Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Kyle Beach
Borrower

Co-Borrower

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	☐ VA ☐ FHA	☐ Conventional ☐ USDA/Rural Housing Service	☐ Other (explain):	Agency Case Number	Lender Case Number

Amount	Interest Rate	No. of Months	**Amortization Type:**	
$	%		☐ Fixed Rate ☐ GPM	☐ Other (explain): ☐ ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP): 111 Padgett Ct

No. of Units:

Legal Description of Subject Property (attach description if necessary)

Year Built:

Purpose of Loan: ☑ Purchase ☐ Construction ☐ Other (explain): ☐ Refinance ☐ Construction-Permanent

Property will be: ☑ Primary Residence ☐ Secondary Residence ☐ Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
	$	$	$	$	$ 0.00

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements ☐ made ☐ to be made
	$	$		Cost: $

Title will be held in what Name(s): Kyle Beach

Manner in which Title will be held:

Estate will be held in: ☐ Fee Simple ☐ Leasehold (show expiration date)

Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain): 33-35,000 - see acct balances

III. BORROWER INFORMATION

Borrower	Co-Borrower
Borrower's Name (include Jr. or Sr. if applicable): Kyle Beach	Co-Borrower's Name (include Jr. or Sr. if applicable):
Social Security Number: 46-08-4049; Home Phone (incl. area code): 312-771-9282; DOB (mm/dd/yyyy): 01/13/1990; Yrs. School: 12	Social Security Number; Home Phone (incl. area code); DOB (mm/dd/yyyy); Yrs. School
☐ Married ☑ Unmarried (include single, divorced, widowed) ☐ Separated; Dependents (not listed by Co-Borrower) no. 0 ages	☐ Married ☐ Unmarried (include single, divorced, widowed) ☐ Separated; Dependents (not listed by Borrower) no. ages
Present Address (street, city, state, ZIP) ☐ Own ☐ Rent No. Yrs.: #602-1401 S. State St, Chicago IL 60605	Present Address (street, city, state, ZIP) ☐ Own ☐ Rent ___ No. Yrs.
Mailing Address, if different from Present Address	Mailing Address, if different from Present Address

If residing at present address for less than two years, complete the following:

Borrower	Co-Borrower
Former Address (street, city, state, ZIP) ☐ Own ☐ Rent ___ No. Yrs.: 4140 Seddon Rd Kelowna BC Canada	Former Address (street, city, state, ZIP) ☐ Own ☐ Rent ___ No. Yrs.

IV. EMPLOYMENT INFORMATION

Borrower	Co-Borrower
Name & Address of Employer: NY Rangers, Tarrytown, NY 10591; ☐ Self Employed	Name & Address of Employer; ☐ Self Employed
Yrs. on this job: forever	Yrs. on this job
Yrs. employed in this line of work/profession: 4	Yrs. employed in this line of work/profession
Position/Title/Type of Business: Hockey Player	Position/Title/Type of Business
Business Phone (incl. area code)	Business Phone (incl. area code)

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

MSG Holdings LP
2 Penn Plaza
New York, NY 10121

Borrower		IV. EMPLOYMENT INFORMATION (cont'd)		Co-Borrower	
Name & Address of Employer	☐ Self Employed	Dates (from – to)	Name & Address of Employer	☐ Self Employed	Dates (from – to)
		Monthly Income $			Monthly Income $
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	
Name & Address of Employer	☐ Self Employed	Dates (from – to)	Name & Address of Employer	☐ Self Employed	Dates (from – to)
		Monthly Income $			Monthly Income $
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business	Business Phone (incl. area code)	

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower Yr	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	$110,000	$	$ 0.00	Rent	$ 1900.–	
Overtime			0.00	First Mortgage (P&I)		$
Bonuses			0.00	Other Financing (P&I)		
Commissions			0.00	Hazard Insurance		
Dividends/Interest			0.00	Real Estate Taxes		
Net Rental Income			0.00	Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)			0.00	Homeowner Assn. Dues		
				Other:		
Total	$ 0.00	$ 0.00	$ 0.00	**Total**	$ 0.00	$ 0.00

* **Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.**

Describe Other Income *Notice:* **Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.**

B/C		Monthly Amount
	N/A	
		$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed ☐ Jointly ☐ Not Jointly

ASSETS Description	Cash or Market Value
Cash deposit toward purchase held by:	$

Liabilities and Pledged Assets. List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.

List checking and savings accounts below	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Bank, S&L, or Credit Union	Name and address of Company Allstate Insurance vehicle.	$ Payment/Months 870/mth. ongoing	$
Acct. no 00010-5662755 2000 –	Acct. no.		
Name and address of Bank, S&L, or Credit Union RBC. Georgia St Van. BC Canada	Name and address of Company RBC. VISAs	$ Payment/Months	$ 1600 – total this mt
Acct. no 0001046004[redacted]7 2000 –	Acct. no		
Name and address of Bank, S&L, or Credit Union RBC – as above	Name and address of Company RBC Georgia VISA	$ Payment/Months	$ 5400 – total this mth.
Acct. no. 10004993 $ 3000 –	Acct. no.		

