Residential Full w/photos

405 Collett Road, Kelowna, V1W 1K6

MLS® #:	10078655	Status:	Active	PID:	[024-749-486]()	Price:	$995,000
Zone:	Central Okanagan	Sub Area:	LM - Lower Mission			Orig Price:	$995,000
						ADOM:	42

General Information

Prop Type:	Single Family Residential	Year Built:	2000
Type Dwell:	Single Family	Yr Blt Dsc:	Actual
Style/Story:	Two Storey	Shop/Den:	-/Yes

Layout		Finished Floor Area	
Beds:	5	Main:	1520
Full Baths:	3	Above Main:	1120
Half Baths:	1	Below Main:	1520
En Suite:	5-PCE	Basement:	
Ttl Baths:	4	Total:	4160

Lot Information		Parking			
Frontage:	56	Prk Cov:	2	RV Park:	
Depth:	78	Prk Uncov:	2	Add Prk:	
Irregular:		Prk Spcs:		Carport:	
Acres:	0.17	Grg Opt:	Double		
Wtr Frnt:		Grg Dsc:	Attached		
Wtr Infl:					
View:					

Listing Information

List Date:	03/21/2014	Hold Date:		Cncl Type:		Last Mod:	04/30/2014
Exp Date:		Act Date:	03/21/2014	Cncl Date:		Sbj Rmv:	
Permit Pub:	Yes	P MLS.CA:	Yes	Incl MLS.CA:	Yes	Incl Addrs:	Yes
X List F#:		X List C#:		Link List#:		Intr MLS#:	
TC Length:							
World Property:	Yes						

Features

Wood Stove:		ByLaws Avl:		Handicap Eq:	No	Gated:	
Rentals:	Not Applicable				No	Pets:	N/A
Fireplace:	1, Gas			Bsmt:	Full/Fully Finished		
Construct:	Frame - Wood			Roof:	Asphalt/Fibreglass Shingles		
Foundation:	Concrete			Suites Dsc:			
Exterior Fin:	Vinyl			Heat/Cool:	Central Air		
Water:	Municipal			Fuel:	Natural Gas		
Fencing:				Outside Area:			
Pool Type:				Sewage:	Sewer		

Flooring: **Carpeting/Wall-to-Wall, Hardwood, Tile**
Structures: **Covered Deck, Shed**
Exterior Feat: **Fenced Yard, One Balcony, Private Yard, Underground Sprinkler**
Interior Feat: **Drywall, Island, Vacuum Built-In**

Rooms

Room	L	Dimensions	Room	L	Dimensions	Room	L	Dimensions
Kitchen	L1	13'10X13'4	Nook	L1	11'X16'4	Family Room	L1	16'6X15'10
Dining Room	L1	11'8X13'10	Living Room	L1	11'8X14'	Laundry	L1	8'6X8'
Bathroom - Half	L1	8'X5'	Den / Office	L1	11'2X11'6	Master Bedroom	L2	13'8X18'6
Bedroom	L2	13'6X10'6	Bedroom	L2	11'8X10'	Bedroom	L2	11'8X13'
Ensuite - Full	L2	14'6X12	Bathroom - Full	L2	7'6X9'6	Bedroom	B	11'2X13'4
Other	B	11'2X14'	Rec Room	B	28'2X14'	Storage	B	19'X8'
Bathroom - Full	B	5'X8'8						

Title

Title Held:	Freehold	Terms Sale:		Court Sale:	No	Fract Int:	
Assign Cont:	No	Poss:		Cont Dsc:			
Trades:				Title Form:	Conventional		

Legal/Tax

Native Res:	No	Survey:	Yes	Levies:	No Levies	Stat Tax:	
LR Owner:	No	Spc Imprv:		Imprv:		Taxes:	$5,901.00
Sell Disclse:		Fin Stmnts:		Occupied By:	Seller	Tax Yr:	2013
Re-Zone:		Zone Code:	RU1	Lnd Asmnt:		Ttl Asmnt:	
Zone Typ:				Zone STyp:			
Non-Fin Enc:							
Seller Nm:	Joan Cochrane			Phone:			
Legal Dsc:	lot A kap 66531 twp 28 sec 25						

Office Information

List Brk:	[RE/MAX Kelowna]()	Phone:	250-717-5000
List Rep:	[Gordon Anton]()	Phone:	250-717-5000
Comm:	3.5% on first $100,000 and 1.5 on balance		

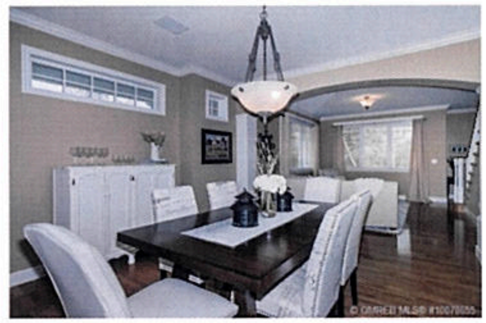
Remarks

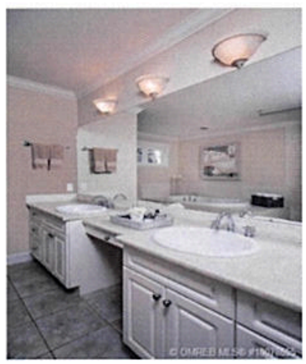
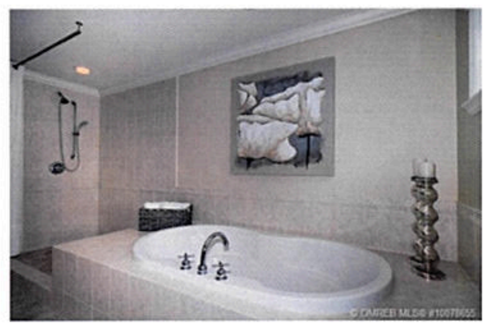
Dtl Loc: **Lakeshore Rd to Fuller to Collett**

Pub Rmks: **Fantastic location, lower mission, Custom built family home, 4,200 sq ft, 4 bedrooms up, Fully finished basement, Beautifully landscaped yard. Across the street from Beach access. Call Gord Anton at 250-212-5545 (direct) to set up a private viewing**

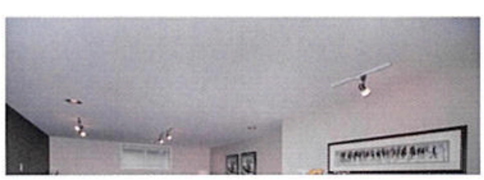
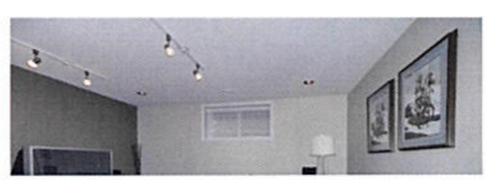






$ 535,000

JULY 1ST.

OMREB Okanagan Mainline Real Estate Board

BRITISH COLUMBIA REAL ESTATE ASSOCIATION

THE CANADIAN BAR ASSOCIATION British Columbia Branch

RE/MAX Kelowna

CONTRACT OF PURCHASE AND SALE

BROKERAGE: RE/MAX Kelowna DATE: April 30, 2014

ADDRESS: #100 - 1553 Harvey Aven Kelowna PC: V1Y 6G1 PHONE: 250-717-5000

PREPARED BY: Todd Martin MLS® NO: 10078655

SELLER: Joan Cochrane	BUYER: Ben Smit
SELLER:	BUYER:
ADDRESS: 405 Collett RD	ADDRESS: 324 Quilchena Drive
Kelowna PC: V1W 1K6	PC:
PHONE:	PHONE:
RESIDENT OF CANADA NON-RESIDENT OF CANADA as defined under the *Income Tax Act.*	OCCUPATION:

PROPERTY:

405 Collett RD

UNIT NO. ADDRESS OF PROPERTY

Kelowna V1W 1K6

CITY/TOWN/MUNICIPALITY POSTAL CODE

024-749-486

PID OTHER PID(S)

lot A kap 66531 twp 28 sec 25

LEGAL DESCRIPTION

The Buyer agrees to purchase the Property from the Seller on the following terms and subject to the following conditions:

1. **PURCHASE PRICE:** The purchase price of the Property will be Nine Hundred ~~Thirty Thousand~~ Seventy Five Thousand Dollars DOLLARS $ ~~930,000.00~~ $975,000 (Purchase Price)

2. **DEPOSIT:** A deposit of $ 50,000.00 which will form part of the Purchase Price, will be paid **within 24 hours of acceptance** unless agreed as follows:

   upon final subject removal

   All monies paid pursuant to this section (Deposit) will be paid in accordance with section 10 or by uncertified cheque except as otherwise set out in this section 2 and will be delivered in trust to Remax Kelowna and held in trust in accordance with the provisions of the *Real Estate Services Act*. In the event the Buyer fails to pay the Deposit as required by this Contract, the Seller may, at the Seller's option, terminate this Contract. The party who receives the Deposit is authorized to pay all or any portion of the Deposit to the Buyer's or Seller's conveyancer (the "Conveyancer") without further written direction of the Buyer or Seller, provided that: (a) the Conveyancer is a Lawyer or Notary; (b) such money is to be held in trust by the Conveyancer as stakeholder pursuant to the provisions of the *Real Estate Services Act* pending the completion of the transaction and not on behalf of any of the principals to the transaction; and (c) if the sale does not complete, the money should be returned to such party as stakeholder or paid into Court.

INITIALS

3. **TERMS AND CONDITIONS:** The purchase and sale of the Property includes the following terms and is subject to the following conditions:

see page 5

Each condition, if so indicated is for the sole benefit of the party indicated. Unless each condition is waived or declared fulfilled by written notice given by the benefiting party to the other party on or before the date specified for each condition, this Contract will be terminated thereupon and the Deposit returnable in accordance with the *Real Estate Services Act*.

4. **COMPLETION:** The sale will be completed on July 1, yr. 2014 (Completion Date) at the appropriate Land Title Office.

5. **POSSESSION:** The Buyer will have vacant possession of the Property at upon registration m. on July 1, yr. 2014 (Possession Date) OR, subject to the following existing tenancies, if any: ______

6. **ADJUSTMENTS:** The Buyer will assume and pay all taxes, rates, local improvement assessments, fuel utilities and other charges from, and including, the date set for adjustments, and all adjustments both incoming and outgoing of whatsoever nature will be made as of July 1, yr. 2014 (Adjustment Date).

7. **INCLUDED ITEMS:** The Purchase Price includes any buildings, improvements, fixtures, appurtenances and attachments thereto, and all blinds, awnings, screen doors and windows, curtain rods, tracks and valances, fixed mirrors, fixed carpeting, electric, plumbing, heating and air conditioning fixtures and all appurtenances and attachments thereto as viewed by the Buyer at the date of inspection, INCLUDING:

   fridge, stove, dishwasher, cooktop, oven (built in), washer, dryer, window coverings, garage remote(s), work bench and all shelving in garage, bar fridge in basement

   BUT EXCLUDING: ______

8. **VIEWED:** The Property and all included items will be in substantially the same condition at the Possession Date as when viewed by the Buyer on April 30 yr. 2014

9. **TITLE:** Free and clear of all encumbrances except subsisting conditions, provisos, restrictions exceptions and reservations, including royalties, contained in the original grant or contained in any other grant or disposition from the Crown, registered or pending restrictive covenants and rights-of-way in favour of utilities and public authorities, existing tenancies set out in Clause 5, if any, and except as otherwise set out herein.

