

This report reflects the claims incidents that have occurred during the past 5 years in the surrounding area where this residence is located.

	Five Year Total	2014	2013	2012	2011	2010
Windstorm/Hail	2	0	0	1	0	1
Water Damage	7	0	2	1	1	3
Fire Damage	0	0	0	0	0	0
Burglary/Theft	0	0	0	0	0	0
Other	1	0	0	0	0	1
Total Losses	10	0	2	2	1	5

Grow-Up & Meth Lab Activity



17 police reported incidents of grow-op and/or meth. lab activity occurred within 1 KM of 226 Gainsborough Road, Toronto ON M4L 3C6.

3. LOCAL SCHOOL RANKINGS

ELEMENTARY SCHOOLS

PROPERTY ADDRESS: 226 GAINSBOROUGH ROAD, TORONTO ON M4L 3C6

Bowmore Road Junior and Senior Public School

80 Bowmore Rd
Toronto, ON M4L 3J2
School District: Toronto DSB

Ranking 2012-13: 1148/3030
Rank in the most recent five years: 1313/2292

School Information:

Gr 6 enrollment: 64
ESL (%): 0.0

Average family income (\$): 85,100

	2013	2012	2011	2010	Trend
Gr 3 avg. level					
Reading	2.8	2.6	2.7	2.7	—
Writing	2.8	2.7	2.7	2.7	—
Math	2.7	2.6	2.6	2.8	—
Gr 6 avg. level					
Reading	3.0	2.9	2.8	2.8	—
Writing	3.0	2.8	2.7	2.7	—
Math	2.8	2.6	2.7	2.5	—
Gender gap					
Reading	F 0.2	F 0.2	F 0.2	M 0.2	—
Math	F 0.3	F 0.2	F 0.2	E	—
Tests below standard (%)	21.9	34.7	31.9	35.7	—
Tests not written (%)	3.4	3.9	5.9	3.9	—
Overall rating out of 10	6.6	5.5	5.8	5.7	—

ÉEC Georges-Étienne-Cartier

250 Gainsborough chemin
Toronto, ON M4L 3C6
School District: CSDC Centre-Sud

Ranking 2012-13: 1879/3030
Rank in the most recent five years: 802/2292

School Information:

Gr 6 enrollment: 40
ESL (%): 0.0

Average family income (\$): 77,500

	2013	2012	2011	2010	Trend
Gr 3 avg. level					
Reading	3.1	3.3	3.0	3.1	—
Writing	3.0	3.1	3.2	3.3	—
Math	2.9	3.3	2.9	2.8	—
Gr 6 avg. level					
Reading	3.4	3.2	3.2	2.9	—
Writing	3.3	3.1	3.1	3.1	—
Math	3.4	3.3	3.3	3.1	—
Gender gap					
Reading	F 0.6	E	F 0.4	n/a	n/a
Math	F 0.4	M 0.4	E	n/a	n/a
Tests below standard (%)	16.7	8.8	13.0	16.4	—
Tests not written (%)	1.1	0.0	0.0	0.0	—
Overall rating out of 10	5.6	7.1	6.7	6.7	—

3. LOCAL SCHOOL RANKINGS

SECONDARY SCHOOLS

PROPERTY ADDRESS: 226 GAINSBOROUGH ROAD, TORONTO ON M4L 3C6

Monarch Park Collegiate Institute

1 Hanson St
Toronto, ON M4J 1G6
School District: Toronto DSB

Ranking 2012-13: 355/740
Rank in the most recent five years: 405/691

School Information:
ESL (%): 32.8

Average family income (\$): 67,200

	2013	2012	2011	2010	Trend
Avg. level Gr 9					
Math (Acad)	3.0	3.0	3.1	3.0	—
Math (Apid)	2.0	2.0	2.3	2.0	—
OSSLT passed					
FTE	81.9	85.1	84.4	84.1	—
PE	40.9	39.6	38.9	25.0	▲
Tests below standard (%)	27.8	30.8	25.8	34.6	—
Gender gap					
Math	E	F 0.3	E	E	—
OSSLT	F 3.7	F 2.8	F 4.1	F 14.6	▲
Gr 9 tests not written (%)	5.0	2.6	5.0	8.6	—
Overall rating out of 10	6.3	5.9	6.7	5.4	—