RBC – Georgia

VI. ASSETS AND LIABILITIES (cont'd)

: and address of Bank, S&L, or Credit Union		Name and address of Company	$ Payment/Months	$
no.	$	Acct. no.		
:s & Bonds (Company name/ ber & description)	$	Name and address of Company	$ Payment/Months	$
		Acct. no.		
insurance net cash value	$	Name and address of Company	$ Payment/Months	$
amount: $				
otal Liquid Assets	$ 0.00			
estate owned (enter market value schedule of real estate owned)	$			
ed interest in retirement fund	$			
worth of business(es) owned ch financial statement)	$	Acct. no.		
omobiles owned (make year) 2009 dillac Escalade	$ 45,000 –	Alimony/Child Support/Separate Maintenance Payments Owed to:	$	
er Assets (itemize)	$	Job-Related Expense (child care, union dues, etc.)	$	
		Total Monthly Payments	$	
Total Assets a.	$ 0.00	Net Worth (a minus b) ▶ $ 0.00	Total Liabilities b.	$ 0.00

iedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

operty Address (enter S if sold, PS if pending sale or R ental being held for income) ▼	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		$	$	$	$	$	$
	Totals	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$

st any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION

Purchase price	$
Alterations, improvements, repairs	
Land (if acquired separately)	
Refinance (incl. debts to be paid off)	
Estimated prepaid items	
Estimated closing costs	
PMI, MIP, Funding Fee	
Discount (if Borrower will pay)	
Total costs (add items a through h)	0.00

VIII. DECLARATIONS

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	Borrower Yes	Borrower No	Co-Borrower Yes	Co-Borrower No
a. Are there any outstanding judgments against you?	☐	☑	☐	☐
b. Have you been declared bankrupt within the past 7 years?	☐	☑	☐	☐
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	☐	☑	☐	☐
d. Are you a party to a lawsuit?	☐	☑	☐	☐
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)	☐	☑	☐	☐

VII. DETAILS OF TRANSACTION	
Subordinate financing	
Borrower's closing costs paid by Seller	
Other Credits (explain)	
Loan amount (exclude PMI, MIP, Funding Fee financed)	
PMI, MIP, Funding Fee financed	
Loan amount (add m & n)	0.00
Cash from/to Borrower (subtract j, k, l & o from i)	

VIII. DECLARATIONS

If you answer "Yes" to any question a through i, please use continuation sheet for explanation.	Borrower Yes	Borrower No	Co-Borrower Yes	Co-Borrower No
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	☐	☑	☐	☐
g. Are you obligated to pay alimony, child support, or separate maintenance?	☐	☑	☐	☐
h. Is any part of the down payment borrowed?	☐	☑	☐	☐
i. Are you a co-maker or endorser on a note?	☐	☑	☐	☐
j. Are you a U.S. citizen?	☐	☑	☐	☐
k. Are you a permanent resident alien?	☐	☑	☐	☐
l. Do you intend to occupy the property as your primary residence?	☑	☐	☐	☐
If "Yes," complete question m below.				
m. Have you had an ownership interest in a property in the last three years?	☐	☑	☐	☐
(1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)?	N/A			
(2) How did you hold title to the home—by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	N/A			

IX. ACKNOWLEDGEMENT AND AGREEMENT

ach of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges at: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in is application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in riminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in is application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may etain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously ely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein hould change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and emedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan ccount may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, xpress or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as iose terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as ffective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

cknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or btain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X RBearl (POA)	04-24-2014	X	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

he following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing nd home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this formation, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish thnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not vish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable tate law for the particular type of loan applied for.)

BORROWER ☐ I do not wish to furnish this information	**CO-BORROWER** ☐ I do not wish to furnish this information
Ethnicity: ☐ Hispanic or Latino ☑ Not Hispanic or Latino	**Ethnicity:** ☐ Hispanic or Latino ☐ Not Hispanic or Latino
Race: ☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☑ White	**Race:** ☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White
Sex: ☐ Female ☑ Male	**Sex:** ☐ Female ☐ Male

o be Completed by Loan Originator:

his information was provided:

- ☐ In a face-to-face interview
- ☐ In a telephone interview
- ☐ By the applicant and submitted by fax or mail
- ☑ By the applicant and submitted via e-mail or the Internet POA

oan Originator's Signature X	Date
oan Originator's Name (print or type)	Loan Originator Identifier	Loan Originator's Phone Number (including area code)
oan Origination Company's Name	Loan Origination Company Identifier	Loan Origination Company's Address

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark **B** f or Borrower or **C** for Co-Borrower.	Borrower:	Agency Case Number:
	Co-Borrower:	Lender Case Number:

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X R Reel POA	04/14/2014	X	

Fax

EXHIBIT 1
STANDARD PLAYER'S CONTRACT

IMPORTANT NOTICE TO PLAYER

Before signing this Standard Player's Contract ("SPC") you should carefully examine it to be sure that all terms and conditions agreed upon have been incorporated herein, and if any has been omitted, you should insist upon having it inserted in the SPC before you sign.

NATIONAL HOCKEY LEAGUE
STANDARD PLAYER'S CONTRACT
(2013 FORM)

BETWEEN CHICAGO BLACKHAWK HOCKEY TEAM, INC.
Hereinafter called the "Club," a member of the National Hockey League, hereinafter called the "League"

AND KYLE BEACH
hereinafter called the "Player"

State/Province/Country

of KELOWNA in B.C. of CANADA

In consideration of the respective obligations herein and hereby assumed, the parties to this SPC severally agree as follows:

1. The Club hereby employs the Player as a skilled hockey Player for the term of One (1) League Year(s) commencing the later of July 1, 20 13 or upon execution of this SPC and agrees, subject to the terms and conditions hereof, to pay the Player a salary of SEE ATTACHED ADDENDUM US Dollars ($__________).

