

Residential Building Inspection Report

5317 Keystone St, Pittsburgh, PA 15201

Inspection Date:
2026-05-07

Prepared For:
David Silver

Prepared By:
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Report Number:
0507260003CN

GUARDIAN
HOME INSPECTION

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Inspection Address: 5317 Keystone St, Pittsburgh, PA 15201

Report Number: 0507260003CN

Dear David Silver,

Thank you for choosing our company to perform an inspection at 5317 Keystone St, Pittsburgh, PA 15201. Guardian Home Inspection, LLC is pleased to submit the following report. The report is a professional opinion based on a visual inspection of the accessible components of the property. The information provided in this report is solely for your use.

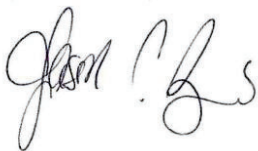
Please understand that there are limitations to this inspection. Many components of the property are not visible during the inspection, and very little historical information is provided in advance. While we can reduce your risk of purchasing a property, we cannot eliminate it.

Our inspections adhere to [InterNACHI's Standards of Practice](#) for performing a general home inspection and [The International Code of Ethics for Home Inspectors](#). We encourage you to review these standards for a better understanding of the scope and limitations of a home inspection.

Please read the report in its entirety and feel free to call us anytime if you'd like to discuss the information in more detail. Remember, we want to be your building consultant for as long as you own the home. Your satisfaction is very important to us, so please let us know how we can improve our services by filling out our survey, which will be emailed to you in the next few days.

Thank you again for selecting our company.

Regards,



Jason C. Boni, Owner

InterNACHI #08102002

Guardian Home Inspection, LLC.

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THE SCOPE OF THE HOME INSPECTION

This report has been prepared in accordance with the **Standards of Practice** established by the **State of Pennsylvania** and the **International Association of Certified Home Inspectors (InterNACHI®)**. All components designated for inspection under the **InterNACHI Standards of Practice** have been examined, except where noted in the **“Limitations of Inspection”** sections within this report. Clients are encouraged to carefully review these limitations at the conclusion of each section to understand any components that were inaccessible or beyond the scope of a general home inspection. Familiarizing yourself with these exclusions will allow you the opportunity to seek further evaluation by specialists in their respective trades before finalizing your purchase.

A home inspection is intended to provide an objective assessment of the property’s overall condition. The purpose of this inspection is to equip home buyers with critical information to make an informed purchasing decision. However, it is important to note that not all deficiencies, necessary repairs, or potential improvements will be identified during this inspection, and unforeseen repairs should still be anticipated. This inspection is not a warranty or guarantee of any kind. The evaluation is conducted based on visible and readily accessible areas at the time of the inspection. **No destructive testing or dismantling of building components is performed.** The inspection is strictly **visual** and is designed to identify and report on **observable** deficiencies in the systems and components inspected. This report does not provide any assurance regarding **latent or concealed defects** that are not reasonably detectable during the inspection. Additionally, detached structures or outbuildings are not included in the scope of this inspection.

This inspection is not technically exhaustive, nor is it intended as a warranty—expressed or implied—regarding the condition of the property, its systems, or components. The findings presented in this report should not be relied upon as a guarantee. **Guardian Home Inspection, LLC is neither a guarantor nor an insurer** and cannot be held responsible for repairs, replacements, or any future conditions that may arise with respect to this property. As part of the inspection process, only representative samples of building components are reviewed, based on accessibility and visibility at the time of the inspection.

If the inspector conducting this assessment is **not** a licensed **professional structural engineer** or another certified professional authorized to render opinions regarding the **structural integrity** of a building, you may wish to seek additional evaluation from a qualified professional for any structural concerns noted in this report. Furthermore, this inspection and its accompanying report **do not** address compliance with building codes or regulations, nor do they assess environmental hazards such as mold, mildew, indoor air quality, asbestos, radon gas, lead-based paint, urea formaldehyde, or soil contamination. If evaluation, identification, or testing for any of these concerns is desired, clients are encouraged to consult a specialized expert in the respective field.

By accepting this report, the client acknowledges and agrees to all terms and conditions outlined in the pre-inspection contract. For a full explanation of the scope of this inspection, please refer to the contract. This inspection report is **non-transferable** and **may not be relied upon by any third party** without the explicit written consent of **Guardian Home Inspection, LLC**. Furthermore, this report is not intended to serve as an **appraisal** and should not be used for valuation purposes.

In accordance with **Pennsylvania state regulations**, home inspectors are **prohibited** from performing repairs on properties they have inspected. Additionally, **Guardian Home Inspection, LLC does not provide cost estimates for repairs** within inspection reports, as this would constitute a conflict of interest.

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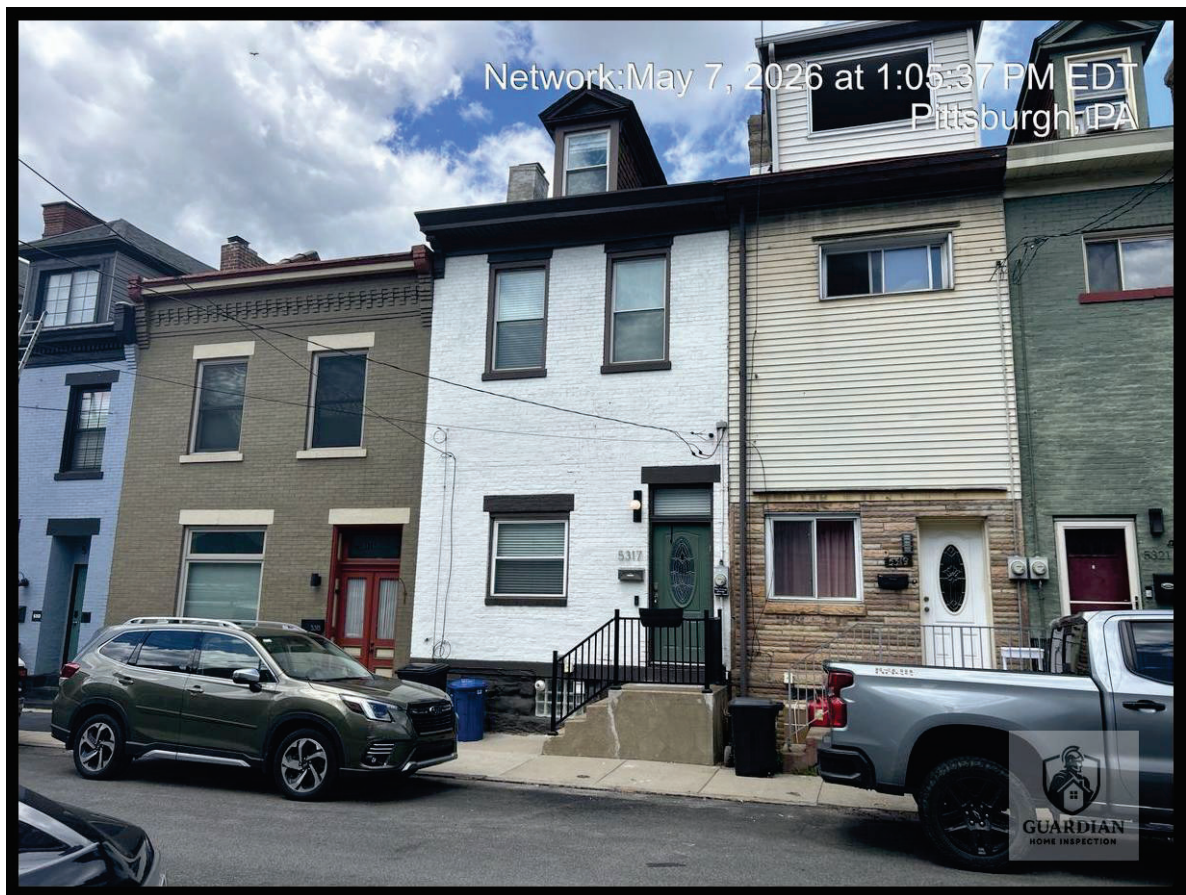
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Report Overview