10. **TENDER:** Tender or payment of monies by the Buyer to the Seller will be by certified cheque, bank draft, cash or Lawyer's/Notary's or real estate brokerage's trust cheque.

11. **DOCUMENTS:** All documents required to give effect to this Contract will be delivered in registrable form where necessary and will be lodged for registration in the appropriate Land Title Office by 4 pm on the Completion Date.

INITIALS

12. TIME: Time will be of the essence hereof, and unless the balance of the cash payment is paid and such formal agreements to pay the balance as may be necessary is entered into on or before the Completion Date, the Seller may, at the Seller's option, terminate this Contract, and, in such event, the amount paid by the Buyer will be non-refundable and absolutely forfeited to the Seller in accordance with the *Real Estate Services Act,* on account of damages, without prejudice to the Seller's other remedies.

13. BUYER FINANCING: If the Buyer is relying upon a new mortgage to finance the Purchase Price, the Buyer, while still required to pay the Purchase Price on the Completion Date, may wait to pay the Purchase Price to the Seller until after the transfer and new mortgage documents have been lodged for registration in the appropriate Land Title Office, but only if, before such lodging, the Buyer has: (a) made available for tender to the Seller that portion of the Purchase Price not secured by the new mortgage, and (b) fulfilled all the new mortgagee's conditions for funding except lodging the mortgage for registration, and (c) made available to the Seller, a Lawyer's or Notary's undertaking to pay the Purchase Price upon the lodging of the transfer and new mortgage documents and the advance by the mortgagee of the mortgage proceeds pursuant to the Canadian Bar Association (BC Branch) (Real Property Section) standard undertakings (the "CBA Standard Undertakings").

14. CLEARING TITLE: If the Seller has existing financial charges to be cleared from title, the Seller, while still required to clear such charges, may wait to pay and discharge existing financial charges until immediately after receipt of the Purchase Price, but in this event, the Seller agrees that payment of the Purchase Price shall be made by the Buyer's Lawyer or Notary to the Seller's Lawyer or Notary, on the CBA Standard Undertakings to pay out and discharge the financial charges, and remit the balance, if any, to the Seller.

15. COSTS: The Buyer will bear all costs of the conveyance and, if applicable, any costs related to arranging a mortgage and the Seller will bear all costs of clearing title.

16. RISK: All buildings on the Property and all other items included in the purchase and sale will be, and remain, at the risk of the Seller until 12:01 am on the Completion Date. After that time, the Property and all included items will be at the risk of the Buyer.

17. PLURAL: In this Contract, any reference to a party includes that party's heirs, executors, administrators, successors and assigns; singular includes plural and masculine includes feminine.

18. REPRESENTATIONS AND WARRANTIES: There are no representations, warranties, guarantees, promises or agreements other than those set out in this Contract and the representations contained in the Property Disclosure Statement if incorporated into and forming part of this Contract, all of which will survive the completion of the sale.

19. PERSONAL INFORMATION: The Buyer and the Seller hereby consent to the collection, use and disclosure by the Brokerages and by the managing broker(s), associate broker(s) and representative(s) of those Brokerages (collectively the "Licensee(s)") described in Clause 20, the real estate boards of which those Brokerages and Licensees are members and, if the Property is listed on a Multiple Listing Service®, the real estate board that operates the Multiple Listing Service®, of personal information about the Buyer and the Seller:

A. for all purposes consistent with the transaction contemplated herein:

B. if the Property is listed on a Multiple Listing Service®, for the purpose of the compilation, retention and publication by the real estate board that operates the Multiple Listing Service® and other real estate boards of any statistics including historical Multiple Listing Service® data for use by persons authorized to use the Multiple Listing Service® of that real estate board and other real estate boards;

C. for enforcing codes of professional conduct and ethics for members of real estate boards; and

D. for the purposes (and to the recipients) described in the brochure published by the British Columbia Real Estate Association entitled *Working With a REALTOR®*.

INITIALS

20. AGENCY DISCLOSURE: The Seller and the Buyer acknowledge having received, read and understood the brochure published by the British Columbia Real Estate Association entitled *Working With a REALTOR®* and acknowledge and confirm as follows:

A. the Seller has an agency relationship with

Gordon Anton who is licensed in relation to RE/MAX Kelowna
DESIGNATED AGENT/LICENSEE BROKERAGE

B. the Buyer has an agency relationship with

Todd Martin who is licensed in relation to RE/MAX Kelowna
DESIGNATED AGENT/LICENSEE BROKERAGE

C. the Buyer and the Seller have consented to a limited dual agency relationship with

____
DESIGNATED AGENT/LICENSEE

who is/are licensed in relation to ______________________
BROKERAGE

having signed a Limited Dual Agency Agreement dated ______________________

If only (A) has been completed, the Buyer is acknowledging no agency relationship. If only (B) has been completed, the Seller is acknowledging no agency relationship.

21. ACCEPTANCE IRREVOCABLE (Buyer and Seller): The Seller and the Buyer specifically confirm that this Contract of Purchase and Sale is executed under seal. It is agreed and understood that the Seller's acceptance is irrevocable, including without limitation, during the period prior to the date specified for the Buyer to either:

A. fulfill or waive the terms and conditions herein contained; and/or

B. exercise any option(s) herein contained.

22. THIS IS A LEGAL DOCUMENT. READ THIS ENTIRE DOCUMENT AND INFORMATION PAGE BEFORE YOU SIGN.

23. OFFER: This offer, or counter-offer, will be open for acceptance until 12 o'clock p.m. on May 1, yr. 2014 (unless withdrawn in writing with notification to the other party of such revocation prior to notification of its acceptance), and upon acceptance of the offer, or counter-offer, by accepting in writing and notifying the other party of such acceptance, there will be a binding Contract of Purchase and Sale on the terms and conditions set forth.

X WITNESS	BUYER	SEAL Ben Smit PRINT NAME
X WITNESS	BUYER	SEAL PRINT NAME

24. ACCEPTANCE: The Seller (a) hereby accepts the above offer and agrees to complete the sale upon the terms and conditions set out above, (b) agrees to pay a commission as per the Listing Contract, and (c) authorizes and instructs the Buyer and anyone acting on behalf of the Buyer or Seller to pay the commission out of the proceeds of sale and forward copies of the Seller's Statement of Adjustments to the Cooperating/Listing Brokerage, as requested forthwith after completion.

Seller's acceptance is dated April 30 th., yr. 2014

X WITNESS	SELLER	SEAL Joan Cochrane PRINT NAME
X WITNESS	SELLER	SEAL PRINT NAME

*PREC represents Personal Real Estate Corporation

OMREB Okanagan Mainline Real Estate Board | RE/MAX Kelowna | British Columbia Real Estate Association | The Canadian Bar Association British Columbia Branch

CONTRACT OF PURCHASE AND SALE ADDENDUM

MLS® NO.: 10078655 DATE: April 30, 2014

RE: ADDRESS 405 Collett RD Kelowna V1W 1K6

LEGAL DESCRIPTION: lot A kap 66531 twp 28 sec 25

PID 024-749-486 OTHER PID(S)

FURTHER TO THE CONTRACT OF PURCHASE AND SALE DATED April 30, 2014

MADE BETWEEN Ben Smit AS BUYER, AND

Joan Cochrane AS SELLER AND COVERING

THE ABOVE-MENTIONED PROPERTY, THE UNDERSIGNED HEREBY AGREE AS FOLLOWS:

Subject to the Buyer on or before May 14, 214 approving the Property Disclosure Statement dated ___________ with respect to the information that reasonably may adversely affect the use or value of the property. This condition is for the sole benefit of the Buyer. If approved, such statement will be incorporated into and form part of this contract.

Subject to the Buyer, on or before May 14, 2014 at the Buyer's expense, obtaining and approving an inspection report against any defects whose cumulative cost of repair exceeds $500 and which reasonably may adversely affect the property's use or value. This condition is for the sole benefit of the Buyer. The Seller will allow access to the property for this purpose on reasonable notice.

This offer is subject to the Buyer obtaining approval for fire/property insurance, on terms and at rates, satisfactory to the Buyer, by May 14, 2014.This condition is for the sole benefit of the Buyer.

Subject to the sale of the Buyer's property at 324 Quilchena Drive becoming unconditional by May 14, 2014. This condition is for the sole benefit of the buyer.

Subject to the Buyer, on or before May 14, 2014 searching and approving title to the property against the presence of any charge or other feature, whether registered or not, that reasonably may affect the property's use or value.

This condition is for the sole benefit of the Buyer.

The seller will allow the buyers to have access to the house with a designer prior to subject removal with reasonable notice.

The Buyer reserves the right to assign this contract in whole or in part to any third party without further notice to the Seller; said assignment not to relieve the Buyer from his obligation to complete the terms and conditions of this contract should the assignee default.

X ______ WITNESS	BUYER	SEAL Ben Smit PRINT NAME
X ______ WITNESS	BUYER	SEAL PRINT NAME
X ______ WITNESS	Joan Cochrane SELLER	SEAL Joan Cochrane PRINT NAME
X ______ WITNESS	SELLER	SEAL PRINT NAME

*PREC represents Personal Real Estate Corporation

CONTRACT OF PURCHASE AND SALE
INFORMATION ABOUT THIS CONTRACT

THIS INFORMATION IS INCLUDED FOR THE ASSISTANCE OF THE PARTIES ONLY. IT DOES NOT FORM PART OF THE CONTRACT AND SHOULD NOT AFFECT THE PROPER INTERPRETATION OF ANY OF ITS TERMS.

1. **CONTRACT:** This document, when signed by both parties, is a legally binding contract. READ IT CAREFULLY. The parties should ensure that everything that is agreed to is in writing.

2. **DEPOSIT(S):** Section 28 of the *Real Estate Services Act* requires that money held by a brokerage in respect of a real estate transaction for which there is an agreement between the parties for the acquisition and disposition of the real estate be held by the brokerage as a stakeholder. The money is held for the real estate transaction and not on behalf of one of the parties. If a party does not remove a subject clause, the brokerage requires the written agreement of both parties in order to release the deposit. If both parties do not sign the agreement to release the deposit, then the parties will have to apply to court for a determination of the deposit issue.

3. **COMPLETION:** (Clause 4) Unless the parties are prepared to actually meet at the Land Title Office and exchange title documents for the Purchase Price, it is, in every case, advisable for the completion of the sale to take place in the following sequence:

   (a) The Buyer pays the Purchase Price or down payment in trust to the Buyer's Lawyer or Notary (who should advise the Buyer of the exact amount required) several days before the Completion Date and the Buyer signs the documents.