Payment of such Paragraph 1 Salary shall be in consecutive semi-monthly installments on the 15th and 30th day of each month following the commencement of the NHL Regular Season or following the dates of reporting, whichever is later (provided that the pay period shall not close more than three (3) days prior to payroll dates); provided, however, that if the Player is not in the employ of the Club for the whole period of the Club's NHL Regular Season Games, then he shall receive only part of such Paragraph 1 Salary in the ratio of the number of days of actual employment to the number of days of the NHL Regular Season.

And it is further mutually agreed that if the SPC and rights to the services of the Player are Loaned or otherwise transferred to a club in another league, the Player shall only be paid at an annual salary rate of (See Addendum)

ADDENDUM TO THE NATIONAL HOCKEY LEAGUE STANDARD PLAYER'S CONTRACT

DATED July 1, 2013

BETWEEN: CHICAGO BLACKHAWK HOCKEY TEAM, INC.

AND: KYLE BEACH

ALL FUNDS IN U.S. DOLLARS

1. SALARY:

	NHL	MINOR LEAGUE	GUARANTEE
2013-2014	$550,000	$110,000	$150,000

2. PROMOTIONAL/COMMUNITY ACTIVITIES CLAUSE

(a) Personal Appearances: Player, shall, at the request of the Club, participate in up to seven (7) personal appearances on behalf of the Club in each year during the term of this Contract in connection with promotional, charitable or community activities. The times and dates of such appearances shall be set by the Club and approved by Player (Player approval cannot be unreasonably withheld) and Player shall not receive additional compensation for such appearances.

Promotional appearances include appearances at events which promote the welfare of the Club. Charitable appearances include those events whose main purpose is to raise money for recognized charitable causes. Community appearances include those events whose main purpose is civic price and/or the health/recreation/welfare of a community.

Upon consent of Player, Player's promotional/charitable and/or community appearances may exceed seven (7) per year. Player shall not receive additional compensation for such additional promotional/charitable/community appearances.

Player may not be required by Club to make appearances at events for which the main purpose is to create profit for private, non-charitable entities.

(b) Amateur Hockey Club Program: Player shall, at the reasonable request of the Club, participate in activities relating to the Club's amateur hockey program or amateur hockey programs in Illinois designated by Club. Such participation shall include, but not be limited to, personal appearances, hockey clinics and hockey camps. Player shall not receive additional compensation for such amateur hockey appearances.

Chicago Blackhawk Hockey Team, Inc.

Witness	W. Rockwell Wirtz, Chairman
Witness	Kyle Beach, Player

MSG HOLDINGS, L.P.
PAYROLL ACCOUNT
2 PENNSYLVANIA PLAZA
NEW YORK, NY 10121-0091

DATE
01/30/14

AMOUNT
******$5,007.41

NOTIFICATION OF DEPOSIT

Kyle D Beach
ABA #: 063216608 **DIRECT DEPOSIT ACCT #:** XXXXXX9923 **AMT** 5,007.41

NON-NEGOTIABLE

EMPLOYEE NAME	EMPLOYEE ID	DEPT	PERIOD ENDING	CHECK DATE	CHECK NO.
Kyle D Beach	548808	622612000	01/24/14	01/30/14	00597708

EARNINGS							
TYPE	BEGIN DATE	END DATE	RATE	HOURS	THIS PERIOD	YTD HRS	YR TO DATE
Regular	01/10/14	01/24/14			8,291.46		17,688.44
P/D N/Tax	01/10/14	01/24/14			214.00		214.00
P/D Txbl	01/10/14	01/24/14			11.00		11.00
Total Earnings					8,516.46		17,913.44

DEDUCTIONS		
TYPE	THIS PERIOD	YEAR TO DATE
Dues-AHL	97.50	208.00
NHL PD ADV	225.00	225.00
TOTAL DEDUCTIONS	322.50	433.00

TAXES								
TYPE	THIS PERIOD	YEAR TO DATE	TYPE	THIS PERIOD	YEAR TO DATE	TYPE	THIS PERIOD	YEAR TO DATE
FED TAX	1,993.84	4,349.75						
SOC SEC	514.76	1,097.37						
MEDICARE	120.38	256.64						
CT STATE	556.27	1,185.87						
NY SDI	1.30	2.60						