St Patrick Catholic Secondary School

49 Felstead Ave
Toronto, ON M4J 1G3
School District: Toronto CDSB

Ranking 2012-13: 373/740
Rank in the most recent five years: 555/691

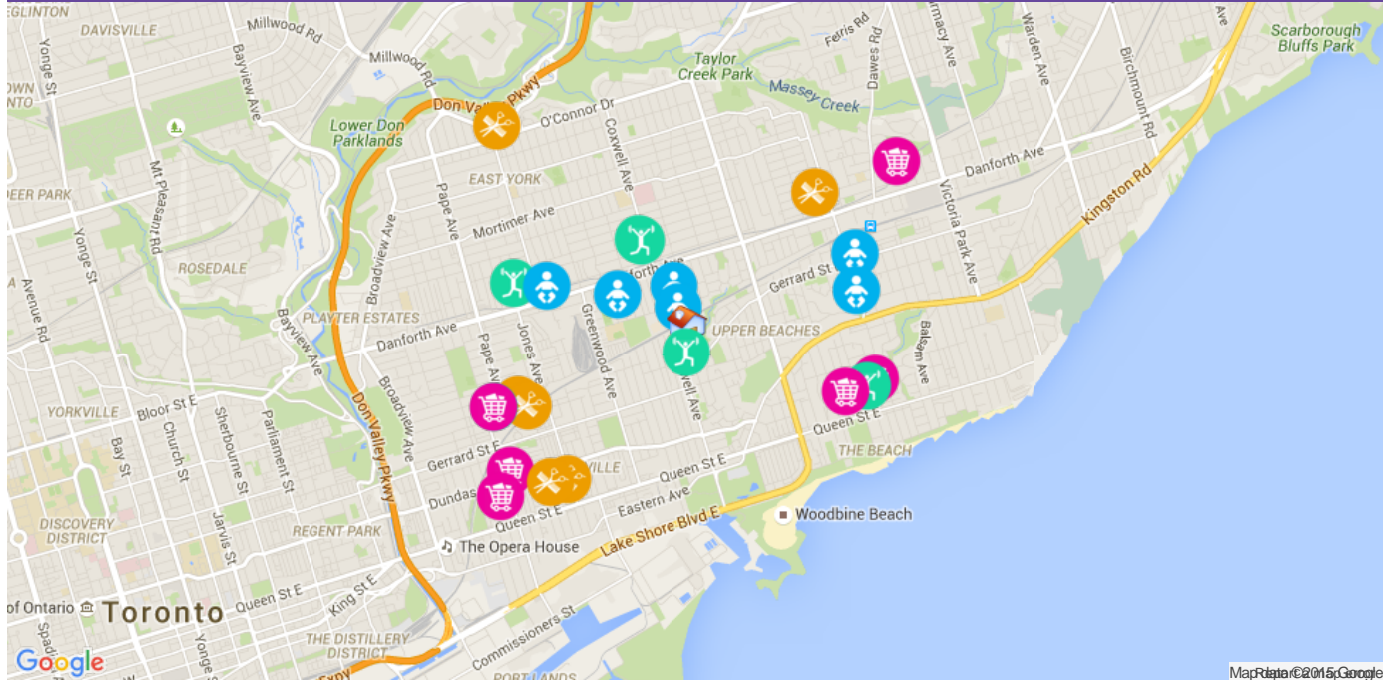
School Information:
ESL (%): 41.3

Average family income (\$): 43,200

	2013	2012	2011	2010	Trend
Avg. level Gr 9					
Math (Acad)	2.7	2.8	2.3	2.4	▲
Math (Apid)	2.7	2.7	2.1	1.9	▲
OSSLT passed					
FTE	85.1	68.7	86.7	59.2	—
PE	41.9	59.7	59.4	41.5	—
Tests below standard (%)	30.7	33.6	39.4	51.5	▲
Gender gap					
Math	M 0.1	M 0.1	F 0.2	n/a	n/a
OSSLT	F 10.2	F 25.9	M 12.0	n/a	n/a
Gr 9 tests not written (%)	1.9	0.0	2.9	10.0	▲
Overall rating out of 10	6.2	6.1	5.4	2.9	▲

4. LOCAL AMENITIES WITHIN 2KM RADIUS

PROPERTY ADDRESS: 226 GAINSBOROUGH ROAD, TORONTO ON M4L 3C6



Daycares

- Day Care Connection
11 Coatsworth Crescent,
Toronto
- Childspace Daycare
49 Felstead Avenue, Toronto
- Le Petit Chaperon Rouge
Garderie Francophone
419 Coxwell Avenue, Toronto
- Community centre 55
97 Main Street, Toronto
- Creative Preschool Of East
Toronto
16 Phin Avenue, Toronto
- Beaches Child Care Centre
Inc.
646 Kingston Road, Toronto



Fitness Centres

- GoodLife Fitness
280 Coxwell Avenue, Toronto
- Know Your Body Best
461 Carlaw Avenue, Toronto
- BOMB Fitness
1502 Danforth Avenue,
Toronto
- Tidal CrossFit Danforth
1510 Danforth Avenue,
Toronto
- Riverdale Fitness
835 Danforth Avenue,
Toronto
- FitnessWorks For Women
2171 Queen Street East,
Toronto



Grocery Stores

- Kristapsons' Smoked Salmon
1095 Queen Street East,
Toronto
- Fresh From The Farm
350 Donlands Avenue,
Toronto
- Walmart Gerrard Square -
Toronto Store
1000 Gerrard Street East
#1150, Toronto
- Sobeys
2451 Danforth Avenue,
Toronto
- Food Basics