   (b) The Buyer's Lawyer or Notary prepares the documents and forwards them for signature to the Seller's Lawyer or Notary who returns the documents to the Buyer's Lawyer or Notary.

   (c) The Buyer's Lawyer or Notary then attends to the deposit of the signed title documents (and any mortgages) in the appropriate Land Title Office.

   (d) The Buyer's Lawyer or Notary releases the sale proceeds at the Buyer's Lawyer's or Notary's office.

   Since the Seller is entitled to the Seller's proceeds on the Completion Date, and since the sequence described above takes a day or more, it is strongly recommended that the Buyer deposits the money and the signed documents AT LEAST TWO DAYS before the Completion Date, or at the request of the Conveyancer, and that the Seller delivers the signed transfer documents no later than the morning of the day before the Completion Date.

   While it is possible to have a Saturday Completion Date using the Land Title Office's Electronic Filing System, parties are strongly encouraged **NOT** to schedule a Saturday Completion Date as it will restrict their access to fewer lawyers or notaries who operate on Saturdays; lenders will generally not fund new mortgages on Saturdays; lenders with existing mortgages may not accept payouts on Saturdays; and other offices necessary as part of the closing process may not be open.

4. **POSSESSION:** (Clause 5) the Buyer should make arrangements through the real estate licensees for obtaining possession. The Seller will not generally let the Buyer move in before the Seller has actually received the sale proceeds. Where residential tenants are involved, Buyers and Sellers should consult the *Residential Tenancy Act*.

5. **TITLE:** (Clause 9) It is up to the Buyer to satisfy the Buyer on matters of zoning or building or use restrictions, toxic or environmental hazards, encroachments on or by the Property and any encumbrances which are staying on title before becoming legally bound. It is up to the Seller to specify in the Contract if there are any encumbrances, other than those listed in Clause 9, which are staying on title before becoming legally bound. If you as the Buyer are taking out a mortgage, make sure that title, zoning and building restrictions are all acceptable to your mortgage company. In certain circumstances, the mortgage company could refuse to advance funds. If you as the seller are allowing the Buyer to assume your mortgage, you may still be responsible for payment of the mortgage, unless arrangements are made with your mortgage company.

6. **CUSTOMARY COSTS:** (Clause 15) In particular circumstances there may be additional costs, but the following costs are applicable in most circumstances:

Costs to be Borne by the Seller

Lawyer or Notary Fees and Expenses:
- attending to execution documents.

Costs of clearing title, including:
- discharge fees charged by encumbrance holders,
- prepayment penalties.

Real Estate Commission (plus GST).
Goods and Services Tax.

Costs to be Borne by the Buyer

Lawyer or Notary Fees and Expenses:
- searching title,
- investigating title,
- drafting documents.

Land Title Registration fees.
Survey Certificate (if required).
Costs of Mortgage, including:
- mortgage company's Lawyer/Notary.
- appraisal (if applicable)
- Land Title Registration fees.

Fire Insurance Premium.
Sales Tax (if applicable).
Property Transfer Tax.
Goods and Services Tax.

7. **RISK:** (Clause 16) The Buyer should arrange for insurance to be effective on the earlier of the Completion Date or the date the Seller receives the proceeds of sale, or the date the Seller vacates the property.

8. **FORM OF CONTRACT:** This Contract of Purchase and Sale is designed primarily for the purchase and sale of freehold residences. If your transaction involves:

   - a house or other building under construction
   - a lease
   - a business
   - an assignment
   - other special circumstances (including the acquisition of land situated on a First Nations reserve)

   Additional provisions, not contained in this form, may be needed, and professional advice should be obtained. A Property Disclosure Statement completed by the Seller may be available.

City of Kelowna

Property Tax & Assessment Query

Property Tax Roll | Search Property Tax Rolls

Roll

Roll:	7212.607	**PID:**	024-749-486
Address:	405 COLLETT RD		
Acres:	0.168		
Actual Use:	000 - SINGLE FAMILY DWELLING		
Plan:	KAP66531	**Section:**	25
Lot:	A	**Township:**	28
Block:		**District Lot:**	
		Land District:	41

Home Owner Grant: For 2013, this property was eligible for the Provincial N&R Home Owner Grant.

Property Tax Roll Levy Information

2013 Gross Taxes:	$ 5,901.23
Current:	$ 0.00
Arrears:	$ 0.00
Delinquent:	$ 0.00
Prepaid:	$ 0.00

2013 Assessed Values

Class	Land Gross	Land Exempt	Impr Gross	Impr Exempt	Net Value
MUN 01	$ 380,000	$ 0	$ 469,000	$ 0	$ 849,000
PSA 01	$ 380,000	$ 0	$ 469,000	$ 0	$ 849,000

2014 Assessed Values (To be used in calculation of 2014 tax notice.)

Assessment History

Class	Land Gross	Land Exempt	Impr Gross	Impr Exempt	Net Value
MUN 01	$ 380,000	$ 0	$ 481,000	$ 0	$ 861,000
PSA 01	$ 380,000	$ 0	$ 481,000	$ 0	$ 861,000

The City of Kelowna provide Property Tax Certificates which includes the following information about a property:

- Legal Description
- Current Tax Year Assessment
- Tax, Payment, and Home Owner Grant Amounts
- Levies and Charges Details
- Informational Bylaws (if applicable)
- Pending Bylaws (if applicable)
- Tax Sale Upset Amount and Relevant Dates (if applicable)

You may purchase a Property Tax Certificate on your credit card for a fee of $15.00 for any tax roll.

The Property Tax Certificate purchased in this manner **does not include information regarding Owners and Pre-Authorized Withdrawal System Enrollment Details** as this information is considered confidental.

Property Tax Certificates for rolls other than your own which include Owners and PAWS Details may only be purchased by an authorized agent (ie: Lawyer) of the property owner. Lawyers may enroll in our Online Tax Certificates program.

Property Tax Certificates for your own roll which include Owners and PAWS Details may only be purchased by logging into our

Okanagan Mainline Real Estate Board

BRITISH COLUMBIA REAL ESTATE ASSOCIATION

THE CANADIAN BAR ASSOCIATION British Columbia Branch

MACDONALD REALTY

CONTRACT OF PURCHASE AND SALE

BROKERAGE: Macdonald Realty Kelowna DATE: April 25, 2014

ADDRESS: 592 K.L.O. Road Kelowna PC: V1Y 7S2 PHONE: 250-860-4300

PREPARED BY: Brenda Bachmann MLS® NO: 10076224

SELLER: Ben Smit	BUYER: Irene Angela Chapman
SELLER: Rheann Smit	BUYER: Todd C. Chapman
ADDRESS: 324 Quilchena DR	ADDRESS: 69 Tuscany Reserve Gate
Kelowna PC: V1W 4Y9	NW Calgary Alberta PC: T3L 0A6
PHONE:	PHONE: 403-245-2922
RESIDENT OF CANADA ☑ NON-RESIDENT OF CANADA ☐ as defined under the *Income Tax Act*.	OCCUPATION:

PROPERTY:

324 Quilchena Drive

UNIT NO. ADDRESS OF PROPERTY

Kelowna V1W 4Y9

CITY/TOWN/MUNICIPALITY POSTAL CODE

026-084-937

PID OTHER PID(S)

Lot 7, Plan KAP76664, Section 23, District Lot 19, Township 28, SDYD

LEGAL DESCRIPTION

The Buyer agrees to purchase the Property from the Seller on the following terms and subject to the following conditions:

1. **PURCHASE PRICE:** The purchase price of the Property will be Eight Hundred ~~Forty Thousand~~ Sixty Two Thousand Nine Hundred DOLLARS $ ~~840,000.00~~ 862,900 (Purchase Price)

2. **DEPOSIT:** A deposit of $ 25,000.00 which will form part of the Purchase Price, will be paid **within 24 hours of acceptance** unless agreed as follows:

upon the removal of all the Buyer's subjects by way of bank draft or bank transfer

All monies paid pursuant to this section (Deposit) will be paid in accordance with section 10 or by uncertified cheque except as otherwise set out in this section 2 and will be delivered in trust to Macdonald Realty Kelowna and held in trust in accordance with the provisions of the *Real Estate Services Act*. In the event the Buyer fails to pay the Deposit as required by this Contract, the Seller may, at the Seller's option, terminate this Contract. The party who receives the Deposit is authorized to pay all or any portion of the Deposit to the Buyer's or Seller's conveyancer (the "Conveyancer") without further written direction of the Buyer or Seller, provided that: (a) the Conveyancer is a Lawyer or Notary; (b) such money is to be held in trust by the Conveyancer as stakeholder pursuant to the provisions of the *Real Estate Services Act* pending the completion of the transaction and not on behalf of any of the principals to the transaction; and (c) if the sale does not complete, the money should be returned to such party as stakeholder or paid into Court.

INITIALS

3. **TERMS AND CONDITIONS:** The purchase and sale of the Property includes the following terms and is subject to the following conditions:

see addendums

Each condition, if so indicated is for the sole benefit of the party indicated. Unless each condition is waived or declared fulfilled by written notice given by the benefiting party to the other party on or before the date specified for each condition, this Contract will be terminated thereupon and the Deposit returnable in accordance with the *Real Estate Services Act.*

4. **COMPLETION:** The sale will be completed on July ~~2~~ 31 , yr. 2014 (Completion Date) at the appropriate Land Title Office.

5. **POSSESSION:** The Buyer will have vacant possession of the Property at noon m. on ~~July 3~~ August 1, yr. 2014 (Possession Date) OR, subject to the following existing tenancies, if any:

6. **ADJUSTMENTS:** The Buyer will assume and pay all taxes, rates, local improvement assessments, fuel utilities and other charges from, and including, the date set for adjustments, and all adjustments both incoming and outgoing of whatsoever nature will be made as of July ~~3~~ 31 , yr. 2014 (Adjustment Date).

7. **INCLUDED ITEMS:** The Purchase Price includes any buildings, improvements, fixtures, appurtenances and attachments thereto, and all blinds, awnings, screen doors and windows, curtain rods, tracks and valances, fixed mirrors, fixed carpeting, electric, plumbing, heating and air conditioning fixtures and all appurtenances and attachments thereto as viewed by the Buyer at the date of inspection, INCLUDING:

washer, dryer, fridge, stove, microwave/fan, 2 wine fridge/coolers, built-in vacuum and all attachments including powerhead, all shelves ad brackets in the garage, 2 sets of all keys and fobs for house, mailbox and garages, all pool equipment and cover, all window blinds, any extra paint, tiles, flooring etc, if any, all curtains, warranties and manuals if any, 3 bins for debris, etc, ~~big screen, projector with supporting electronics, reclining chair set as viewed for the home theater, trampoline, picnic table, all speakers~~ built in speakers (wall & ceiling)

BUT EXCLUDING:

8. **VIEWED:** The Property and all included items will be in substantially the same condition at the Possession Date as when viewed by the Buyer on April 25 yr. 2014

9. **TITLE:** Free and clear of all encumbrances except subsisting conditions, provisos, restrictions exceptions and reservations, including royalties, contained in the original grant or contained in any other grant or disposition from the Crown, registered or pending restrictive covenants and rights-of-way in favour of utilities and public authorities, existing tenancies set out in Clause 5, if any, and except as otherwise set out herein.