FED TAXABLE GROSS		17,699.44
TOTAL TAXES	3,186.55	6,892.23

Kyle D Beach
c/o NY Rangers
711 Old Saw Mill River Road
Tarrytown, NY 10591

MSG HOLDINGS, L.P.
2 PENNSYLVANIA PLAZA, NEW YORK, NY 10121-0091

	CURRENT	YEAR TO DATE
EARNINGS	8,516.46	17,913.44
TAXES	3,186.55	6,892.23
DEDUCTIONS	322.50	433.00
NET	5,007.41	10,588.21

	STATUS	EXEMPT
FED:	S	1
STATE:	S	0
LOCAL:	S	0

MSG HOLDINGS, L.P.
PAYROLL ACCOUNT
2 PENNSYLVANIA PLAZA
NEW YORK, NY 10121-0091

DATE
04/25/14

AMOUNT
******$3,783.17

NOTIFICATION OF DEPOSIT

Kyle D Beach
ABA #: 063216608 **DIRECT DEPOSIT ACCT #:** XXXXXX9923 AMT 3,783.17

NON-NEGOTIABLE

EMPLOYEE NAME	EMPLOYEE ID	DEPT	PERIOD ENDING	CHECK DATE	CHECK NO.
Kyle D Beach	548808	622612000	04/13/14	04/25/14	00622323

EARNINGS							
TYPE	BEGIN DATE	END DATE	RATE	HOURS	THIS PERIOD	YTD HRS	YR TO DATE
Regular	04/10/14	04/13/14			6,080.40		65,226.11
P/D N/Tax							760.00
P/D Txbl							28.00
Total Earnings					6,080.40		66,014.11

DEDUCTIONS		
TYPE	THIS PERIOD	YEAR TO I
Dues-AHL	71.50	76
NHL PD ADV		78
TOTAL DEDUCTIONS	71.50	1,55

TAXES								
TYPE	THIS PERIOD	YEAR TO DATE	TYPE	THIS PERIOD	YEAR TO DATE	TYPE	THIS PERIOD	YEAR TO DAT
FED TAX	1,351.90	15,683.97						
SOC SEC	376.98	4,045.75						
MEDICARE	88.16	946.18						
CT STATE	407.39	4,372.03						
NY SDI	1.30	10.40						

FED TAXABLE GROSS		65,254.11
TOTAL TAXES	2,225.73	25,058.3

MSG HOLDINGS, L.P.
2 PENNSYLVANIA PLAZA, NEW YORK, NY 10121-009

	CURRENT	YEAR TO DATE
EARNINGS	6,080.40	66,014.1
TAXES	2,225.73	25,058.3
DEDUCTIONS	71.50	1,555.0
NET	3,783.17	39,400.7

	STATUS	EXEMPT
FED:	S	
STATE:	S	(
LOCAL:	S	(

USA Accounts (RBC Bank)

KYLE BEACH | Sign Out | June 07, 2014

Products & Services | My Accounts | Customer Service

Account Summary | Pay Bills | Transfer Funds | My Services

Alerts

No Alerts found for this customer.

US based cheq & sav.

Account	Account Name	Type	Currency	Current Balance	Account Available
100049923	Royal Embassy Chkg	DDA	USD	4,665.98	4,665.98
101219079	Preferred MM	DDA	USD	28,383.20	28,383.20
4900803200117...	Credit Card	RC	USD	3,777.34	12,000.00

Number of Transactions Shown: 21

Search Transactions

Date	Account	Description	Image	Credit	Debit
06/03/2014	100049923	Check Paid #569			200.00
06/03/2014	100049923	Check Paid #572			195.00
05/27/2014	100049923	Requested transfer from DDA account 10121...		3,500.00	
05/27/2014	101219079	Requested transfer to DDA account 100049923			3,500.00
05/22/2014	100049923	RBC BANK AUTOPAY~ Future Amount: 5374.6...			5,374.69
05/08/2014	100049923	Monthly Maintenance Fee			2.95
05/08/2014	101219079	DDA Increase Int Paid		4.13	
05/07/2014	100049923	Requested transfer from DDA account 10121...		1,200.00	
05/07/2014	101219079	Requested transfer to DDA account 100049923			1,200.00
05/06/2014	100049923	Check Paid #570			200.00
05/01/2014	100049923	Check Paid #571			600.00

Royal Bank of Canada
P.O. Bag Service 2650
Calgary AB T2P 2M7

Your RBC personal banking account statement

Cdn $

From March 3, 2014 to April 3, 2014

RBPDA10020_4716715_009 E D 003 00010 01077
KYLE BEACH
4140 SEDDON ROAD
KELOWNA BC V1W 4C9

Your account number: 00010-5662705

How to reach us: 1-800 ROYAL® 1-1 (1-800-769-2511) www.rbcroyalbank.com/deposits

Summary of your account for this period

RBC Signature No Limit Banking™ 00010-5662705

Royal Bank of Canada
1025 W GEORGIA ST, VANCOUVER, BC V6E 3N9

Your opening balance on March 3, 2014	$123.27
Total deposits into your account	+ 1,000.00
Total withdrawals from your account	- 734.54
Your closing balance on April 3, 2014	= $388.73

Want a future full of possibilities?

Regularly investing in a TFSA or RRSP can help you get there. So when you've finally got the time, you'll have the money too! Speak with an RBC® advisor today, visit rbc.com/automatic or call 1-800-463-3863 to learn about how to get started.