THE HOUSE IN PERSPECTIVE

This is a single-family home in Pittsburgh, PA, and it is approximately 126 years old. Overall, the major mechanical systems within the home were in satisfactory operating condition at the time of inspection. In addition, no major structural deficiencies were observed. There are, however, a number of repairs and/or improvements that are recommended and those items are addressed in the body of the report. It is highly recommended that the report is read in its entirety; the summary section in the front of the report only prioritizes and briefly describes the issues discovered during the inspection. In addition, please review the "Scope of the Inspection" at the beginning of this report to understand there are limitations to a visual only inspection and the home may still contain unreported latent or concealed defects. Please keep in mind that there is no such thing as a perfect home. As with all homes, ongoing maintenance is required and improvements to the systems of the home will be needed over time.



CONVENTIONS USED IN THIS REPORT – ***PLEASE REVIEW***

For your convenience, the following conventions have been used in this Report:

- **Major Concern:** an individual system or component which is considered significantly deficient and sometimes also unsafe. Significant deficiencies need to be corrected and are likely to involve significant expense.
- **Safety Concern:** denotes a condition that is presently or potentially unsafe and requires immediate attention.
- **General Repair:** denotes a system or component which is damaged, no longer functioning as intended and/or requires corrective action to assure proper and reliable function.
- **Investigate:** denotes a system or component needing further investigation prior to your inspection reply to deadline in order to determine if repairs are necessary.
- **Monitor:** denotes a system or component that exhibits the potential for repair; however, further monitoring over time is needed in order to determine if repairs are necessary.
- **Improve:** denotes improvements which are recommended but are not imperative.
- **Deferred Cost Item:** denotes items that are reaching their normal life expectancy or exhibits indications that they may require repair or replacement anytime during the next several years.
- **FYI:** denotes a recommendation/advice in regard to maintaining and/or prolonging the life of a household component or system.

RECOMMENDATIONS / FINAL SUMMARY

The following is a synopsis of the adverse conditions that were discovered during the inspection. Please refer to the body of this report for further details on these recommendations. It is highly recommended that the following conditions are corrected by individuals who are considered professionals in their respective trade.

All recommendations should be made prior to the 'reply to inspection' deadline to identify other latent defects which were not readily apparent or visible at the time of inspection. This is a visual inspection only. Other significant improvements, outside the scope of this inspection, may also be necessary. Please refer to the scope of the inspection, the inspection limitations at the end of each respective section and to the standards of practice at the end of this report.

MAJOR CONCERNS

No major concerns were observed during this inspection.

SAFETY CONCERNS

No safety concerns were observed during this inspection.

GENERAL REPAIRS

1. Minor Mortar Deterioration at Front Exterior Brick Wall – Exterior

General Repair: Minor mortar deterioration was noted along the front-facing exterior brick wall. Deteriorated mortar can allow moisture intrusion and lead to accelerated masonry damage during freeze-thaw conditions. Repoint/repair the affected mortar joints and seal as appropriate to restore weather resistance and prevent further deterioration. Repairs should be performed by a qualified masonry contractor. (Figure [1](#))

2. Wood Rot at Rear-Facing Dormer Eave – Exterior

General Repair: The rear-facing dormer exhibited evidence of wood rot along the eave, with deteriorated/decayed wood visible at the trim/soffit area. Rot can allow moisture intrusion and progressive damage to adjacent framing and finishes, and may contribute to pest activity. Have the damaged wood removed and replaced, and ensure the eave is properly sealed/painted after repairs to reduce future moisture exposure. Repairs should be performed by a qualified exterior carpenter/contractor. (Figure [2](#))

3. Heavily Damaged Rubber Roofing Material – Roof

General Repair: The rubber membrane roofing at the roof was observed to be heavily damaged, with visible holes/tears and deteriorated areas in the membrane. This condition can allow water intrusion and accelerate deterioration of the roof assembly and interior finishes. Have the roof evaluated and the damaged membrane repaired or replaced as needed to restore a watertight surface. Repairs should be performed by a qualified roofing contractor experienced with rubber (EPDM) roofing systems. (Figures [3,4](#))

4. Missing Asphalt Shingles on Rear-Facing Dormer – Roof

General Repair: Several asphalt shingles were observed missing on the rear-facing dormer roof. Missing shingles can allow water intrusion and accelerate deterioration of the roof covering and underlying materials. Have the affected area repaired by installing matching replacement shingles and verifying surrounding shingle fastening and underlayment condition. Repairs should be performed by a qualified roofing contractor. (Figure [5](#))

5. Circuit Breakers Not Labeled in Electrical Panel – Basement

General Repair: Several circuit breakers in the basement electrical panel were observed to be unlabeled on the panel directory. Missing or incomplete labeling can delay emergency shutoff and increase the risk of incorrect circuits being de-energized during servicing. Have the breakers accurately identified and the directory completed/updated so each circuit is clearly and legibly labeled. This work should be performed by a Licensed Electrician. (Figure [6](#))

6. Loose Toilet at Second Floor Bathroom – Bathroom

General Repair: The second floor bathroom toilet was observed to be loose at the floor connection. A loose toilet can damage the wax seal and allow leakage that may lead to subfloor deterioration and concealed

water damage. Have the toilet removed and reset/secured properly and verify the flange and sealing components are intact and watertight. Repairs should be performed by a licensed plumber. (Figure [7](#))

7. Inoperable Light Bulb at Second-Floor Bathroom Exhaust Fan Fixture – Bathroom

General Repair: The light bulb in the second-floor bathroom exhaust fan/light fixture was reported as inoperable. An inoperable light reduces safe illumination at the bathing area and may indicate a failed bulb or an issue with the fixture wiring or socket. Replace the bulb with the correct type and wattage, and if the light still does not operate, have the fan/light assembly evaluated and repaired as needed. Repairs beyond bulb replacement should be completed by a licensed electrician. (Figure [8](#))

INVESTIGATE

No items requiring further investigation were identified during this inspection.