10. **TENDER:** Tender or payment of monies by the Buyer to the Seller will be by certified cheque, bank draft, cash or Lawyer's/Notary's or real estate brokerage's trust cheque.

11. **DOCUMENTS:** All documents required to give effect to this Contract will be delivered in registrable form where necessary and will be lodged for registration in the appropriate Land Title Office by 4 pm on the Completion Date.

INITIALS

12. **TIME:** Time will be of the essence hereof, and unless the balance of the cash payment is paid and such formal agreements to pay the balance as may be necessary is entered into on or before the Completion Date, the Seller may, at the Seller's option, terminate this Contract, and, in such event, the amount paid by the Buyer will be non-refundable and absolutely forfeited to the Seller in accordance with the *Real Estate Services Act,* on account of damages, without prejudice to the Seller's other remedies.

13. **BUYER FINANCING:** If the Buyer is relying upon a new mortgage to finance the Purchase Price, the Buyer, while still required to pay the Purchase Price on the Completion Date, may wait to pay the Purchase Price to the Seller until after the transfer and new mortgage documents have been lodged for registration in the appropriate Land Title Office, but only if, before such lodging, the Buyer has: (a) made available for tender to the Seller that portion of the Purchase Price not secured by the new mortgage, and (b) fulfilled all the new mortgagee's conditions for funding except lodging the mortgage for registration, and (c) made available to the Seller, a Lawyer's or Notary's undertaking to pay the Purchase Price upon the lodging of the transfer and new mortgage documents and the advance by the mortgagee of the mortgage proceeds pursuant to the Canadian Bar Association (BC Branch) (Real Property Section) standard undertakings (the "CBA Standard Undertakings").

14. **CLEARING TITLE:** If the Seller has existing financial charges to be cleared from title, the Seller, while still required to clear such charges, may wait to pay and discharge existing financial charges until immediately after receipt of the Purchase Price, but in this event, the Seller agrees that payment of the Purchase Price shall be made by the Buyer's Lawyer or Notary to the Seller's Lawyer or Notary, on the CBA Standard Undertakings to pay out and discharge the financial charges, and remit the balance, if any, to the Seller.

15. **COSTS:** The Buyer will bear all costs of the conveyance and, if applicable, any costs related to arranging a mortgage and the Seller will bear all costs of clearing title.

16. **RISK:** All buildings on the Property and all other items included in the purchase and sale will be, and remain, at the risk of the Seller until 12:01 am on the Completion Date. After that time, the Property and all included items will be at the risk of the Buyer.

17. **PLURAL:** In this Contract, any reference to a party includes that party's heirs, executors, administrators, successors and assigns; singular includes plural and masculine includes feminine.

18. **REPRESENTATIONS AND WARRANTIES:** There are no representations, warranties, guarantees, promises or agreements other than those set out in this Contract and the representations contained in the Property Disclosure Statement if incorporated into and forming part of this Contract, all of which will survive the completion of the sale.

19. **PERSONAL INFORMATION:** The Buyer and the Seller hereby consent to the collection, use and disclosure by the Brokerages and by the managing broker(s), associate broker(s) and representative(s) of those Brokerages (collectively the "Licensee(s)") described in Clause 20, the real estate boards of which those Brokerages and Licensees are members and, if the Property is listed on a Multiple Listing Service®, the real estate board that operates the Multiple Listing Service®, of personal information about the Buyer and the Seller:

    A. for all purposes consistent with the transaction contemplated herein:

    B. if the Property is listed on a Multiple Listing Service®, for the purpose of the compilation, retention and publication by the real estate board that operates the Multiple Listing Service® and other real estate boards of any statistics including historical Multiple Listing Service® data for use by persons authorized to use the Multiple Listing Service® of that real estate board and other real estate boards;

    C. for enforcing codes of professional conduct and ethics for members of real estate boards; and

    D. for the purposes (and to the recipients) described in the brochure published by the British Columbia Real Estate Association entitled *Working With a REALTOR®*.

INITIALS

20. AGENCY DISCLOSURE: The Seller and the Buyer acknowledge having received, read and understood the brochure published by the British Columbia Real Estate Association entitled *Working With a REALTOR®* and acknowledge and confirm as follows:

A. the Seller has an agency relationship with

Jason Hymers PREC* who is licensed in relation to RE/MAX Kelowna
DESIGNATED AGENT/LICENSEE BROKERAGE

B. the Buyer has an agency relationship with

Brenda Bachmann who is licensed in relation to Macdonald Realty Kelowna
DESIGNATED AGENT/LICENSEE BROKERAGE

C. the Buyer and the Seller have consented to a limited dual agency relationship with

____
DESIGNATED AGENT/LICENSEE

who is/are licensed in relation to ____________________
BROKERAGE

having signed a Limited Dual Agency Agreement dated ____________________

If only (A) has been completed, the Buyer is acknowledging no agency relationship. If only (B) has been completed, the Seller is acknowledging no agency relationship.

21. ACCEPTANCE IRREVOCABLE (Buyer and Seller): The Seller and the Buyer specifically confirm that this Contract of Purchase and Sale is executed under seal. It is agreed and understood that the Seller's acceptance is irrevocable, including without limitation, during the period prior to the date specified for the Buyer to either:

A. fulfill or waive the terms and conditions herein contained; and/or

B. exercise any option(s) herein contained.

22. THIS IS A LEGAL DOCUMENT. READ THIS ENTIRE DOCUMENT AND INFORMATION PAGE BEFORE YOU SIGN.

23. OFFER: This offer, or counter-offer, will be open for acceptance until 9 o'clock p.m. on April 25, yr. 2014 (unless withdrawn in writing with notification to the other party of such revocation prior to notification of its acceptance), and upon acceptance of the offer, or counter-offer, by accepting in writing and notifying the other party of such acceptance, there will be a binding Contract of Purchase and Sale on the terms and conditions set forth.

X WITNESS	BUYER	SEAL Irene Angela Chapman PRINT NAME
X WITNESS	BUYER	SEAL Todd C. Chapman PRINT NAME

24. ACCEPTANCE: The Seller (a) hereby accepts the above offer and agrees to complete the sale upon the terms and conditions set out above, (b) agrees to pay a commission as per the Listing Contract, and (c) authorizes and instructs the Buyer and anyone acting on behalf of the Buyer or Seller to pay the commission out of the proceeds of sale and forward copies of the Seller's Statement of Adjustments to the Cooperating/Listing Brokerage, as requested forthwith after completion.

Seller's acceptance is dated April 25, yr. 2014

X WITNESS	SELLER	SEAL Ben Smit PRINT NAME
X WITNESS	SELLER	SEAL Rheann Smit PRINT NAME

*PREC represents Personal Real Estate Corporation

OMREB Okanagan Mainline Real Estate Board — MACDONALD REALTY — BRITISH COLUMBIA REAL ESTATE ASSOCIATION — THE CANADIAN BAR ASSOCIATION British Columbia Branch

CONTRACT OF PURCHASE AND SALE ADDENDUM

MLS® NO.: 10076224 DATE: April 25, 2014

RE: ADDRESS 324 Quilchena Drive Kelowna V1W 4Y9

LEGAL DESCRIPTION: Lot 7, Plan KAP76664, Section 23, District Lot 19, Township 28, SDYD

PID 026-084-937 OTHER PID(S)

FURTHER TO THE CONTRACT OF PURCHASE AND SALE DATED April 25, 2014

MADE BETWEEN Irene Angela Chapman Todd C. Chapman AS BUYER, AND

Ben Smit Rheann Smit AS SELLER AND COVERING

THE ABOVE-MENTIONED PROPERTY, THE UNDERSIGNED HEREBY AGREE AS FOLLOWS:

The following 4 subjects are for the sole benefit of the Buyers and will be removed on or before May 12, 2014.

1] Approval of the title search through consultation with the Buyer's Lawyer.
2] The Buyers being approved for suitable financing.
3] The Buyers receiving approval for house insurance.
4] The Buyers approving home inspections to include home, pest and pool inspections and completed at the Buyer's expense.

The Buyers are aware that:

1] The room sizes and square footage are approximate and should be verified if important.
2] To ensure all fencing/landscaping is within the property line they would need to find the property pins, which may require the services of a surveyor which the Buyers would be responsible to pay for.
3] There is no warranty on the home, mechanical or appliances.
4] There is property transfer tax applicable of 1% on the first $200,000 and 2% on the balance that they are responsible for.

The Property Disclosure Statement which has been signed by all parties forms part of this contract.

X WITNESS	BUYER	SEAL Irene Angela Chapman PRINT NAME
X WITNESS	BUYER	SEAL Todd C. Chapman PRINT NAME
X WITNESS	SELLER	SEAL Ben Smit PRINT NAME
X WITNESS	SELLER	SEAL Rheann Smit PRINT NAME

OMREB Okanagan Mainline Real Estate Board | MACDONALD REALTY | British Columbia Real Estate Association | THE CANADIAN BAR ASSOCIATION British Columbia Branch

CONTRACT OF PURCHASE AND SALE **ADDENDUM**

MLS® NO.: 10076224 DATE: April 25, 2014

RE: ADDRESS 324 Quilchena Drive Kelowna V1W 4Y9

LEGAL DESCRIPTION: Lot 7, Plan KAP76664, Section 23, District Lot 19, Township 28, SDYD

PID 026-084-937 OTHER PID(S)

FURTHER TO THE CONTRACT OF PURCHASE AND SALE DATED April 25, 2014

MADE BETWEEN Irene Angela Chapman Todd C. Chapman AS BUYER, AND

Ben Smit Rheann Smit AS SELLER AND COVERING

THE ABOVE-MENTIONED PROPERTY, THE UNDERSIGNED HEREBY AGREE AS FOLLOWS:

The Sellers agrees to the following:

1] To retain home/fire insurance up to and including completion.
2] To remove, by Completion all items except for the included appliances, etc from the property including home, outbuildings, attic, and yard.
3] To ensure the home, appliances, pool are well cleaned including haing the carpets professionally cleaned.
4] To allow the Buyers a walk-thru of the home one day prior to Completion.
5] To ensure the pool, irrigation system, appliances and mechanical are all in good working order for possession.

The Sellers agrees to supply the Buyer within 4 days of acceptance the following items:

-Information regarding the company who services the pool.
-The totals of one year for electricity and natural gas.
-The 2/5/10 year home warranty certificate.
-The occupancy permit for the home.
-The final approval for the pool construction.

The Sellers are now giving the Buyers permission to view the property file at the City of Kelowna.

The Sellers are now giving the Buyers permission to speak to the company who services the pool and will inform the pool company of that.