RBC Bank

1:50:11 PM 4/12/2014

Account Summary

Account Number:	101219079		
Account Name:	Preferred MM	Account Currency:	USD
Current Balance:	23,079.07	Interest YTD:	6.61
Funds On Hold:	0.00	Date Opened:	10/01/2012
Account Available Balance:	23,079.07	Next Statement Date:	08/05/2014

Account Activity

Royal Bank of Canada
P.O. Bag Service 2650
Calgary AB T2P 2M7

Your RBC personal banking account statement - U.S. funds

From March 3, 2014 to April 3, 2014

RBPDA10020_4716715_041 E D 003 00010 01745
KYLE BEACH
4140 SEDDON ROAD
KELOWNA BC V1W 4C9

Your account number: 00010-4600417

How to reach us: 1-800 ROYAL® 1-1 (1-800-769-2511) www.rbcroyalbank.com/deposits

Summary of your account for this period

U.S. Personal™ 00010-4600417

Royal Bank of Canada
1025 W GEORGIA ST. VANCOUVER, BC V6E 3N9

Your opening balance on March 3, 2014	$6,352.63 USD
Total deposits into your account	+ 44.20 USD
Total withdrawals from your account	- 1,971.67 USD
Your closing balance on April 3, 2014	= $4,425.16 USD

Want a future full of possibilities?

Regularly investing in a TFSA or RRSP can help you get there. So when you've finally got the time, you'll have the money too! Speak with an RBC® advisor today, visit rbc.com/automatic or call 1-800-463-3863 to learn about how to get started.

1:48:57 PM 4/12/2014

Account Number:
Account Name:
Current Balance:
Funds On Hold:
Account Available Balance:

Account Currency:
Interest YTD:
Date Opened:
Next Statement Date:

Form **1040** U.S. Individual Income Tax Return (99) **2013** OMB No. 1545-0074 | IRS Use Only - Do not write or staple in this space.

For the year Jan. 1-Dec. 31, 2013, or other tax year beginning , 2013, ending , 20 | See separate instructions.

Your first name and initial	Last name	Your social security number
KYLE	BEACH	346 08 4049
If a joint return, spouse's first name and initial	Last name	Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions.	Apt. no.
1140 WEST PENDER STREET	1700

▲ Make sure the SSN(s) above and on line 6c are correct.

City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below.
VANCOUVER

Foreign country name	Foreign province/state/county	Foreign postal code
CANADA	B.C.	V6E 4G1

Presidential Election Campaign
Check here if you, or your spouse if filing jointly, want $3 to go to this fund. Checking a box below will not change your tax or refund. ☐ You ☐ Spouse

Filing Status

Check only one box.

1. [X] Single
2. [ ] Married filing jointly (even if only one had income)
3. [ ] Married filing separately. Enter spouse's SSN above and full name here. ▶
4. [ ] Head of household (with qualifying person). If the qualifying person is a child but not your dependent, enter this child's name here. ▶
5. [ ] Qualifying widow(er) with dependent child

Exemptions

6a [X] **Yourself.** If someone can claim you as a dependent, **do not** check box 6a

b [ ] **Spouse**

Boxes checked on 6a and 6b: 1

c **Dependents:**

(1) First name	Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) ✓ if child under age 17 qualifying for child tax credit

No. of children on 6c who:
- lived with you
- did not live with you due to divorce or separation (see instructions)

Dependents on 6c not entered above

If more than four dependents, see instructions and check here ▶ ☐

d Total number of exemptions claimed — Add numbers on lines above ▶ 1

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a W-2, see instructions.

7	Wages, salaries, tips, etc. Attach Form(s) W-2	7	85,275.
8a	**Taxable** interest. Attach Schedule B if required	8a	
b	**Tax-exempt** interest. **Do not** include on line 8a — 8b		
9a	Ordinary dividends. Attach Schedule B if required	9a	
b	Qualified dividends — 9b		
10	Taxable refunds, credits, or offsets of state and local income taxes STMT 1 STMT 2	10	102.
11	Alimony received	11	
12	Business income or (loss). Attach Schedule C or C-EZ	12	
13	Capital gain or (loss). Attach Schedule D if required. If not required, check here ▶ ☐	13	
14	Other gains or (losses). Attach Form 4797	14	
15a	IRA distributions — 15a; b Taxable amount	15b	
16a	Pensions and annuities — 16a; b Taxable amount	16b	
17	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E	17	
18	Farm income or (loss). Attach Schedule F	18	
19	Unemployment compensation	19	
20a	Social security benefits — 20a; b Taxable amount	20b	
21	Other income. List type and amount	21	
22	Combine the amounts in the far right column for lines 7 through 21. This is your **total income** ▶	22	85,377.

Adjusted Gross Income

23	Educator expenses	23	
24	Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ	24	
25	Health savings account deduction. Attach Form 8889	25	
26	Moving expenses. Attach Form 3903	26	
27	Deductible part of self-employment tax. Attach Schedule SE	27	
28	Self-employed SEP, SIMPLE, and qualified plans	28	
29	Self-employed health insurance deduction	29	
30	Penalty on early withdrawal of savings	30	
31a	Alimony paid b Recipient's SSN ▶	31a	
32	IRA deduction	32	
33	Student loan interest deduction	33	
34	Tuition and fees. Attach Form 8917	34	
35	Domestic production activities deduction. Attach Form 8903	35	
36	Add lines 23 through 35	36	
37	Subtract line 36 from line 22. This is your **adjusted gross income** ▶	37	85,377.