MONITOR

8. Termite-Related Damage Noted at Subfloor Above Center Basement Wall – Basement

Monitor: Termite-related damage was observed along the subfloor above the center basement wall; the visible activity appeared inactive at the time of inspection. Wood-destroying insect damage can reduce structural capacity and concealed damage may be present in adjacent or inaccessible areas. Have the structure further evaluated and any needed treatment/repairs completed, and enroll the home in an ongoing termite pest plan. Corrections and treatment should be performed by a licensed pest control operator, with repairs by a qualified carpentry/structural contractor as needed. (Figure [9](#))

9. Corrosion at Water Service Line Entry Through Foundation – Basement

Monitor: Corrosion was observed on the water line where it enters the home along the front-facing foundation wall in the basement. Deterioration at the service entry can weaken the pipe and fittings and may lead to leakage or failure. Monitor the area for active leakage and have the corroded section evaluated and repaired or replaced as needed to maintain a reliable water supply. Repairs should be performed by a licensed plumber. (Figure [10](#))

IMPROVEMENTS

10. Minor Cracking at Front Porch/Stoop – Exterior

Improve: The front-facing porch/stoop exhibited evidence of minor cracking. Cracks can permit water intrusion and freeze-thaw damage, which may lead to progressive deterioration over time. Seal/patch the cracking and monitor for movement or widening, and improve drainage away from the stoop as needed to

reduce moisture exposure. Repairs should be performed by a qualified concrete contractor or masonry contractor. (Figure [11](#))

11. Steel Lintels Need Cleaning and Protective Painting – Exterior

Improve: Steel lintels at the exterior masonry opening were observed with exposed metal and surface rust staining. Unprotected steel can continue to corrode, which may lead to expansion and damage to adjacent masonry over time. Clean, prepare, and apply a rust-inhibitive primer and exterior-grade coating to the lintels to protect them from further deterioration. Have this work performed by a qualified painting contractor or masonry contractor experienced with steel lintel maintenance. (Figure [12](#))

12. Minor Moisture Intrusion at Front-Facing Basement Wall – Basement

Improve: Minor moisture intrusion was observed along the front-facing basement foundation wall. Moisture entry can contribute to material deterioration and elevated humidity that may promote microbial growth. Improve drainage and water management and have the wall evaluated and repaired as needed to reduce water intrusion. A qualified waterproofing/foundation contractor should perform further evaluation and corrective work. (Figure [13](#))

DEFERRED COST ITEMS

13. Water Heater Near End of Useful Life (Basement) – Basement

Deferred Cost: The basement water heater was observed to be approaching the end of its typical useful life for similar units. Aging water heaters have an increased likelihood of leakage or failure, which can result in water damage and interrupted hot water service. Plan and budget for replacement and have the unit evaluated and replaced as needed. Repairs or replacement should be performed by a licensed plumber. (Figure [14](#))

Want instant repair cost estimates, trusted local contractors, and a ready-to-send Reply to Inspection?

Your report can be uploaded and analyzed *in minutes* by [InspectReply-AI](#) — an advanced AI platform that turns inspection findings into clear, localized repair cost ranges, unbiased contractor recommendations, and organized repair items your agent can effortlessly turn into a strong Reply to Inspection.

Stop guessing, avoid overpaying, and walk into negotiations with real numbers and a clear plan — all from your phone or laptop.

Photo Journal

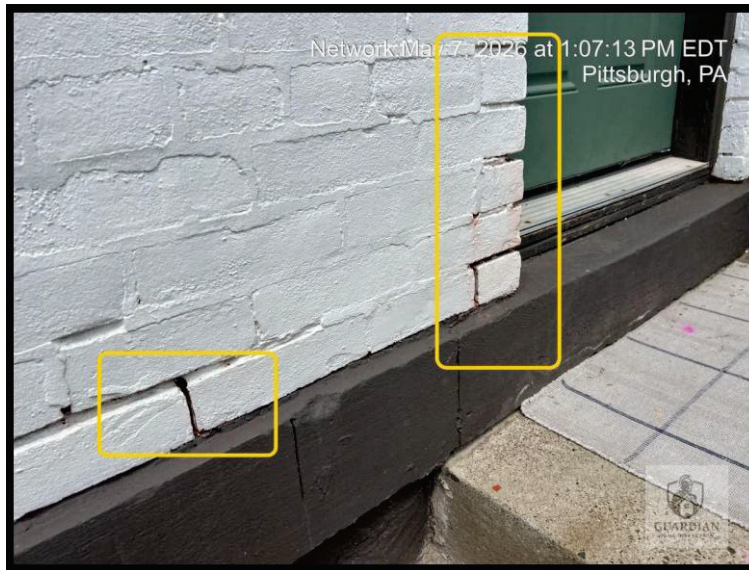


Figure 1: Minor mortar deterioration was noted along the front-facing exterior brick wall.



Figure 2: The rear-facing dormer exhibited evidence of wood rot along the eave, with deteriorated/decayed wood visible at the trim/soffit area.



Figure 3: The rubber membrane roofing at the roof was observed to be heavily damaged, with visible holes/tears and deteriorated areas in the membrane.



Figure 4: The rubber membrane roofing at the roof was observed to be heavily damaged, with visible holes/tears and deteriorated areas in the membrane.



Figure 5: Several asphalt shingles were observed missing on the rear-facing dormer roof.

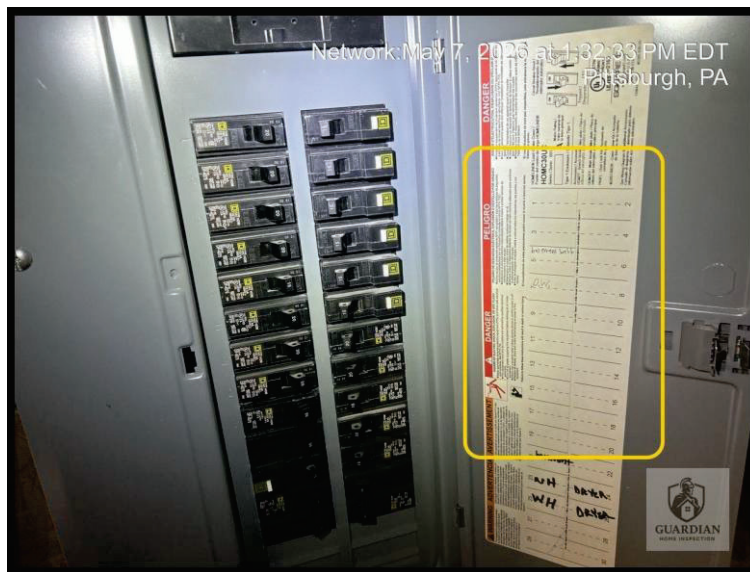


Figure 6: Several circuit breakers in the basement electrical panel were observed to be unlabeled on the panel directory.



Figure 7: The second floor bathroom toilet was observed to be loose at the floor connection.



Figure 8: The light bulb in the second-floor bathroom exhaust fan/light fixture was reported as inoperable.



Figure 9: Termite-related damage was observed along the subfloor above the center basement wall; the visible activity appeared inactive at the time of inspection.

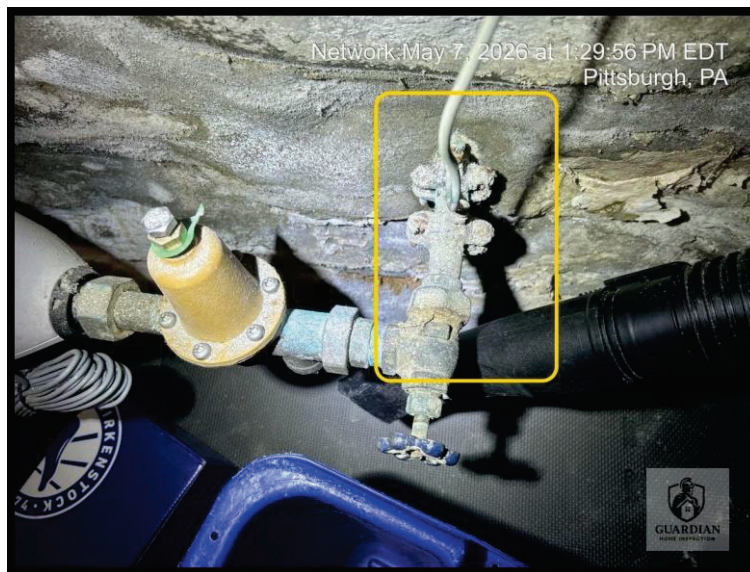


Figure 10: Corrosion was observed on the water line where it enters the home along the front-facing foundation wall in the basement.