X WITNESS	BUYER	SEAL Irene Angela Chapman PRINT NAME
X WITNESS	BUYER	SEAL Todd C. Chapman PRINT NAME
X WITNESS	SELLER	SEAL Ben Smit PRINT NAME
X WITNESS	SELLER	SEAL Rheann Smit PRINT NAME

*PREC represents Personal Real Estate Corporation

CONTRACT OF PURCHASE AND SALE
INFORMATION ABOUT THIS CONTRACT

THIS INFORMATION IS INCLUDED FOR THE ASSISTANCE OF THE PARTIES ONLY. IT DOES NOT FORM PART OF THE CONTRACT AND SHOULD NOT AFFECT THE PROPER INTERPRETATION OF ANY OF ITS TERMS.

1. **CONTRACT:** This document, when signed by both parties, is a legally binding contract. READ IT CAREFULLY. The parties should ensure that everything that is agreed to is in writing.

2. **DEPOSIT(S):** Section 28 of the *Real Estate Services Act* requires that money held by a brokerage in respect of a real estate transaction for which there is an agreement between the parties for the acquisition and disposition of the real estate be held by the brokerage as a stakeholder. The money is held for the real estate transaction and not on behalf of one of the parties. If a party does not remove a subject clause, the brokerage requires the written agreement of both parties in order to release the deposit. If both parties do not sign the agreement to release the deposit, then the parties will have to apply to court for a determination of the deposit issue.

3. **COMPLETION:** (Clause 4) Unless the parties are prepared to actually meet at the Land Title Office and exchange title documents for the Purchase Price, it is, in every case, advisable for the completion of the sale to take place in the following sequence:

   (a) The Buyer pays the Purchase Price or down payment in trust to the Buyer's Lawyer or Notary (who should advise the Buyer of the exact amount required) several days before the Completion Date and the Buyer signs the documents.

   (b) The Buyer's Lawyer or Notary prepares the documents and forwards them for signature to the Seller's Lawyer or Notary who returns the documents to the Buyer's Lawyer or Notary.

   (c) The Buyer's Lawyer or Notary then attends to the deposit of the signed title documents (and any mortgages) in the appropriate Land Title Office.

   (d) The Buyer's Lawyer or Notary releases the sale proceeds at the Buyer's Lawyer's or Notary's office.

   Since the Seller is entitled to the Seller's proceeds on the Completion Date, and since the sequence described above takes a day or more, it is strongly recommended that the Buyer deposits the money and the signed documents AT LEAST TWO DAYS before the Completion Date, or at the request of the Conveyancer, and that the Seller delivers the signed transfer documents no later than the morning of the day before the Completion Date.

   While it is possible to have a Saturday Completion Date using the Land Title Office's Electronic Filing System, parties are strongly encouraged **NOT** to schedule a Saturday Completion Date as it will restrict their access to fewer lawyers or notaries who operate on Saturdays; lenders will generally not fund new mortgages on Saturdays; lenders with existing mortgages may not accept payouts on Saturdays; and other offices necessary as part of the closing process may not be open.

4. **POSSESSION:** (Clause 5) the Buyer should make arrangements through the real estate licensees for obtaining possession. The Seller will not generally let the Buyer move in before the Seller has actually received the sale proceeds. Where residential tenants are involved, Buyers and Sellers should consult the *Residential Tenancy Act*.

5. **TITLE:** (Clause 9) It is up to the Buyer to satisfy the Buyer on matters of zoning or building or use restrictions, toxic or environmental hazards, encroachments on or by the Property and any encumbrances which are staying on title before becoming legally bound. It is up to the Seller to specify in the Contract if there are any encumbrances, other than those listed in Clause 9, which are staying on title before becoming legally bound. If you as the Buyer are taking out a mortgage, make sure that title, zoning and building restrictions are all acceptable to your mortgage company. In certain circumstances, the mortgage company could refuse to advance funds. If you as the seller are allowing the Buyer to assume your mortgage, you may still be responsible for payment of the mortgage, unless arrangements are made with your mortgage company.

6. **CUSTOMARY COSTS:** (Clause 15) In particular circumstances there may be additional costs, but the following costs are applicable in most circumstances:

   Costs to be Borne by the Seller

   Lawyer or Notary Fees and Expenses:
   - attending to execution documents.

   Costs of clearing title, including:
   - discharge fees charged by encumbrance holders,
   - prepayment penalties.

   Real Estate Commission (plus GST)
   Goods and Services Tax.

   AK RS

   Costs to be Borne by the Buyer

   Lawyer or Notary Fees and Expenses:
   - searching title,
   - investigating title,
   - drafting documents.

   Land Title Registration fees.
   Survey Certificate (if required).
   Costs of Mortgage, including:
   - mortgage company's Lawyer/Notary.
   - appraisal (if applicable)
   - Land Title Registration fees.

   Fire Insurance Premium.
   Sales Tax (if applicable).
   Property Transfer Tax.
   Goods and Services Tax.

   AC,

7. **RISK:** (Clause 16) The Buyer should arrange for insurance to be effective on the earlier of the Completion Date or the date the Seller receives the proceeds of sale, or the date the Seller vacates the property.

8. **FORM OF CONTRACT:** This Contract of Purchase and Sale is designed primarily for the purchase and sale of freehold residences. If your transaction involves:

   - a house or other building under construction - a lease - a business - an assignment

   - other special circumstances (including the acquisition of land situated on a First Nations reserve)

   Additional provisions, not contained in this form, may be needed, and professional advice should be obtained. A Property Disclosure Statement completed by the Seller may be available.

NATIONAL BANK OF CANADA

- EMPLOYEE SHARE PURCHASE PLANN
- NOT AN RSP.
-

Holding Information

Holding FBNC

Summary of Current Holdings

Description		Number of Shares	Average Cost	Book Value	Market Value
EPSP					
Employer		169.321791	CAD 36.081095	CAD 6,109.32	CAD 7,702.45
	Subtotal	169.321791			CAD 7,702.45
ESP					
Employee		212.228892	CAD 40.589517	CAD 8,614.27	CAD 9,654.29
	Subtotal	212.228892			CAD 9,654.29
Total		**381.550683**			**CAD 17,356.74**

Market Data Provider

Solium
CAPITAL

For on-line account information:
Visit www.solium.com/login

Please review this statement carefully. Any discrepancies must be reported to Solium within 30 days, failing which Solium may treat such entries, and the balances recorded herein as complete, correct and binding on you.

To contact a Solium representative:
Local: 403.515.3909
North America:1.877.380.7793
International: 001 403.515.3909
Email: help@solium.com
Fax: 403.515.3919
1500, 800 - 6th Avenue SW
Calgary, AB T2P 3G3

BEN SMIT
324 QUILCHENA DRIVE
KELOWNA BC V1W 4Y9
Canada

Statement of Account
Statement Period: 30-Mar-2014 to 30-Apr-2014
Account Number: CS-655901-64
Employee Number: 13355
Company: Banque Nationale du Canada

Price History Over Statement Period

	30-Mar-2014	30-Apr-2014	% Change
Altamira High-Interest Cash Performer - F Series ($ CDN)	$1.00 CAD	$1.00 CAD	0%
Bond Basket Private Pool	$10.59 CAD	$10.54 CAD	-0%
Dividend Basket Private Pool	$11.29 CAD	$11.36 CAD	1%
Multiple Asset Class Basket Private Pool	$11.68 CAD	$11.73 CAD	0%
NBC shares	$44.02 CAD	$45.49 CAD	3%
NBF Bond Basket	$159.707 CAD	$159.707 CAD	0%
NBF Multiple Asset Class Basket (MAC)	$12.943 CAD	$12.943 CAD	0%
Private Inv. Mngt - Balanced	$16.698 CAD	$16.733 CAD	0%
Private Inv. Mngt - Growth	$16.481 CAD	$16.535 CAD	0%
Private Inv. Mngt - Mod. Var. (Conservative)	$16.48 CAD	$16.492 CAD	0%
SPY - SPDR® S&P 500®	$185.49 USD	$188.31 USD	2%
U.S. Growth & Income Basket	$12.33 USD	$13.09 USD	6%
Westwood Global Dividend Fund - F Series	$12.62 CAD	$12.69 CAD	1%
XIU - iShares S&P TSX 60	$20.56 CAD	$21.12 CAD	3%
XWD - iShares MSCI World Index Fund	$33.75 CAD	$34.04 CAD	1%

Exchange Rates
1.00 US Dollar = 1.095936 Canadian Dollars

Account Summary

	Total Value	Available Value	Future Available Value			
			Remainder of 2014	2015	2016	2017 and After
Employee contribution	$127,242.37 CAD	$127,242.37 CAD				
Employer contribution quarterly bonus	$32,199.81 CAD	$0.00 CAD	$3,981.08 CAD	$8,049.95 CAD	$8,049.95 CAD	$12,118.83 CAD
Employer contribution top 135	$89,912.18 CAD	$34,899.15 CAD	$21,164.60 CAD	$22,478.12 CAD	$7,458.12 CAD	$3,912.20 CAD
Employer contribution with clause	$30,253.76 CAD	$30,253.76 CAD				
Total	**$279,608.13 CAD**	**$192,395.28 CAD**	**$25,145.68 CAD**	**$30,528.07 CAD**	**$15,508.07 CAD**	**$16,031.03 CAD**

Future available value includes only awards with time based vesting and may not include awards with performance based vesting.

Summary of Deferred Compensation Plan

Plan Enrollment

Employee contribution:	Enrolled at 3%
Employer contribution quarterly bonus:	Enrolled at 0%
Employer contribution top 135:	Eligible
Employer contribution with clause:	Not eligible

Employee contribution

Plan Information as of 30-Apr-2014

Plan Entry:	13-Sep-2013
Last Contribution:	23-Apr-2014
Last Withdrawal:	None
Enrollment Status:	Enrolled at 3%

Activity Summary

Fund	Value on 30-Mar-2014 (including pending cash)	Contributions	Income	Withdrawals	Fees	Net Transfers	Unrealized Gain/Loss	Value on 30-Apr-2014 (including pending cash)
NBC shares	$34,565.20 CAD	$202.14 CAD	$0.00 CAD	$0.00 CAD	$0.00 CAD	$0.00 CAD	$1,154.98 CAD	$35,922.32 CAD
Private Inv. Mngt - Balanced	$50,288.39 CAD	$336.89 CAD	$0.00 CAD	$0.00 CAD	$0.00 CAD	$0.00 CAD	$103.23 CAD	$50,728.51 CAD
Private Inv. Mngt - Growth	$37,229.50 CAD	$336.89 CAD	$0.00 CAD	$0.00 CAD	$0.00 CAD	$0.00 CAD	$119.63 CAD	$37,686.02 CAD
U.S. Growth & Income Basket	$981.37 CAD	$202.13 CAD	$8.48 CAD	$0.00 CAD	$0.00 CAD	$0.00 CAD	$61.85 CAD	$1,253.83 CAD
Westwood Global Dividend Fund - F Series	$1,374.13 CAD	$269.51 CAD	$0.00 CAD	$0.00 CAD	$0.00 CAD	$0.00 CAD	$8.05 CAD	$1,651.69 CAD
	$124,438.59 CAD	**$1,347.56 CAD**	**$8.48 CAD**	**$0.00 CAD**	**$0.00 CAD**	**$0.00 CAD**	**$1,447.74 CAD**	**$127,242.37 CAD**