310001
12-03-13

Tax and Credits

Standard Deduction for - • People who check any box on line 39a or 39b **or** who can be claimed as a dependent, see instructions. • All others: Single or Married filing separately, $6,100; Married filing jointly or Qualifying widow(er), $12,200; Head of household, $8,950

38	Amount from line 37 (adjusted gross income)		85,377.
39a	Check if: ☐ **You** were born before January 2, 1949, ☐ Blind. ☐ **Spouse** was born before January 2, 1949, ☐ Blind. **Total boxes checked** ▶ 39a		
b	If your spouse itemizes on a separate return or you were a dual-status alien, check here ▶ 39b ☐		
40	**Itemized deductions** (from Schedule A) **or** your **standard deduction** (see left margin)		26,207.
41	Subtract line 40 from line 38		59,170.
42	**Exemptions.** If line 38 is $150,000 or less, multiply $3,900 by the number on line 6d. Otherwise, see inst.		3,900.
43	**Taxable income.** Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-		55,270.
44	**Tax.** Check if any from: a ☐ Form(s) 8814 b ☐ Form 4972 c ☐		9,748.
45	**Alternative minimum tax.** Attach Form 6251		
46	Add lines 44 and 45 ▶		9,748.
47	Foreign tax credit. Attach Form 1116 if required		
48	Credit for child and dependent care expenses. Attach Form 2441		
49	Education credits from Form 8863, line 19		
50	Retirement savings contributions credit. Attach Form 8880		
51	Child tax credit. Attach Schedule 8812, if required		
52	Residential energy credits. Attach Form 5695		
53	Other credits from Form: a ☐ 3800 b ☐ 8801 c ☐		
54	Add lines 47 through 53. These are your **total credits**		
55	Subtract line 54 from line 46. If line 54 is more than line 46, enter -0- ▶		9,748.

Other Taxes

56	Self-employment tax. Attach Schedule SE		
57	Unreported social security and Medicare tax from Form: a ☐ 4137 b ☐ 8919		
58	Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required		
59a	Household employment taxes from Schedule H		
b	First-time homebuyer credit repayment. Attach Form 5405 if required		
60	Taxes from: a ☐ Form 8959 b ☐ Form 8960 c ☐ Inst.; enter code(s)		
61	Add lines 55 through 60. This is your **total tax** ▶		9,748.

Payments

If you have a qualifying child, attach Schedule EIC.

62	Federal income tax withheld from Forms W-2 and 1099	19,817.	
63	2013 estimated tax payments and amount applied from 2012 return		
64a	**Earned income credit (EIC)**		
b	Nontaxable combat pay election 64b		
65	Additional child tax credit. Attach Schedule 8812		
66	American opportunity credit from Form 8863, line 8		
67	Reserved		
68	Amount paid with request for extension to file		
69	Excess social security and tier 1 RRTA tax withheld		
70	Credit for federal tax on fuels. Attach Form 4136		
71	Credits from Form: a ☐ 2439 b ☐ Reserved c ☐ 8885 d ☐		
72	Add lines 62, 63, 64a, and 65 through 71. These are your **total payments** ▶		19,817.

Refund

73	If line 72 is more than line 61, subtract line 61 from line 72. This is the amount you **overpaid**		10,069.
74a	Amount of line 73 you want **refunded to you.** If Form 8888 is attached, check here ▶ ☐		10,069.
b	Routing number ▶ c Type: ☐ Checking ☐ Savings ▶ d Account number		
75	Amount of line 73 you want **applied to your 2014 estimated tax** ▶		

Direct deposit? See instructions.

Amount You Owe

76	**Amount you owe.** Subtract line 72 from line 61. For details on how to pay, see instructions ▶		
77	Estimated tax penalty (see instructions)		

Third Party Designee

Do you want to allow another person to discuss this return with the IRS (see instructions)? [X] **Yes.** Complete below. ☐ **No**

Designee's name ▶ SUMIYO TYMCHUK Phone no. ▶ 604-687-4747 Personal identification number (PIN) ▶

Sign Here

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Joint return? See instructions. Keep a copy for your records.

Your signature	Date	Your occupation	Daytime phone number
		HOCKEY PLAYER	
Spouse's signature. If a joint return, **both** must sign.	Date	Spouse's occupation	If the IRS sent you an Identity Protection PIN, enter it here

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
SUMIYO TYMCHUK	Slyukh	04/01/14		P01687095

Firm's name ▶ DALE MATHESON CARR-HILTON LABONTE LLP Firm's EIN ▶ 98 0540107

1500-1140 WEST PENDER STREET Phone no. 604-687-4747

Firm's address ▶ VANCOUVER, V6E 4G1 CANADA

SCHEDULE A (Form 1040)

Department of the Treasury Internal Revenue Service (99)

Itemized Deductions

▶ Information about Schedule A and its separate instructions is at *www.irs.gov/schedulea*.
▶ Attach to Form 1040.