Figure 11: The front-facing porch/stoop exhibited evidence of minor cracking.



Figure 12: Steel lintels at the exterior masonry opening were observed with exposed metal and surface rust staining.

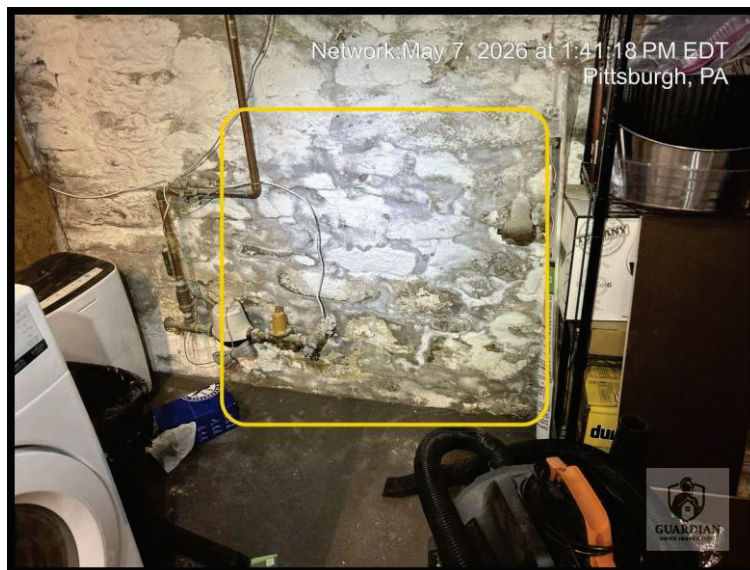


Figure 13: Minor moisture intrusion was observed along the front-facing basement foundation wall.



Figure 14: The basement water heater was observed to be approaching the end of its typical useful life for similar units.

Exterior

DESCRIPTION OF EXTERIOR

Siding Material:	Brick
Trim Material:	PVC/Composite
Window Type:	Double Pane
Window Style:	Double Hung
Driveway Material:	None
Landscape Grading:	Positive (Away from House)
Walkway Material:	Pavers
Deck/Patio Type:	Paver Patio

EXTERIOR OBSERVATIONS

RECOMMENDATIONS / OBSERVATIONS

Minor Mortar Deterioration at Front Exterior Brick Wall (Qualified Masonry Contractor)

General Repair: Minor mortar deterioration was noted along the front-facing exterior brick wall. Deteriorated mortar can allow moisture intrusion and lead to accelerated masonry damage during freeze-thaw conditions. Repoint/repair the affected mortar joints and seal as appropriate to restore weather resistance and prevent further deterioration. Repairs should be performed by a qualified masonry contractor. (Figure [1](#))

Wood Rot at Rear-Facing Dormer Eave (Qualified Exterior Carpenter/Contractor)

General Repair: The rear-facing dormer exhibited evidence of wood rot along the eave, with deteriorated/decayed wood visible at the trim/soffit area. Rot can allow moisture intrusion and progressive damage to adjacent framing and finishes, and may contribute to pest activity. Have the damaged wood removed and replaced, and ensure the eave is properly sealed/painted after repairs to reduce future moisture exposure. Repairs should be performed by a qualified exterior carpenter/contractor. (Figure [2](#))

Minor Cracking at Front Porch/Stoop (Qualified Concrete or Masonry Contractor)

Improve: The front-facing porch/stoop exhibited evidence of minor cracking. Cracks can permit water intrusion and freeze-thaw damage, which may lead to progressive deterioration over time. Seal/patch the cracking and monitor for movement or widening, and improve drainage away from the stoop as needed to reduce moisture exposure. Repairs should be performed by a qualified concrete contractor or masonry contractor. (Figure [11](#))

Steel Lintels Need Cleaning and Protective Painting (Qualified Painting Contractor)

Improve: Steel lintels at the exterior masonry opening were observed with exposed metal and surface rust staining. Unprotected steel can continue to corrode, which may lead to expansion and damage to adjacent masonry over time. Clean, prepare, and apply a rust-inhibitive primer and exterior-grade coating to the lintels to protect them from further deterioration. Have this work performed by a qualified painting contractor or masonry contractor experienced with steel lintel maintenance. (Figure [12](#))

• **FYI:** *The exterior cladding includes brick. Brick is extremely durable and can last 100+ years with minimal maintenance. However, the mortar joints between bricks will deteriorate over time and may require repointing (tuckpointing) every 25-50 years. Inspect for cracks in mortar joints, efflorescence (white mineral deposits), and any signs of structural movement. Ensure weep holes at the base of brick veneer walls are clear and unobstructed to allow moisture drainage.*

LIMITATIONS OF EXTERIOR INSPECTION

As we have discussed and as described in your inspection contract, this is a visual inspection limited in scope by (but not restricted to) the following conditions:

- A representative sample of exterior components was inspected rather than every occurrence of components.
- The inspection does not include an assessment of soil, geological, geotechnical, or hydrological conditions, or environmental hazards.
- Sprinkler systems, underground pet fencing, and koi ponds are not inspected.
- Screening, shutters, awnings, or similar seasonal accessories, fences, play-sets, recreational facilities, pools, erosion control and earth stabilization measures are not inspected.

Please also refer to the pre-inspection contract for a detailed explanation of the scope of this inspection.

Roofing

DESCRIPTION OF VISIBLE ROOFING

Roof Style:	Combination
Roof Covering:	Asphalt Shingle (Architectural), TPO/EPDM (Flat)
Number of Layers:	1
Life Stage:	Mid-Life
Inspection Method:	Walked On
Gutter Material:	Tin (Box Gutters)
Skylights:	None
Roof Ventilation:	None Observed
Chimney Present:	Yes
Chimney Material:	Masonry
Chimney Cap/Screen:	Present
Chimney Flashing Condition:	Good

ROOFING OBSERVATIONS

RECOMMENDATIONS / OBSERVATIONS

Heavily Damaged Rubber Roofing Material (Qualified Roofing Contractor)

General Repair: The rubber membrane roofing at the roof was observed to be heavily damaged, with visible holes/tears and deteriorated areas in the membrane. This condition can allow water intrusion and accelerate deterioration of the roof assembly and interior finishes. Have the roof evaluated and the damaged membrane repaired or replaced as needed to restore a watertight surface. Repairs should be performed by a qualified roofing contractor experienced with rubber (EPDM) roofing systems. (Figures [3,4](#))

Missing Asphalt Shingles on Rear-Facing Dormer (Qualified Roofing Contractor)

General Repair: Several asphalt shingles were observed missing on the rear-facing dormer roof. Missing shingles can allow water intrusion and accelerate deterioration of the roof covering and underlying materials. Have the affected area repaired by installing matching replacement shingles and verifying surrounding shingle fastening and underlayment condition. Repairs should be performed by a qualified roofing contractor. (Figure [5](#))

• **FYI:** The roof covering is asphalt shingles. Asphalt shingle roofs typically have a lifespan of 20-30 years depending on the quality of materials, installation, ventilation, and environmental conditions. Regular maintenance including periodic inspections, keeping gutters clean, and addressing minor issues promptly can

help maximize the roof's service life. Signs of aging include curling, cracking, granule loss, and moss or algae growth.