Current Value

Fund	Cash Awaiting Investment	Current Value	Type of Money
			Employee
NBC shares	$0.00 CAD	$35,922.32 CAD	$35,922.32 CAD
Private Inv. Mngt - Balanced	$0.00 CAD	$50,728.51 CAD	$50,728.51 CAD
Private Inv. Mngt - Growth	$0.00 CAD	$37,686.02 CAD	$37,686.02 CAD
U.S. Growth & Income Basket	$0.00 CAD	$1,253.83 CAD	$1,253.83 CAD
Westwood Global Dividend Fund - F Series	$0.00 CAD	$1,651.69 CAD	$1,651.69 CAD
	$0.00 CAD	**$127,242.37 CAD**	**$127,242.37 CAD**

Summary of Private Stock Holdings

Fund	Total Units or Shares You Hold	Your Average Cost per Unit or Share	Your Average Cost, Plus Amounts Reinvested	Current Price per Unit or Share	Current Value
Type of Money: Employee					
Private Inv. Mngt - Balanced	3,031.644462	$14.14 CAD	$42,860.19 CAD	$16.73 CAD	$50,728.51 CAD
Private Inv. Mngt - Growth	2,279.166814	$13.93 CAD	$31,744.42 CAD	$16.54 CAD	$37,686.02 CAD
U.S. Growth & Income Basket	87.400371	$14.15 CAD	$1,237.10 CAD	$14.35 CAD	$1,253.83 CAD
Westwood Global Dividend Fund - F Series	130.156935	$12.44 CAD	$1,618.72 CAD	$12.69 CAD	$1,651.69 CAD
			$77,460.43 CAD		**$91,320.05 CAD**

Summary of Stock/Shares Holdings					
Fund	Total Units or Shares You Hold	Your Average Cost per Unit or Share	Your Average Cost, Plus Amounts Reinvested	Current Price per Unit or Share	Current Value
Type of Money: Employee					
NBC shares	789.675089	$34.71 CAD	$27,408.75 CAD	$45.49 CAD	$35,922.32 CAD

Activity							
Entry Date	Activity	Type of Money	Cash	Number of Units or Shares	Unit or Share Price	Book Value	Market Value
Fund: NBC shares							
30-Mar-2014	Opening Value		$0.00 CAD	785.215791	$44.02 CAD	$27,206.61 CAD	$34,565.20 CAD
23-Apr-2014	Contribution	Employee	$202.14 CAD				
29-Apr-2014	You bought	Employee	$-202.14 CAD	4.459298	$45.33 CAD	$202.14 CAD	
30-Apr-2014	Closing Value		$0.00 CAD	789.675089	$45.49 CAD	$27,408.75 CAD	$35,922.32 CAD
Fund: Private Inv. Mngt - Balanced							
30-Mar-2014	Opening Value		$0.00 CAD	3,011.641493	$16.70 CAD	$42,523.30 CAD	$50,288.39 CAD
23-Apr-2014	Contribution	Employee	$336.89 CAD				
29-Apr-2014	You bought	Employee	$-336.89 CAD	20.002969	$16.84 CAD	$336.89 CAD	
30-Apr-2014	Closing Value		$0.00 CAD	3,031.644462	$16.73 CAD	$42,860.19 CAD	$50,728.51 CAD
Fund: Private Inv. Mngt - Growth							
30-Mar-2014	Opening Value		$0.00 CAD	2,258.934396	$16.48 CAD	$31,407.53 CAD	$37,229.50 CAD
23-Apr-2014	Contribution	Employee	$336.89 CAD				
29-Apr-2014	You bought	Employee	$-336.89 CAD	20.232418	$16.65 CAD	$336.89 CAD	
30-Apr-2014	Closing Value		$0.00 CAD	2,279.166814	$16.54 CAD	$31,744.42 CAD	$37,686.02 CAD
Fund: U.S. Growth & Income Basket							
30-Mar-2014	Opening Value		$0.00 CAD	72.624621	$13.51 CAD	$1,026.49 CAD	$981.37 CAD
31-Mar-2014	Dividend/Distribution (Cash)	Employee		0.647907		$8.48 CAD	
23-Apr-2014	Contribution	Employee	$202.13 CAD				
29-Apr-2014	You bought	Employee	$-202.13 CAD	14.127843	$14.31 CAD	$202.13 CAD	
30-Apr-2014	Closing Value		$0.00 CAD	87.400371	$14.35 CAD	$1,237.10 CAD	$1,253.83 CAD
Fund: Westwood Global Dividend Fund - F Series							
30-Mar-2014	Opening Value		$0.00 CAD	108.885428	$12.62 CAD	$1,349.21 CAD	$1,374.13 CAD
23-Apr-2014	Contribution	Employee	$269.51 CAD				
29-Apr-2014	You bought	Employee	$-269.51 CAD	21.271507	$12.67 CAD	$269.51 CAD	
30-Apr-2014	Closing Value		$0.00 CAD	130.156935	$12.69 CAD	$1,618.72 CAD	$1,651.69 CAD

Employer contribution quarterly bonus

Plan Information as of 30-Apr-2014

Plan Entry: 04-Dec-2013
Last Contribution: 11-Dec-2013
Last Withdrawal: None
Enrollment Status: Enrolled at 0%

Activity Summary								
Fund	Value on 30-Mar-2014 (including pending cash)	Contributions	Income	Withdrawals	Fees	Net Transfers	Unrealized Gain/Loss	Value on 30-Apr-2014 (including pending cash)
NBC shares	$31,159.28 CAD	$0.00 CAD	$0.00 CAD	$0.00 CAD	$0.00 CAD	$0.00 CAD	$1,040.53 CAD	$32,199.81 CAD
	$31,159.28 CAD	**$0.00 CAD**	**$0.00 CAD**	**$0.00 CAD**	**$0.00 CAD**	**$0.00 CAD**	**$1,040.53 CAD**	**$32,199.81 CAD**

Current Value					
Fund	Cash Awaiting Investment	Current Value	Vested Value	Unvested Value	Type of Money
					Employer
NBC shares	$0.00 CAD	$32,199.81 CAD	$0.00 CAD	$32,199.81 CAD	$32,199.81 CAD

Summary of Stock/Shares Holdings							
Fund	Total Units or Shares You Hold	Your Average Cost per Unit or Share	Your Average Cost, Plus Amounts Reinvested	Current Price per Unit or Share	Current Value	Vest Date	Unrestricted Date
Type of Money: Employer							
NBC shares	87.515538	$44.22 CAD	$3,869.71 CAD	$45.49 CAD	$3,981.08 CAD	31-Oct-2014	31-Oct-2014
NBC shares	176.960948	$44.22 CAD	$7,824.76 CAD	$45.49 CAD	$8,049.95 CAD	31-Oct-2015	31-Oct-2015
NBC shares	176.960948	$44.22 CAD	$7,824.76 CAD	$45.49 CAD	$8,049.95 CAD	31-Oct-2016	31-Oct-2016
NBC shares	176.960948	$44.22 CAD	$7,824.76 CAD	$45.49 CAD	$8,049.95 CAD	31-Oct-2017	31-Oct-2017
NBC shares	89.445410	$44.22 CAD	$3,955.05 CAD	$45.49 CAD	$4,068.87 CAD	31-Oct-2018	31-Oct-2018
	707.843792		**$31,299.04 CAD**		**$32,199.81 CAD**		

Activity							
Entry Date	Activity	Type of Money	Cash	Number of Units or Shares	Unit or Share Price	Book Value	Market Value
Fund: NBC shares							
30-Mar-2014	Opening Value		$0.00 CAD	707.843792	$44.02 CAD	$31,299.04 CAD	$31,159.28 CAD
30-Apr-2014	Closing Value		$0.00 CAD	707.843792	$45.49 CAD	$31,299.04 CAD	$32,199.81 CAD

Employer contribution top 135

Plan Information as of 30-Apr-2014

Plan Entry: 26-Aug-2013
Last Contribution: 11-Dec-2013
Last Withdrawal: None
Enrollment Status: Eligible

Activity Summary								
Fund	Value on 30-Mar-2014 (including pending cash)	Contributions	Income	Withdrawals	Fees	Net Transfers	Unrealized Gain/Loss	Value on 30-Apr-2014 (including pending cash)
NBC shares	$46,533.43 CAD	$0.00 CAD	$0.00 CAD	$0.00 CAD	$0.00 CAD	$0.00 CAD	$1,553.93 CAD	$48,087.36 CAD
Private Inv. Mngt - Balanced	$32,122.41 CAD	$0.00 CAD	$0.00 CAD	$0.00 CAD	$0.00 CAD	$0.00 CAD	$67.33 CAD	$32,189.74 CAD
Private Inv. Mngt - Growth	$9,603.61 CAD	$0.00 CAD	$0.00 CAD	$0.00 CAD	$0.00 CAD	$0.00 CAD	$31.47 CAD	$9,635.08 CAD
	$88,259.45 CAD	**$0.00 CAD**	**$0.00 CAD**	**$0.00 CAD**	**$0.00 CAD**	**$0.00 CAD**	**$1,652.73 CAD**	**$89,912.18 CAD**

Current Value					
Fund	Cash Awaiting Investment	Current Value	Vested Value	Unvested Value	Type of Money
					Employer
NBC shares	$0.00 CAD	$48,087.36 CAD	$17,559.41 CAD	$30,527.96 CAD	$48,087.36 CAD
Private Inv. Mngt - Balanced	$0.00 CAD	$32,189.74 CAD	$14,930.97 CAD	$17,258.77 CAD	$32,189.74 CAD
Private Inv. Mngt - Growth	$0.00 CAD	$9,635.08 CAD	$2,408.77 CAD	$7,226.31 CAD	$9,635.08 CAD
	$0.00 CAD	**$89,912.18 CAD**	**$34,899.15 CAD**	**$55,013.03 CAD**	**$89,912.18 CAD**

Summary of Private Stock Holdings							
Fund	Total Units or Shares You Hold	Your Average Cost per Unit or Share	Your Average Cost, Plus Amounts Reinvested	Current Price per Unit or Share	Current Value	Vest Date	Unrestricted Date
Type of Money: Employer							
Private Inv. Mngt - Balanced	892.307000	$13.93 CAD	$12,430.98 CAD	$16.73 CAD	$14,930.97 CAD	Vested	Unrestricted