OMB No. 1545-0074

2013

Attachment Sequence No. **07**

Name(s) shown on Form 1040: KYLE BEACH

Your social security number: 346 08 4049

Medical and Dental Expenses		**Caution.** Do not include expenses reimbursed or paid by others.				
	1	Medical and dental expenses (see instructions)	1			
	2	Enter amount from Form 1040, line 38 [2]				
	3	Multiply line 2 by 10% (.10). But if either you or your spouse was born before January 2, 1949, multiply line 2 by 7.5% (.075) instead	3			
	4	Subtract line 3 from line 1. If line 3 is more than line 1, enter -0-			4	
Taxes You Paid	5	State and local **(check only one box):** a [X] Income taxes, or b [ ] General sales taxes SEE STATEMENT 4	5	4,433.		
	6	Real estate taxes (see instructions)	6			
	7	Personal property taxes	7			
	8	Other taxes. List type and amount ▶	8			
	9	Add lines 5 through 8			9	4,433.
Interest You Paid	10	Home mortgage interest and points reported to you on Form 1098	10			
	11	Home mortgage interest not reported to you on Form 1098. If paid to the person from whom you bought the home, see instructions and show that person's name, identifying no., and address ▶	11			
Note. Your mortgage interest deduction may be limited (see instructions).	12	Points not reported to you on Form 1098. See instructions for special rules	12			
	13	Mortgage insurance premiums (see instructions)	13			
	14	Investment interest. Attach Form 4952 if required. (See instructions.)	14			
	15	Add lines 10 through 14			15	
Gifts to Charity	16	Gifts by cash or check. If you made any gift of $250 or more, see instructions	16			
If you made a gift and got a benefit for it, see instructions.	17	Other than by cash or check. If any gift of $250 or more, see instructions. You **must** attach Form 8283 if over $500	17			
	18	Carryover from prior year	18			
	19	Add lines 16 through 18			19	
Casualty and Theft Losses	20	Casualty or theft loss(es). Attach Form 4684. (See instructions.)			20	
Job Expenses and Certain Miscellaneous Deductions	21	Unreimbursed employee expenses - job travel, union dues, job education, etc. Attach Form 2106 or 2106-EZ if required. (See instructions.) ▶ UNION AND PROFESSIONAL DUES 1,164. FROM FORM 2106 20,847.	21	22,011.		
	22	Tax preparation fees	22	1,471.		
	23	Other expenses - investment, safe deposit box, etc. List type and amount ▶	23			
	24	Add lines 21 through 23	24	23,482.		
	25	Enter amount from Form 1040, line 38 [25] 85,377.				
	26	Multiply line 25 by 2% (.02)	26	1,708.		
	27	Subtract line 26 from line 24. If line 26 is more than line 24, enter -0-			27	21,774.
Other Miscellaneous Deductions	28	Other - from list in instructions. List type and amount ▶			28	
Total Itemized Deductions	29	Is Form 1040, line 38, over $150,000? [X] **No.** Your deduction is not limited. Add the amounts in the far right column for lines 4 through 28. Also, enter this amount on Form 1040, line 40. [ ] **Yes.** Your deduction may be limited. See the Itemized Deductions Worksheet in the instructions to figure the amount to enter.			29	26,207.
	30	If you elect to itemize deductions even though they are less than your standard deduction, check here ▶ [ ]				

LHA 319501 12-17-13 **For Paperwork Reduction Act Notice, see Form 1040 instructions.** Schedule A (Form 1040) 2013

Form **2106**

Department of the Treasury
Internal Revenue Service (99)

Employee Business Expenses

▶ Attach to Form 1040 or Form 1040NR.

▶ Information about Form 2106 and its separate instructions is available at *www.irs.gov/form2106.*

OMB No. 1545-0074

2013

Attachment Sequence No. **129**

Your name	Occupation in which you incurred expenses	Social security number
KYLE BEACH	HOCKEY PLAYER	346 08 4049

Part I Employee Business Expenses and Reimbursements

Step 1 Enter Your Expenses		Column A Other Than Meals and Entertainment	Column B Meals and Entertainment
1 Vehicle expense from line 22 or line 29. (Rural mail carriers: See instructions.)	1		
2 Parking fees, tolls, and transportation, including train, bus, etc., that **did not** involve overnight travel or commuting to and from work	2		
3 Travel expense while away from home overnight, including lodging, airplane, car rental, etc. **Do not** include meals and entertainment	3	5,892.	
4 Business expenses not included on lines 1 through 3. **Do not** include meals and entertainment SEE STATEMENT 5	4	14,955.	
5 Meals and entertainment expenses (see instructions)	5		
6 **Total expenses.** In Column A, add lines 1 through 4 and enter the result. In Column B, enter the amount from line 5	6	20,847.	

Note: *If you were not reimbursed for any expenses in Step 1, skip line 7 and enter the amount from line 6 on line 8.*

Step 2 Enter Reimbursements Received From Your Employer for Expenses Listed in Step 1

7 Enter reimbursements received from your employer that were **not** reported to you in box 1 of Form W-2. Include any reimbursements reported under code "L" in box 12 of your Form W-2 (see instructions)	7		

Step 3 Figure Expenses To Deduct on Schedule A (Form 1040 or Form 1040NR)

8 Subtract line 7 from line 6. If zero or less, enter -0-. However, if line 7 is greater than line 6 in Column A, report the excess as income on Form 1040, line 7 (or on Form 1040NR, line 8)	8	20,847.	
Note: *If both columns of line 8 are zero, you cannot deduct employee business expenses. Stop here and attach Form 2106 to your return.*			
9 In Column A, enter the amount from line 8. In Column B, multiply line 8 by 50% (.50). (Employees subject to Department of Transportation (DOT) hours of service limits: Multiply meal expenses incurred while away from home on business by 80% (.80) instead of 50%. For details, see instructions.)	9	20,847.	
10 Add the amounts on line 9 of both columns and enter the total here. **Also, enter the total on Schedule A (Form 1040), line 21** (or on **Schedule A (Form 1040NR), line 7**). (Armed Forces reservists, qualified performing artists, fee-basis state or local government officials, and individuals with disabilities: See the instructions for special rules on where to enter the total.) ▶		10	20,847.