• **FYI:** The roof has a flat or low-slope membrane covering (such as built-up, TPO, or EPDM). These roofing systems typically last 15-30 years depending on materials and maintenance. Proper drainage is critical — ponding water can accelerate deterioration. Regular maintenance should include inspecting seams, flashing, and penetrations for signs of separation or damage, and clearing drains and scuppers of debris. Annual professional inspections are recommended.

LIMITATIONS OF ROOFING INSPECTION

As we have discussed and as described in your inspection contract, this is a visual inspection limited in scope by (but not restricted to) the following conditions:

- Roof inspection is often limited by access, condition, weather, or other safety concerns.
- The entire underside of the roof sheathing may not be visible and may not be inspected for evidence of leaks.
- Evidence of prior leaks may be disguised by interior finishes.
- Estimates of remaining roof life are approximations only and do not preclude the possibility of future leakage.
- Leakage can develop at any time and may depend on rain intensity, wind direction, ice buildup, and other factors.
- Antennae, chimney/flue interiors which are not readily accessible are not inspected and could require repair.

Please also refer to the pre-inspection contract for a detailed explanation of the scope of this inspection.

Cooling

DESCRIPTION OF COOLING / HEAT PUMPS

System Type:	Central A/C, Mini-Split/Ductless
Manufacturer:	Rheem
Model Number:	13AJN2401
Date of Manufacture:	2013 & 2021
Capacity (Tons):	2
Refrigerant Type:	R-410A
Thermostat Type:	Smart/Wi-Fi
Condenser Location:	Back of House, Roof
Ductwork:	Both

COOLING / HEAT PUMPS OBSERVATIONS

GENERAL COMMENTS

The air conditioning system was not tested due to outside temperature. Operating the cooling system when outside temperatures are below 65°F may result in compressor damage.

RECOMMENDATIONS / OBSERVATIONS

No COOLING / HEAT PUMPS related repairs or improvements were needed at the time of the inspection.

- **FYI:** *The cooling system is central air conditioning. Central A/C systems typically last 15-20 years. Annual professional maintenance is recommended, including refrigerant level checks, coil cleaning, and electrical connection inspection. Homeowners should change or clean air filters every 1-3 months during cooling season, keep the outdoor condenser clear of vegetation and debris (maintain 2 feet of clearance), and ensure condensate drain lines are clear.*
- **FYI:** *The cooling system is a mini-split (ductless) unit. Mini-split systems typically last 15-20 years and are efficient for zone cooling. Maintenance includes regular cleaning of the indoor unit filters (every 2-4 weeks during heavy use), periodic professional cleaning of the indoor evaporator coils, and keeping the outdoor condenser clear. The condensate drain line from each indoor head should be checked periodically for blockages.*

LIMITATIONS OF COOLING / HEAT PUMPS INSPECTION

As we have discussed and as described in your inspection contract, this is a visual inspection limited in scope by (but not restricted to) the following conditions:

- The air conditioning system cannot be operated if the outdoor temperature was not above 65 degrees F consecutively for 24 hours prior to the inspection. Operating the equipment under these conditions risks costly damage to the compressor or other components.
- Window air conditioning units are not inspected.
- The cooling supply adequacy (tonnage) or distribution balances of ductwork are not inspected.

Please also refer to the pre-inspection contract for a detailed explanation of the scope of this inspection.

Structure

DESCRIPTION OF VISIBLE STRUCTURE

Foundation Type:	Stone
Wall Structure:	Wood Frame
Floor Structure:	Wood Joist
Roof Structure:	Not Visible
Crawlspace:	None
Basement:	Partial

STRUCTURE OBSERVATIONS

GENERAL COMMENTS

The roof structure was not visible at the time of the inspection, thereby limiting the inspection of the roof framing. Further evaluation by a qualified professional is recommended if concerns arise.

RECOMMENDATIONS / OBSERVATIONS

Termite-Related Damage Noted at Subfloor Above Center Basement Wall (Licensed Pest Control Operator)

Monitor: Termite-related damage was observed along the subfloor above the center basement wall; the visible activity appeared inactive at the time of inspection. Wood-destroying insect damage can reduce structural capacity and concealed damage may be present in adjacent or inaccessible areas. Have the structure further evaluated and any needed treatment/repairs completed, and enroll the home in an ongoing termite pest plan. Corrections and treatment should be performed by a licensed pest control operator, with repairs by a qualified carpentry/structural contractor as needed. (Figure [9](#))

Minor Moisture Intrusion at Front-Facing Basement Wall (Qualified Waterproofing/Foundation Contractor)

Improve: Minor moisture intrusion was observed along the front-facing basement foundation wall. Moisture entry can contribute to material deterioration and elevated humidity that may promote microbial growth. Improve drainage and water management and have the wall evaluated and repaired as needed to reduce water intrusion. A qualified waterproofing/foundation contractor should perform further evaluation and corrective work. (Figure [13](#))

• **FYI:** *The foundation is stone. Stone foundations are common in older homes and can last indefinitely with proper maintenance. The mortar joints between stones deteriorate over time and may require repointing. Stone*

foundations are typically more permeable to moisture than modern foundations, so proper exterior drainage is essential. Interior waterproofing measures and dehumidification may be needed. Consult a mason experienced with historic stone foundations for maintenance.

*• **FYI:** Basements are susceptible to moisture intrusion. Common signs include efflorescence (white mineral deposits), staining, musty odors, and visible water marks. Maintaining positive drainage away from the foundation, keeping gutters and downspouts clear and extended, and sealing any visible cracks can help minimize moisture issues. A dehumidifier may be beneficial in maintaining acceptable humidity levels. If persistent moisture issues are observed, consult a waterproofing specialist.*

LIMITATIONS OF STRUCTURE INSPECTION

As we have discussed and as described in your inspection contract, this is a visual inspection limited in scope by (but not restricted to) the following conditions:

- **Structural components (foundation walls, main support beams, floor joists, vertical support columns, i.e.) concealed behind finished surfaces could not be inspected.**
- **Only representative samplings of visible structural components were inspected.**
- **Furniture and/or storage restricted access to some structural components.**
- **Engineering or architectural services such as calculation of structural capacities, adequacy, or integrity are not part of a home inspection.**

Please also refer to the pre-inspection contract for a detailed explanation of the scope of this inspection.

Electrical

DESCRIPTION OF VISIBLE ELECTRICAL

Service Type:	150 Amp
Service Entrance:	Overhead
Panel Type:	Circuit Breaker
Main Panel Location:	Basement
Main Disconnect Location:	Basement
Branch Wiring:	Copper, Romex (NM)
GFCI Protection:	Verified Present
AFCI Protection:	Verified Present
Smoke Detectors:	Present – All Levels
Carbon Monoxide Detectors:	Present

ELECTRICAL OBSERVATIONS

RECOMMENDATIONS / OBSERVATIONS

Circuit Breakers Not Labeled in Electrical Panel (Licensed Electrician)

General Repair: Several circuit breakers in the basement electrical panel were observed to be unlabeled on the panel directory. Missing or incomplete labeling can delay emergency shutoff and increase the risk of incorrect circuits being de-energized during servicing. Have the breakers accurately identified and the directory completed/updated so each circuit is clearly and legibly labeled. This work should be performed by a Licensed Electrician. (Figure [6](#))

• **FYI:** *The electrical panel uses circuit breakers. Circuit breaker panels are the modern standard for electrical distribution. Breakers should be exercised (toggled off and on) periodically to prevent them from seizing. If a breaker trips repeatedly, this may indicate an overloaded circuit, short circuit, or ground fault that should be investigated by a licensed electrician. Ensure the panel is accessible with at least 36 inches of clear working space in front of it.*

LIMITATIONS OF ELECTRICAL INSPECTION

As we have discussed and as described in your inspection contract, this is a visual inspection limited in scope by (but not restricted to) the following conditions:

- Electrical components concealed behind finished surfaces are not inspected.
- Only a representative sampling of outlets and light fixtures were tested.
- Exterior pole light fixtures, with an active dusk-to-dawn component, are not inspected.
- Furniture and/or storage restricted access to some electrical components which may not be inspected.
- The inspection does not include remote control devices, alarm systems and components, low voltage wiring, systems, and components, ancillary wiring, systems, and other components which are not part of the primary electrical power distribution system.