1000 Gerrard Street East,
Toronto
- 7-Eleven
1151 Queen Street East,
Toronto



Salons and Spas

- Know Your Body Best
461 Carlaw Avenue, Toronto
- Fiorio At The Beach
1981 Queen Street East,
Toronto
- Flaunt Boutique
260 Carlaw Avenue #101b,
Toronto
- Marca College Hairdressing
and Esthetics
2902 Danforth Avenue,
Toronto
- The Ten Spot (Leslieville)
916 Queen Street East,
Toronto
- Tanning Escape Solarium
2076 Queen Street East,
Toronto

5. POLITICAL REPRESENTATIVES

PROPERTY ADDRESS: 226 GAINSBOROUGH ROAD, TORONTO ON M4L 3C6

Member of Parliament



Beaches—East York

House of Commons

Matthew Kellway
NDP

Matthew.Kellway@parl.gc.ca

Parliamentary Address

House of Commons
Ottawa ON K1A 0A6
T 1 613 992-2115
F 1 613 996-7942

Constituency Address

155 Main Street (Main Office)
Toronto ON M4E 2V9
T 1 416 467-0860
F 1 416 467-0905

Member of Provincial Parliament



Beaches—East York

Legislative Assembly of Ontario

Arthur Potts
Ontario Liberal Party

apotts.mpp.co@liberal.ola.org

Parliamentary Address

T 1 416 326-3057

Municipal/City Councillor



Beaches—East York (32)

Toronto City Council

Mary-Margaret McMahon

councillor_mcmahon@toronto.ca

Parliamentary Address

100 Queen Street West, Suite B28
Toronto ON M5H 2N2
T 1 416 392-1376

HomeVerified Home History Reports are compiled from multiple sources. It is not always possible for HomeVerified to obtain complete information on all properties or neighbourhoods, therefore there may be discrepancies that apply to this property or neighbourhood that are not reflected on this report. HomeVerified searches data from additional sources where possible, but all problems and discrepancies may not be reflected on the Home History Report.