Fund	Total Units or Shares You Hold	Your Average Cost per Unit or Share	Your Average Cost, Plus Amounts Reinvested	Current Price per Unit or Share	Current Value	Vest Date	Unrestricted Date
Private Inv. Mngt - Balanced	480.932000	$13.93 CAD	$6,700.00 CAD	$16.73 CAD	$8,047.44 CAD	31-Oct-2014	31-Oct-2014
Private Inv. Mngt - Balanced	480.932000	$13.93 CAD	$6,700.00 CAD	$16.73 CAD	$8,047.44 CAD	31-Oct-2015	31-Oct-2015
Private Inv. Mngt - Balanced	69.557000	$13.93 CAD	$969.02 CAD	$16.73 CAD	$1,163.90 CAD	31-Oct-2016	31-Oct-2016
Private Inv. Mngt - Growth	145.677000	$14.16 CAD	$2,062.50 CAD	$16.54 CAD	$2,408.77 CAD	Vested	Unrestricted
Private Inv. Mngt - Growth	145.677000	$14.16 CAD	$2,062.50 CAD	$16.54 CAD	$2,408.77 CAD	31-Oct-2014	31-Oct-2014
Private Inv. Mngt - Growth	145.677000	$14.16 CAD	$2,062.50 CAD	$16.54 CAD	$2,408.77 CAD	31-Oct-2015	31-Oct-2015
Private Inv. Mngt - Growth	145.677000	$14.16 CAD	$2,062.50 CAD	$16.54 CAD	$2,408.77 CAD	31-Oct-2016	31-Oct-2016
			$35,050.00 CAD		**$41,824.82 CAD**		

Summary of Stock/Shares Holdings

Fund	Total Units or Shares You Hold	Your Average Cost per Unit or Share	Your Average Cost, Plus Amounts Reinvested	Current Price per Unit or Share	Current Value	Vest Date	Unrestricted Date
Type of Money: Employer							
NBC shares	386.005862	$35.60 CAD	$13,742.34 CAD	$45.49 CAD	$17,559.41 CAD	Vested	Unrestricted
NBC shares	235.401122	$35.60 CAD	$8,380.60 CAD	$45.49 CAD	$10,708.40 CAD	31-Oct-2014	31-Oct-2014
NBC shares	264.275904	$35.60 CAD	$9,408.58 CAD	$45.49 CAD	$12,021.91 CAD	31-Oct-2015	31-Oct-2015
NBC shares	85.413260	$35.60 CAD	$3,040.83 CAD	$45.49 CAD	$3,885.45 CAD	31-Oct-2016	31-Oct-2016
NBC shares	57.126562	$35.60 CAD	$2,033.78 CAD	$45.49 CAD	$2,598.69 CAD	31-Oct-2017	31-Oct-2017
NBC shares	28.874782	$35.60 CAD	$1,027.98 CAD	$45.49 CAD	$1,313.51 CAD	31-Oct-2018	31-Oct-2018
	1,057.097492		**$37,634.12 CAD**		**$48,087.36 CAD**		

Activity

Entry Date	Activity	Type of Money	Cash	Number of Units or Shares	Unit or Share Price	Book Value	Market Value
Fund: NBC shares							
30-Mar-2014	Opening Value		$0.00 CAD	1,057.097492	$44.02 CAD	$37,634.12 CAD	$46,533.43 CAD
30-Apr-2014	Closing Value		$0.00 CAD	1,057.097492	$45.49 CAD	$37,634.12 CAD	$48,087.36 CAD
Fund: Private Inv. Mngt - Balanced							
30-Mar-2014	Opening Value		$0.00 CAD	1,923.728000	$16.70 CAD	$26,800.00 CAD	$32,122.41 CAD
30-Apr-2014	Closing Value		$0.00 CAD	1,923.728000	$16.73 CAD	$26,800.00 CAD	$32,189.74 CAD
Fund: Private Inv. Mngt - Growth							
30-Mar-2014	Opening Value		$0.00 CAD	582.708000	$16.48 CAD	$8,250.00 CAD	$9,603.61 CAD
30-Apr-2014	Closing Value		$0.00 CAD	582.708000	$16.54 CAD	$8,250.00 CAD	$9,635.08 CAD

Employer contribution with clause

Plan Information as of 30-Apr-2014

Plan Entry: 26-Aug-2013
Last Contribution: None
Last Withdrawal: None
Enrollment Status: Not eligible

Activity Summary								
Fund	Value on 30-Mar-2014 (including pending cash)	Contributions	Income	Withdrawals	Fees	Net Transfers	Unrealized Gain/Loss	Value on 30-Apr-2014 (including pending cash)
NBC shares	$29,276.12 CAD	$0.00 CAD	$0.00 CAD	$0.00 CAD	$0.00 CAD	$0.00 CAD	$977.64 CAD	$30,253.76 CAD
	$29,276.12 CAD	**$0.00 CAD**	**$0.00 CAD**	**$0.00 CAD**	**$0.00 CAD**	**$0.00 CAD**	**$977.64 CAD**	**$30,253.76 CAD**

Current Value					
Fund	Cash Awaiting Investment	Current Value	Vested Value	Unvested Value	Type of Money
					Employer
NBC shares	$0.00 CAD	$30,253.76 CAD	$30,253.76 CAD	$0.00 CAD	$30,253.76 CAD

Summary of Stock/Shares Holdings					
Fund	Total Units or Shares You Hold	Your Average Cost per Unit or Share	Your Average Cost, Plus Amounts Reinvested	Current Price per Unit or Share	Current Value
Type of Money: Employer					
NBC shares	665.063998	$15.92 CAD	$10,586.06 CAD	$45.49 CAD	$30,253.76 CAD

Activity							
Entry Date	Activity	Type of Money	Cash	Number of Units or Shares	Unit or Share Price	Book Value	Market Value
Fund: NBC shares							
30-Mar-2014	Opening Value		$0.00 CAD	665.063998	$44.02 CAD	$10,586.06 CAD	$29,276.12 CAD
30-Apr-2014	Closing Value		$0.00 CAD	665.063998	$45.49 CAD	$10,586.06 CAD	$30,253.76 CAD

NATIONAL BANK FINANCIAL
WEALTH MANAGEMENT

PORTFOLIO EVALUATION (CAD)

As of May 1, 2014

RHEANN SMIT (11-6QAE)

National Bank Financial Ltd.
Your Investment Advisor Ben Smit/Paul Cescon

Account	Last Purchase	Quantity	Description	ACB	Book Value	Market Price	Market VL	% of Total
Cash & Cash Equivalents								
Cash								
11-6QAE-R		49,075	BALANCE (CAD)	1.000	49,074.65	1.000	49,074.65	28.40
11-6QAE-S		32	BALANCE (CAD)	1.000	32.34	1.000	32.34	0.02
11-6QAE-W		16,161	BALANCE (CAD)	1.000	16,161.48	1.000	16,161.48	9.35
11-6QAE-Z		1,488	BALANCE (CAD)	1.000	1,487.98	1.000	1,487.98	0.86
Total Cash & Cash Equivalents					***$ 66,756.45***		***$ 66,756.45***	***38.64 %***
Canadian Equity								
Common Shares								
11-6QAE-W	2010/02/04	2,000	TAG OIL LTD	2.656	5,312.00	3.110	6,220.00	3.60
Canadian Equity Funds								
11-6QAE-R	2013/09/20	612.145	CANOE E/I CL-A /N	12.102	7,408.12	15.594	9,545.79	5.52
Canadian Resource Equity Funds								
11-6QAE-S	2013/07/09	480.906	CANOE CDN ENGY-A /N	9.750	4,688.64	16.588	7,977.27	4.62
US Equity Funds								
11-6QAE-R	2013/07/11	669.434	BG AM EQ-B /NL/N	14.938	10,000.00	17.211	11,521.63	6.67
Canadian Equity Balanced Funds								
11-6QAE-R	2012/02/01	753.292	CANOE E/I CL-A /N	8.742	6,585.43	10.836	8,162.67	4.72
Global Equity Balanced Funds								
11-6QAE-Z	2014/03/06	329.670	BC GL BAL CC /N	15.470	5,100.00	15.580	5,136.26	2.97
Total Canadian Equity					***$ 39,094.19***		***$ 48,563.62***	***28.11 %***
Others								
Canadian Neutral Balanced Funds								
11-6QAE-Z	2013/08/15	348.890	FID M/INCM S5 /N	14.253	4,972.84	15.073	5,258.82	3.04
11-6QAE-W	2010/01/08	386.583	FID MTHLY INCM-B /N	12.094	4,675.38	15.967	6,172.57	3.57
11-6QAE-Z	2013/08/15	593.177	FID MTHLY INCM-B /N	14.246	8,450.16	15.967	9,471.26	5.48
Total Canadian Neutral Balanced Funds					***$ 18,098.38***		***$ 20,902.65***	***12.10 %***
Global Neutral Balanced Funds								
11-6QAE-R	2012/03/07	442.804	CAMB INCM CC-T5 /N	8.860	3,923.42	11.150	4,937.26	2.86
11-6QAE-Z	2012/03/07	719.582	CAMB INCM CC-T5 /N	8.861	6,375.93	11.150	8,023.34	4.64
11-6QAE-R	2013/09/30	893.896	FID GL M/INCM-S5 /N	10.931	9,771.18	12.185	10,892.12	6.30

NATIONAL BANK FINANCIAL
WEALTH MANAGEMENT

PORTFOLIO EVALUATION (CAD)

As of May 1, 2014

RHEANN SMIT (11-6QAE)

National Bank Financial Ltd.
Your Investment Advisor Ben Smit/Paul Cescon

Account	Last Purchase	Quantity	Description	ACB	Book Value	Market Price	Market VL	% of Total
Total Global Neutral Balanced Funds					***$ 20,070.53***		***$ 23,852.73***	***13.80 %***
Tactical Balanced Funds								
11-6QAE-Z	2013/12/13	1,218.763	CAMB CDN A/A CC T5/N	9.344	11,387.76	10.430	12,711.70	7.36
Total Others					***$ 49,556.67***		***$ 57,467.07***	***33.26 %***
Total					**$ 155,407.31**		**$ 172,787.14**	

Accrued Interest:	
Declared and Unpaid Dividends:	
Total Portfolio Value:	$ 172,787

Account Number	Account Type	Name	Currency	Market Value (CAD)
11-6QAE-R	Spousal RRSP	RHEANN SMIT	CAD	94,134.13
11-6QAE-S	RRSP	RHEANN SMIT	CAD	8,009.61
11-6QAE-W	TFSA	RHEANN SMIT	CAD	28,554.05
11-6QAE-Z	RESP	RHEANN SMIT	CAD	42,089.35

* When applicable, unrealized G/L take into account accumulated interests.