Please also refer to the pre-inspection contract for a detailed explanation of the scope of this inspection.

Heating

DESCRIPTION OF HEATING

System Type:	Forced Air (Gas)
Manufacturer:	Rheem
Model Number:	R92PA0601317MSA
Date of Manufacture:	2013
Fuel Type:	Natural Gas
BTU Rating:	56000
Venting Type:	Direct Vent
Distribution:	Ductwork
Fuel Shut-off Location:	Basement

HEATING OBSERVATIONS

RECOMMENDATIONS / OBSERVATIONS

No HEATING related repairs or improvements were needed at the time of the inspection.

• ***FYI:** The heating system is a forced air furnace. Forced air furnaces typically have a lifespan of 15-25 years. Regular maintenance is essential and should include annual professional servicing, filter changes every 1-3 months, and inspection of the heat exchanger, burners, and venting system. Carbon monoxide detectors should be installed on every level of the home and tested regularly.*

LIMITATIONS OF HEATING INSPECTION

As we have discussed and as described in your inspection contract, this is a visual inspection limited in scope by (but not restricted to) the following conditions:

- **The furnace heat exchanger, humidifier or dehumidifier function, and electronic air filters are not inspected.**
- **The adequacy of heat supply (BTU's) or distribution balance of ductwork is not inspected.**
- **The interior of flues or chimneys, which are not readily accessible, are not inspected.**
- **Solar space heating equipment/systems are not inspected.**

Please also refer to the pre-inspection contract for a detailed explanation of the scope of this inspection.

Plumbing

DESCRIPTION OF VISIBLE PLUMBING

Water Supply:	Public/Municipal
Supply Piping:	Copper, PEX
Drain/Waste Piping:	PVC, ABS
Main Shutoff Location:	Basement
Sewage System:	Public Sewer
Sump Pump:	Not Present
Water Heater Type:	Tank (Gas)
Water Heater Age:	2013
Water Heater Capacity:	40 gallons

PLUMBING OBSERVATIONS

RECOMMENDATIONS / OBSERVATIONS

Loose Toilet at Second Floor Bathroom (Licensed Plumber)

General Repair: The second floor bathroom toilet was observed to be loose at the floor connection. A loose toilet can damage the wax seal and allow leakage that may lead to subfloor deterioration and concealed water damage. Have the toilet removed and reset/secured properly and verify the flange and sealing components are intact and watertight. Repairs should be performed by a licensed plumber. (Figure [7](#))

Corrosion at Water Service Line Entry Through Foundation (Licensed Plumber)

Monitor: Corrosion was observed on the water line where it enters the home along the front-facing foundation wall in the basement. Deterioration at the service entry can weaken the pipe and fittings and may lead to leakage or failure. Monitor the area for active leakage and have the corroded section evaluated and repaired or replaced as needed to maintain a reliable water supply. Repairs should be performed by a licensed plumber. (Figure [10](#))

Water Heater Near End of Useful Life (Basement) (Licensed Plumber)

Deferred Cost: The basement water heater was observed to be approaching the end of its typical useful life for similar units. Aging water heaters have an increased likelihood of leakage or failure, which can result in water damage and interrupted hot water service. Plan and budget for replacement and have the unit evaluated and replaced as needed. Repairs or replacement should be performed by a licensed plumber. (Figure [14](#))

• **FYI:** *The water heater is a gas-fired tank unit. Gas tank water heaters typically last 8-12 years. The temperature and pressure (T&P) relief valve should be tested annually and the discharge pipe must terminate within 6 inches of the floor or to the exterior. The tank should be flushed annually to remove sediment buildup. Ensure adequate combustion air and proper venting. The gas shut-off valve should be accessible and in working order.*

LIMITATIONS OF PLUMBING INSPECTION

As we have discussed and as described in your inspection contract, this is a visual inspection limited in scope by (but not restricted to) the following conditions:

- **Underground sewer lines are not inspected and are not part of a general home inspection.**
- **Portions of the plumbing system concealed by finishes and/or storage (below sinks, etc.), below the structure, or beneath the ground surface are not inspected.**
- **Water quantity and quality are not tested, unless explicitly contracted-for and discussed in this or a separate report.**
- **Clothes washing machine connections which are not readily accessible are not inspected.**
- **Interiors of flues or chimneys which are not readily accessible are not inspected.**
- **Water conditioning/softening systems, solar water heaters, fire and lawn sprinkler systems, and private waste disposal systems are not inspected unless explicitly contracted-for and discussed in this or a separate report.**

Please also refer to the pre-inspection contract for a detailed explanation of the scope of this inspection.

Interior

DESCRIPTION OF INTERIOR

Wall Material:	Drywall, Other
Ceiling Material:	Drywall
Flooring Types:	Hardwood, LVP/LVT, Tile (Ceramic), Carpet
Countertop Material:	Granite
Cabinet Material:	Wood
Door Types:	Panel

INTERIOR OBSERVATIONS

RECOMMENDATIONS / OBSERVATIONS

Inoperable Light Bulb at Second-Floor Bathroom Exhaust Fan Fixture (Licensed Electrician)

General Repair: The light bulb in the second-floor bathroom exhaust fan/light fixture was reported as inoperable. An inoperable light reduces safe illumination at the bathing area and may indicate a failed bulb or an issue with the fixture wiring or socket. Replace the bulb with the correct type and wattage, and if the light still does not operate, have the fan/light assembly evaluated and repaired as needed. Repairs beyond bulb replacement should be completed by a licensed electrician. (Figure [8](#))

- **FYI:** *The countertops are granite. Granite is a natural stone that is durable and heat-resistant. It should be sealed periodically (typically annually) to prevent staining, as granite is porous. Test the seal by placing a few drops of water on the surface — if it absorbs within a few minutes, resealing is needed. Avoid using harsh or acidic cleaners. Chips or cracks in granite can sometimes be repaired by a stone restoration professional.*

LIMITATIONS OF INTERIOR INSPECTION

As we have discussed and as described in your inspection contract, this is a visual inspection limited in scope by (but not restricted to) the following conditions

- Furniture, storage, appliances, personal items, and/or wall hangings will not be moved to permit inspection and may block defects.
- Carpeting, window treatments and screens, central vacuum systems, elevators, chair lifts, household appliances, recreational facilities, steam generating appliances, paint, wallpaper, and other finish treatments are not inspected.

Please also refer to the pre-inspection contract for a detailed explanation of the scope of this inspection.

Appliances

DESCRIPTION OF APPLIANCES

Dishwasher:	Present
Range/Oven:	Gas
Range Hood/Exhaust:	Microwave (Recirculating)
Microwave:	Over-Range
Refrigerator:	Present
Garbage Disposal:	Present
Washer Connection:	Present
Dryer Connection:	Electric (240V)

APPLIANCES OBSERVATIONS

RECOMMENDATIONS / OBSERVATIONS

No APPLIANCES related repairs or improvements were needed at the time of the inspection.