These Reports are based on information supplied to HomeVerified by external sources believed to be reliable, but no responsibility is assumed by HomeVerified or its agents for errors, inaccuracies or omission. The reports are provided strictly on an "as is where is" basis and HomeVerified further expressly disclaims all warranties, expressed or implied, including any implied warranties of merchantability or fitness for a particular purpose regarding this report. HomeVerified and its suppliers do not make any representations as to whether claims or repairs detract from or add to the home or its value.

FREQUENTLY ASKED QUESTIONS

If I get a HomeVerified Report do I still need a home inspection?

Yes. A HomeVerified Report is for research and due diligence purposes and should not be solely relied upon when purchasing a home. Engaging a qualified home inspector is absolutely necessary when deciding on a home purchase.

Where does the Insurance Data come from?

HomeVerified receives information from hundreds of different insurers and data suppliers from across Canada. This includes both government sources, as well as private companies that have interactions with the resale home.

Can HomeVerified provide additional information about a Claim being displayed on the report?

No. If you have questions or concerns regarding a claim or previous repairs being displayed, we suggest you discuss them with your Home inspector or Real Estate Professional. \$0.00 Claims represent a claim that was initiated but either subsequently cancelled and/or resulted in no claim damages being distributed.

Where do the Grow-op records come from?

Grow-op data is continually updated by the HomeVerified team through a combination of public facing websites, extensive database searches and Freedom of Information requests. The grow-op data is also obtained through direct contact with regulatory authorities. Our data is constantly being updated by the HomeVerified team.

How is your Grow-op data different online RCMP and police department registries?

HomeVerified has grow-op registry records dating back to the year 2000. All of our municipal archived records are permanently on file and continually updated. Most online grow-op registries only display records from a very recent time period.

The HomeVerified report isn't showing any reports of a Grow-Op but I have been told otherwise, why would this be?

NOT ALL POLICE FORCES CHOOSE TO SHARE CLANDESTINE LAB INFO WITH HomeVerified. If you suspect a property of being a former clandestine lab and HomeVerified finds no records of previous clandestine use, you should contact local authorities and inquire directly.

Why is researching past insurance claims and grow operations so vital?

Past insurance claims records can be an important indicator of issues that may still be present in a re-sale home. HomeVerified's insurance claims reports allows all parties to have a better understanding as to what has occurred in a home's past – leading to a more informed purchase and sale decision. Grow operations can many times lead to potentially health hazards for new occupants of a former grow-op home.

How accurate is the data in the Report?

All HomeVerified's sources are accredited and believed to be highly accurate. HomeVerified Reports are an excellent tool to help you in your research regarding any home in the country. When used in conjunction with a qualified home inspector they can combine to deliver you a far more accurate inspection of any home.

How is neighbourhood insurance information relevant and why does it affect me?

When determining Home insurance cost, Insurance companies base themselves on many factors such as the claims history of the house as well as the neighbouring claims index. A high number of neighbouring claims could affect your cost of ownership. It is good practise to obtain a written estimate of insurance policy costs before moving forward.

My HomeVerified report is showing clandestine laboratory (Grow-Op) occurrence, what should I do next?

Consult with your Real Estate Professional and inquire about additional details directly from your local authorities and municipality.

The School Data being displayed is not the correct school for this address, why is that?

HomeVerified Reports display only the most geographically proximate schools relative to the Report address, **which are not necessarily** the schools assigned by the School Board for this Report address, as provided by the Fraser Institute. The Fraser Institute ranks only public elementary and secondary schools on a bi-annual basis. For more details visit:

<http://www.compareschoolrankings.org>