2014/05/02
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NATIONAL BANK FINANCIAL
WEALTH MANAGEMENT

PORTFOLIO EVALUATION (CAD)

As of May 1, 2014

BEN SMIT (11-CFFE)

National Bank Financial Ltd.
Your Investment Advisor Ben Smit/Paul Cescon

Account	Last Purchase	Quantity	Description	ACB	Book Value	Market Price	Market VL	% of Total
Cash & Cash Equivalents								
Cash								
11-CFFE-E		13,218	BALANCE (CAD)	1.000	13,218.38	1.000	13,218.38	5.89
11-CFFE-S		26,590	BALANCE (CAD)	1.000	26,589.55	1.000	26,589.55	11.85
11-CFFE-W		20,891	BALANCE (CAD)	1.000	20,890.83	1.000	20,890.83	9.31
11-CFFE-F		12	BALANCE (USD)	1.096	13.27	1.096	13.27	0.01
Total Cash & Cash Equivalents					***$ 60,712.03***		***$ 60,712.03***	***27.05 %***
Canadian Equity								
Common Shares								
11-CFFE-S	2013/12/13	300	BARRICK GOLD CORP	19.872	5,961.52	18.770	5,631.00	2.51
11-CFFE-S	2013/09/20	250	BAYTEX ENERGY CORP	41.860	10,465.00	45.210	11,302.50	5.04
11-CFFE-E	2011/03/23	200,000	CANORO RESOURCES LTD	0.051	10,125.00	0.000	0.00	
11-CFFE-S	2013/09/20	400	GIBSON ENERGY INC	23.794	9,517.70	29.740	11,896.00	5.30
11-CFFE-S		194	MANULIFE FINANCIAL CORP	16.550	3,210.70	20.740	4,023.56	1.79
11-CFFE-S		110	PEMBINA PIPELINE CORP	27.991	3,079.00	42.920	4,721.20	2.10
11-CFFE-E	2009/02/02	1,000	SANTONIA ENERGY INC *	7.105	7,105.00	1.720	1,720.00	0.77
11-CFFE-E	2012/02/29	6,000	TAG OIL LTD	6.569	39,416.00	3.110	18,660.00	8.31
11-CFFE-S	2010/10/06	4,348	TAG OIL LTD	3.714	16,147.56	3.110	13,522.28	6.02
11-CFFE-W	2010/03/19	1,500	TAG OIL LTD	3.121	4,681.00	3.110	4,665.00	2.08
11-CFFE-S		76	TORONTO DOMINION BANK	40.640	3,088.64	52.270	3,972.52	1.77
11-CFFE-S	2014/02/28	1,000	WHITECAP RES INC	11.905	11,905.00	15.150	15,150.00	6.75
Total Common Shares					***$ 124,702.12***		***$ 95,264.06***	***42.44 %***
US Equity Funds								
11-CFFE-S	2013/06/25	705.711	BG AM EQ-B /NL/N	14.170	10,000.00	17.211	12,145.99	5.41
Total Canadian Equity					***$ 134,702.12***		***$ 107,410.05***	***47.85 %***
American Equity								
Common Shares								
11-CFFE-S	2013/02/19	340	GENERAL ELECTRIC COMPANY	22.610	7,687.29	29.332	9,972.84	4.44
Others								
Alternative Investment Funds								
11-CFFE-S	2009/06/17	1,561.631	PM MKT NEUT CL A /N	16.009	25,000.00	19.306	30,148.85	13.43

NATIONAL BANK FINANCIAL
WEALTH MANAGEMENT

PORTFOLIO EVALUATION (CAD)

As of May 1, 2014

BEN SMIT (11-CFFE)

National Bank Financial Ltd.
Your Investment Advisor Ben Smit/Paul Cescon

Account	Last Purchase	Quantity	Description	ACB	Book Value	Market Price	Market VL	% of Total
Tactical Balanced Funds								
11-CFFE-S	2013/06/25	1,556.017	CAMB CDN A/A CC T5/N	9.213	14,335.90	10.430	16,229.26	7.23
Total Others					***$ 39,335.90***		***$ 46,378.11***	***20.66 %***
Total					**$ 242,437.34**		**$ 224,473.03**	

Exchange Rates
USD 1.000 = CAD 1.095700

Accrued Interest:	
Declared and Unpaid Dividends:	$ 127
Total Portfolio Value:	$ 224,600

Account Number	Account Type	Name	Currency	Market Value (CAD)
11-CFFE-E	Margin Long	BEN SMIT	CAD	33,598.38
11-CFFE-F	Margin Long USD	BEN SMIT	USD	13.27
11-CFFE-S	RRSP	BEN SMIT	CAD	165,305.55
11-CFFE-W	TFSA	BEN SMIT	CAD	25,555.83

* When applicable, unrealized G/L take into account accumulated interests.

2014/05/02
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NOTICE OF ASSESSMENT

T451 E (14)

Date	Name	Social insurance No.	Tax year	Tax centre
Mar 31, 2014	BEN SMIT	725 131 270	2013	Surrey BC V3T 5E1

Summary

0019192

Line	Description		$ Amount
150	Total income		441,773
	Deductions from total income		74,998
236	Net income		366,775
260	Taxable income		366,775
350	Total federal non-refundable tax credits		4,122
6150	**Total British Columbia non-refundable tax credits**		**1,218**
420	Net federal tax		91,542.64
428	**Net British Columbia tax**		**45,461.73**
435	Total payable		137,004.37
437	Total income tax deducted		171,481.52
482	Total credits		171,481.52
	(Total payable minus Total credits)		34,477.15
	Balance from this assessment	CR	34,477.15
	Direct deposit	**CR**	**34,477.15**

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Andrew Treusch
Commissioner of Revenue

Date	Name	Social insurance No.	Tax year	Tax centre
Mar 31, 2014	BEN SMIT	725 131 270	2013	Surrey BC V3T 5E1

Your 2014 RRSP/PRPP Deduction Limit Statement

The back of this notice contains important information. Amounts marked with an asterisk (*) cannot be less than zero.

RRSP/PRPP deduction limit for 2013		$51,147
Minus: Employer's PRPP contributions for 2013		$0
Minus: Allowable RRSP/PRPP contributions deducted for 2013		$29,800
Unused RRSP/PRPP deduction limit at the end of 2013		$21,347
Plus: 18% of 2013 earned income of $395,613 = (max. $24,270)	$24,270	
Minus: 2013 pension adjustment	$0	$24,270 *
		$45,617
Minus: 2014 net past service pension adjustment		$0
Plus: 2014 pension adjustment reversal		$0
Your **RRSP/PRPP deduction limit for 2014**		$45,617 *(A)

You have $0 **(B)** of **unused RRSP/PRPP contributions** available for 2014. If this amount is more than amount **(A)** above, you may have to pay a tax on the excess contributions.

Canada Revenue Agency / Agence du revenu du Canada

NOTICE OF ASSESSMENT

T451 E (13)

Date	Name	Social insurance No.	Tax year	Tax centre
Apr 3, 2013	BEN SMIT	725 131 270	2012	Surrey BC V3T 5E1

Summary

0186777

Line	Description		$ Amount
150	Total income		512,605
	Deductions from total income		74,996
236	Net income		437,609
260	Taxable income		437,609
350	Total federal non-refundable tax credits		3,031
6150	**Total British Columbia non-refundable tax credits**		**772**
420	Net federal tax		113,346.73
428	**Net British Columbia tax**		**56,410.64**
435	Total payable		169,757.37
437	Total income tax deducted		200,936.04
482	Total credits		200,936.04
	(Total payable minus Total credits)		31,178.67
	Balance from this assessment	CR	31,178.67
	Direct deposit	**CR**	**31,178.67**

Andrew Treusch
Commissioner of Revenue

Date	Name	Social insurance No.	Tax year	Tax centre
Apr 3, 2013	BEN SMIT	725 131 270	2012	Surrey BC V3T 5E1

2013 Home Buyers' Plan (HBP) Statement of Account

Total withdrawals (2001)	$3,000	
Minus: Total repayments, cancellations, and income inclusions	$2,000	
Repayable balance remaining	$1,000	(A)
2013 minimum required repayment: You can repay the entire amount shown on line (A) Amount (A) divided by 05 (number of years left to repay)	$200	

2013 Lifelong Learning Plan (LLP) Statement of Account

Total withdrawals	$0	
Minus: Total repayments, cancellations, and income inclusions	$0	
Repayable balance remaining	$0	(B)
2013 minimum required repayment: You can repay the entire amount shown on line (B) Amount (B) divided by 00 (number of years left to repay)	$0	

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NOTICE OF ASSESSMENT

T451 E (14)

Date	Name	Social insurance No.	Tax year	Tax centre
Apr 7, 2014	RHEANN SMIT	730 409 711	2013	Surrey BC V3T 5E1

Summary

0016849

Line	Description		$ Amount
150	Total income		21,543
	Deductions from total income		816
236	Net income		20,727
260	Taxable income		20,727
350	Total federal non-refundable tax credits		2,198
6150	**Total British Columbia non-refundable tax credits**		**703**
420	Net federal tax		909.94
421	CPP contributions payable		1,633.50
428	**Net British Columbia tax**		**18.23**
435	Total payable		2,561.67
437	Total income tax deducted		0.00
482	Total credits		0.00
	(Total payable minus Total credits)		2,561.67
	Balance from this assessment	DR	2,561.67
	Balance due **(Please see the explanation page)**	**DR**	**2,561.67**

Andrew Treusch
Commissioner of Revenue

Date	Name	Social insurance No.	Tax year	Tax centre
Apr 7, 2014	RHEANN SMIT	730 409 711	2013	Surrey BC V3T 5E1

2014 Home Buyers' Plan (HBP) Statement of Account

Total withdrawals (2001)	$5,145	
Minus: Total repayments, cancellations, and income inclusions	$3,773	
Repayable balance remaining	$1,372	(A)
2014 minimum required repayment: You can repay the entire amount shown on line (A) Amount (A) divided by 04 (number of years left to repay)	$343	

2014 Lifelong Learning Plan (LLP) Statement of Account

Total withdrawals	$0	
Minus: Total repayments, cancellations, and income inclusions	$0	
Repayable balance remaining	$0	(B)
2014 minimum required repayment: You can repay the entire amount shown on line (B) Amount (B) divided by 00 (number of years left to repay)	$0	

Date	Name	Social insurance No.	Tax year	Tax centre
Apr 11. 2013	RHEANN SMIT	730 409 711	2012	Surrey BC V3T 5E1

Summary

0020695

Line	Description		$ Amount
150	Total income		22,143
	Deductions from total income		2,646
236	Net income		19,497
260	Taxable income		19,497
350	Total federal non-refundable tax credits		2,717
6150	**Total British Columbia non-refundable tax credits**		**1,055**
420	Net federal tax		207.07
421	CPP contributions payable		1,633.50
435	Total payable		1,840.57
437	Total income tax deducted		0.00
482	Total credits		0.00
	(Total payable minus Total credits)		1,840.57
	Balance from this assessment	DR	1,840.57
	Balance due (Please see the explanation page)	**DR**	**1,840.57**

Andrew Treusch
Commissioner of Revenue

Date	Name	Social insurance No.	Tax year	Tax centre
Apr 11, 2013	RHEANN SMIT	730 409 711	2012	Surrey BC V3T 5E1

2013 Home Buyers' Plan (HBP) Statement of Account

Total withdrawals (2001)	$5,145	
Minus: Total repayments, cancellations, and income inclusions	$3,430	
Repayable balance remaining	$1,715	(A)
2013 minimum required repayment: You can repay the entire amount shown on line (A) Amount (A) divided by 05 (number of years left to repay)	$343	

2013 Lifelong Learning Plan (LLP) Statement of Account

Total withdrawals	$0	
Minus: Total repayments, cancellations, and income inclusions	$0	
Repayable balance remaining	$0	(B)
2013 minimum required repayment: You can repay the entire amount shown on line (B) Amount (B) divided by 00 (number of years left to repay)	$0	