LIMITATIONS OF APPLIANCES INSPECTION

As we have discussed and as described in your inspection contract, this is a visual inspection limited in scope by (but not restricted to) the following conditions

- Doorbells, thermostats, timers and other specialized or ancillary features and controls are not tested.
- The temperature calibration, functionality of timers, effectiveness, efficiency and overall performance of appliances is outside the scope of this inspection.

Please also refer to the pre-inspection contract for a detailed explanation of the scope of this inspection.

Maintenance Advice

UPON TAKING OWNERSHIP

After taking possession of a new home, there are some maintenance and safety concerns that should be addressed immediately. The following checklist should help you undertake these improvements:

- Change the locks on all exterior entrances, for improved security.
- Check that all windows and doors are secure. Improve window hardware as necessary. Security rods can be added to sliding windows and doors. Consideration could also be given to a security system.
- Install smoke detectors on each level of the home. Ensure that there is a smoke detector outside all sleeping areas. Replace batteries on any existing smoke detectors and test them. Make a note to replace batteries again in one year.
- Create a plan of action in the event of a fire in your home. Ensure that there is an operable window or door in every room of the house. Consult with your local fire department regarding fire Safety Concerns and what to do in the event of fire.
- Examine driveways and walkways for trip hazards. Undertake repairs where necessary.
- Examine the interior of the home for trip hazards. Loose or torn carpeting and flooring should be repaired.
- Undertake improvements to all stairways, decks, porches and landings where there is a risk of falling or stumbling.
- Review your home inspection report for any items that require immediate improvement or further investigation. Address these areas as required.
- Install rain caps and vermin screens on all chimney flues, as necessary.
- Investigate the location of the main shut-offs for the plumbing, heating and electrical systems. If you attended the home inspection, these items would have been pointed out to you.

REGULAR MAINTENANCE

EVERY MONTH

- Check that fire extinguisher(s) are fully charged. Re-charge if necessary.
- Examine heating/cooling air filters and replace or clean as necessary.
- Inspect and clean humidifiers and electronic air cleaners.
- If the house has hot water heating, bleed radiator valves.
- Clean gutters and downspouts. Ensure that downspouts are secure, and that the discharge of downspouts is appropriate. Remove debris from window wells.

- Carefully inspect the condition of shower enclosures. Repair or replace deteriorated grout and caulk. Ensure that water is not escaping the enclosure during showering. Check below all plumbing fixtures for evidence of leakage.
- Repair or replace leaking faucets or shower heads.
- Secure loose toilets, or repair flush mechanisms that become troublesome.

SPRING AND FALL

- Examine the roof for evidence of damage to roof coverings, flashings and chimneys.
- Look in the attic (if accessible) to ensure that roof vents are not obstructed. Check for evidence of leakage, condensation or vermin activity. Level out insulation if needed.
- Trim back tree branches and shrubs to ensure that they are not in contact with the house.
- Inspect the exterior walls and foundation for evidence of damage, cracking or movement. Watch for bird nests or other vermin or insect activity.
- Survey the basement and/or crawl space walls for evidence of moisture seepage.
- Look at overhead wires coming to the house. They should be secure and clear of trees or other obstructions.
- Ensure that the grading of the land around the house encourages water to flow away from the foundation.
- Inspect all driveways, walkways, decks, porches, and landscape components for evidence of deterioration, movement or safety hazards.
- Clean windows and test their operation. Improve caulking and weather-stripping as necessary. Watch for evidence of rot in wood window frames. Paint and repair window sills and frames as necessary.
- Test all ground fault circuit interrupter (GFCI) devices, as identified in the inspection report.
- Shut-off isolating valves for exterior hose bibs in the fall, if below freezing temperatures are anticipated.
- Test the Temperature and Pressure Relief (TPR) Valve on water heaters.
- Inspect for evidence of wood boring insect activity. Eliminate any wood/soil contact around the perimeter of the home.
- Test the overhead garage door opener, to ensure that the auto-reverse mechanism is responding properly. Clean and lubricate hinges, rollers and tracks on overhead doors.
- Replace or clean exhaust hood filters.
- Clean, inspect and/or service all appliances as per the manufacturer's recommendations.
- Once every six months, drain one gallon of water from the tank. If you have hard water, do this every month. This reduces the amount of sediment collecting in the bottom of the tank, which can make the burner or heating coils work harder.

ANNUALLY

- Replace smoke detector batteries.
- Have the heating, cooling and water heater systems cleaned and serviced.

- Have chimneys inspected and cleaned. Ensure that rain caps and vermin screens are secure.
- Examine the electrical panels, wiring and electrical components for evidence of overheating. Ensure that all components are secure. Flip the breakers on and off to ensure that they are not sticky.
- If the house utilizes a well, check and service the pump and holding tank. Have the water quality tested. If the property has a septic system, have the tank inspected (and pumped as needed).
- If your home is in an area prone to wood destroying insects (termites, carpenter ants, etc.), have the home inspected by a qualified specialist. Preventative treatments may be recommended in some cases.

PREVENTION IS THE BEST APPROACH

Although we've heard it many times, nothing could be truer than the old cliché "an ounce of prevention is worth a pound of cure." Preventative maintenance is the best way to keep your house in great shape. It also reduces the risk of unexpected repairs and improves the odds of selling your house at fair market value, when the time comes.

Please feel free to contact our office should you have any questions regarding the operation or maintenance of your home. Enjoy your home!

THIS AGREEMENT made on 05/07/2026 by and between Cameron Norris/Guardian Home Inspection (hereinafter "INSPECTOR") and the undersigned (hereinafter "CLIENT"), collectively referred to herein as "the parties." The address of the property to be inspected is: 5317 Keystone St, Pittsburgh, PA 15201. The total fee for all provided services plus applicable taxes: \$395.00.

THIS IS A LEGALLY BINDING CONTRACT AND CONTAINS AN ARBITRATION CLAUSE - PLEASE READ IT CAREFULLY

This Inspection Agreement contains the terms and conditions of your (the Client) contract with Guardian Home Inspection, LLC for an Inspection of the Property at the above address. This Inspection Agreement contains limitations on the scope of the Inspection, remedies and liability. Please read it carefully. By signing below, Client represents and warrants that Client has secured all approvals necessary for Guardian Home Inspection, LLC to conduct the Inspection of the Property. Client also warrants they will read the entire Inspection report when received and shall promptly call with any questions or concerns client may have regarding Inspection or Inspection Report. The Inspection is being performed for the exclusive use and benefit of the Client, and the Inspection, including the written Report, is not to be transferred to, utilized or relied upon by any other person or entity without prior written permission of Guardian Home Inspection, LLC.

1. INSPECTION AND DUTIES

Guardian Home Inspection, LLC agrees to perform a limited visual inspection of the systems and components included in the inspection as they exist at the time of the inspection and for which the Client agrees to pay a fee. The Inspection will be performed in the accordance with the Standards of Practice of the American Society of Home Inspectors (ASHI) (http://www.homeinspector.org/files/docs/standards_updated3-4-2015.pdf), and is limited by the limitations, exceptions and exclusions so stated in the Standards of Practice and this Agreement. You agree that if Guardian Home Inspection, LLC recommends further evaluation of a condition noted in the Inspection Report that you will do so before the end of any inspection contingency and prior to closing.

2. DISCLAIMER OF WARRANTY

Client understands that the Inspection and Inspection Report do not in any way, constitute a/an: (1) guarantee, (2) warranty of merchantability or fitness for a particular purpose, (3) express or implied warranty, or (4) insurance policy. Additionally, neither the Inspection nor Inspection Report are substitutes for any real estate transfer disclosures which may be required by law.

3. NOTICE AND STATUTE OF LIMITATIONS

Client agrees that any claim, for negligence, breach of contract or otherwise, be made in writing and reported to Guardian Home Inspection, LLC within ten (10) business days of discovery. Client further agrees to allow Inspector the opportunity to re-inspect the claimed discrepancy, with the exception of emergency conditions, before Client or Client's agents, employees or independent contractor's repairs, replaces, alters or modifies the claimed discrepancy. Client understands and agrees that any failure to notify Inspector as stated above shall constitute a waiver of any and all claims Client may have against Inspector. Any legal action must be brought within one (1) year from the date of the Inspection; failure to bring said action within one (1) year of the date of the Inspection is full and complete waiver of any rights, actions or causes of actions that may have arisen therefrom. Time is expressly of the essence herein. This time period may be shorter than otherwise provided for by law.

4. LIQUIDATED DAMAGES-LIMITED LIABILITY CLAUSE

Due to the nature of the services we are providing, it is difficult to foresee or determine (at the time of this Agreement is formed) potential damages in the event of negligence or breach of this Agreement by us. Thus, if we fail to perform the Services as provide herein or are careless or negligent in the performance of the Services and/or preparing the Report, our liability for any and all claims related thereto is limited to the fee paid for the Services (unless contrary to state law), and you release us from any and all additional liability, whether based on contract tort or any other legal theory. There will be no recovery for consequential damages. You understand that the performance of the Services without this limitation of liability would be more technically exhaustive, likely require specialties and would cost substantially more than the fee paid for this limited visual inspection. You understand that you are free to consult with another professional if you do not agree to this provision.

5. ENVIRONMENTAL AND HEALTH ISSUES

The Client specifically acknowledges that Guardian Home Inspection, LLC is NOT an Environmental Survey and is not intended to detect, identify, disclose or report on the presence of any actual or potential environmental concerns or hazards in the air, water, soil or building materials. Such environmental concerns and hazards include but are not limited to asbestos, "Chinese Drywall"; radon; lead; urea formaldehyde; mold; mildew; fungus; odors; noise; toxic or flammable chemicals; water or air quality; PCB's or other toxins; electro-magnetic fields; underground storage tanks; proximity to toxic waste sites; carbon monoxide. You agree to hold Guardian Home Inspection, LLC and Inspector harmless for any injury, health risk or damage caused or contributed to by these conditions.

6. LIMITATIONS EXCEPTIONS AND EXCLUSIONS

The Inspection only includes those systems and components expressly and specifically identified in the Inspection Report. The Inspection limitations, exceptions and exclusions in the Standards of Practice are incorporated herein. In addition, any area which is not exposed to view, is concealed, is inaccessible because of soil, walls, floors, carpets, ceilings, furnishing or in any other fashion is excluded. The Inspection does not include any destructive testing or dismantling. The following systems and components and areas are among those NOT included in the Inspection or Inspection Report, unless otherwise agreed upon:

- Latent or concealed defects, compliance with code or zoning ordinances or permit research or system or component installation or recalls.
- Structural, geological, soil, wave action or hydrological stability, survey, engineering, analysis or testing.
- Private water, sewage systems, water softeners or purifiers, radiant heat systems or solar heating systems. This exclusion is not applicable if the Client has the Company perform septic inspection services for an additional fee.
- Pools, spas, hot tubs, saunas, steam baths, fountains or other types of or related systems and components.
- Repair cost estimates or building value appraisal.
- Thermostatic or time clock controls, radio controlled devices, automatic gates or elevators, lifts, dumbwaiters.
- Free standing appliances and gas appliances such as fire pits, barbecues, heaters and lamps. Main gas shut off valve. Any gas leaks. Furnace heat exchangers.
- Seismic safety, security or fire safety systems or security bars and/or safety equipment.
- Any adverse condition that may affect the desirability of the property including but not limited to proximity to railroad tracks or airplane routes, boundaries, easements or rights of way, adjoining properties or neighborhood.
- Unique/technically complex systems or components, system or component life expectancy or adequacy or efficiency of any system or component.
- Termites or other wood destroying insects and or organisms, rodents or other pests, dry-rot, fungus; or damage from or relating to the preceding. This exclusion is not applicable if the Client has the Company perform wood destroying organism inspection for an additional fee.

7. GOVERNING LAW & SEVERABILITY

This Agreement shall be governed by Pennsylvania law. If any portion of this Agreement is found to be invalid or unenforceable by any court or arbitrator the remaining terms shall remain in force between the parties.

8. RECEIPT OF REPORT

The Company's agreement to perform the inspection is contingent on Client's agreement to the provisions, terms, conditions and limitations of this Agreement. If this Agreement is not signed by Client prior to or at the time the written Inspection Report is provided to the Client and Client objects of any of the terms of this Agreement, Client shall return the written Inspection Report to Guardian Home Inspection, LLC within seven (7) days and any fee that has been paid will be refunded to the Client. Failure to return the written Inspection Report and payment of the fee shall constitute the full acceptance of all of the terms of this Agreement by Client.

9. OTHER SERVICES

It is understood and agreed to by the parties hereto that all the provisions, limitations, exceptions and exclusions of this agreement shall apply to any optional services entered into by the parties.

Client further acknowledges, agrees, and authorizes Guardian Home Inspections to provide their contact information (including telephone number) to a third-party service provider ("TSP") Secure24 ADT, with which Guardian Home Inspection may affiliate with to offer the client additional value-added service

10. ENTIRE AGREEMENT, MODIFICATION & 3rd PARTIES

This Agreement represents the entire agreement between the parties. No oral agreements, understandings or representations shall change, modify or amend any part of this Agreement. No change or modification shall be enforceable against any party unless such changes or modification is in writing and signed by the parties and supported by valid consideration. This Agreement shall be binding upon and inure to the parties hereto and their spouses, heirs, executors, administrators, successors, assigns and representatives of any kind whatsoever.

11. DISPUTE RESOLUTION-ARBITRATION CLAUSE

Any dispute, controversy, interpretation or claim including claims for, but not limited to, breach of contract, any form of negligence, fraud, or misinterpretation arising out of, from or related to, this contract or arising out of, from or related to the inspection or inspection report shall be submitted first a Non-Binding Mediation conference and absent a voluntary settlement through Non-Binding Mediation to be followed by final and Binding Arbitration, if necessary, as conducted by Construction Dispute Resolution Services, LLC or Resolute Systems, Inc. utilizing their respective Rules and Procedures. In addition, client agrees to and shall bear all filing fees required by the Arbitration Association. If you would like to utilize the Mediation or Arbitration services of another dispute resolution provider other than one of those so stated please submit your recommendation to us for our consideration. If the dispute is submitted to Binding Arbitration, the decision of the Arbitrator appointed there under shall be final and binding and enforcement of the Arbitration Award may be entered in any Court or administrative tribunal having jurisdiction thereof.

NOTICE: YOU AND WE WOULD HAVE A RIGHT OR OPPORTUNITY TO LITIGATE DISPUTES THROUGH A COURT AND HAVE A JUDGE OR JURY DECIDE THE DISPUTES BUT HAVE AGREED INSTEAD TO RESOLVE DISPUTES THROUGH MEDIATION AND BINDING ARBITRATION.

CLIENT HAS CAREFULLY READ THE FOREGOING, AGREES TO IT, AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS AGREEMENT.



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David Silver Monday, May 4th, 2026