LHA **For Paperwork Reduction Act Notice, see instructions.** Form **2106** (2013)

312001
10-31-13

Part II Vehicle Expenses

Section A - General Information (You must complete this section if you are claiming vehicle expenses.)

			(a) Vehicle	(b) Vehicle
11	Enter the date the vehicle was placed in service	11		
12	Total miles the vehicle was driven during 2013	12	miles	miles
13	Business miles included on line 12	13	miles	miles
14	Percent of business use. Divide line 13 by line 12	14	%	%
15	Average daily roundtrip commuting distance	15	miles	miles
16	Commuting miles included on line 12	16	miles	miles
17	Other miles. Add lines 13 and 16 and subtract the total from line 12	17	miles	miles

18 Was your vehicle available for personal use during off-duty hours? ☐ Yes ☐ No

19 Do you (or your spouse) have another vehicle available for personal use? ☐ Yes ☐ No

20 Do you have evidence to support your deduction? ☐ Yes ☐ No

21 If "Yes," is the evidence written? ☐ Yes ☐ No

Section B - Standard Mileage Rate (See the instructions for Part II to find out whether to complete this section or Section C.)

22 Multiply line 13 by 56.5¢ (.565). Enter the result here and on line 1 | 22 |

Section C - Actual Expenses

			(a) Vehicle		(b) Vehicle	
23	Gasoline, oil, repairs, vehicle insurance, etc.	23				
24a	Vehicle rentals	24a				
b	Inclusion amount (see instructions)	24b				
c	Subtract line 24b from line 24a	24c				
25	Value of employer-provided vehicle (applies only if 100% of annual lease value was included on Form W-2--see instructions)	25				
26	Add lines 23, 24c, and 25	26				
27	Multiply line 26 by the percentage on ln 14	27				
28	Depreciation (see instructions)	28				
29	Add lines 27 and 28. Enter total here and on line 1	29				

Section D - Depreciation of Vehicles (Use this section only if you owned the vehicle and are completing Section C for the vehicle.)

			(a) Vehicle		(b) Vehicle	
30	Enter cost or other basis (see instructions)	30				
31	Enter section 179 deduction and special allowance (see instructions)	31				
32	Multiply line 30 by line 14 (see instructions if you claimed the section 179 deduction or special allowance)	32				
33	Enter depreciation method and percentage (see instructions)	33				
34	Multiply line 32 by the percentage on line 33 (see instructions)	34				
35	Add lines 31 and 34	35				
36	Enter the applicable limit explained in the line 36 instructions	36				
37	Multiply line 36 by the percentage on ln 14	37				
38	Enter the **smaller** of line 35 or line 37. If you skipped lines 36 and 37, enter the amount from line 35. Also enter this amount on line 28 above	38				

FORM 1040 STATE AND LOCAL INCOME TAX REFUNDS STATEMENT 1

	2012	2011	2010
	ILLINOIS		
GROSS STATE/LOCAL INC TAX REFUNDS	102.		
LESS: TAX PAID IN FOLLOWING YEAR			
NET TAX REFUNDS ILLINOIS	102.		
TOTAL NET TAX REFUNDS	102.		

FORM 1040 TAXABLE STATE AND LOCAL INCOME TAX REFUNDS STATEMENT 2

	2012	2011	2010
NET TAX REFUNDS FROM STATE AND LOCAL INCOME TAX REFUNDS STMT.	102.		
LESS:REFUNDS-NO BENEFIT DUE TO AMT			
-SALES TAX BENEFIT REDUCTION			
1 NET REFUNDS FOR RECALCULATION	102.		
2 TOTAL ITEMIZED DEDUCTIONS BEFORE PHASEOUT			
3 DEDUCTION NOT SUBJ TO PHASEOUT			
4 NET REFUNDS FROM LINE 1	102.		
5 LINE 2 MINUS LINES 3 AND 4	-102.		
6 MULT LN 5 BY APPL SEC. 68 PCT			
7 PRIOR YEAR AGI			
8 ITEM. DED. PHASEOUT THRESHOLD			
9 SUBTRACT LINE 8 FROM LINE 7 (IF ZERO OR LESS, SKIP LINES 10 THROUGH 15, AND ENTER AMOUNT FROM LINE 1 ON LINE 16)			
10 MULT LN 9 BY APPL SEC. 68 PCT			
11 ALLOWABLE ITEMIZED DEDUCTIONS (LINE 5 LESS THE LESSER OF LINE 6 OR LINE 10)			
12 ITEM DED. NOT SUBJ TO PHASEOUT			
13A TOTAL ADJ. ITEMIZED DEDUCTIONS	-102.		
13B PRIOR YR. STD. DED. AVAILABLE	5,950.		
14 PRIOR YR. ALLOWABLE ITEM. DED.	21,392.		
15 SUBTRACT THE GREATER OF LINE 13A OR LINE 13B FROM LINE 14	15,442.		
16 TAXABLE REFUNDS (LESSER OF LINE 15 OR LINE 1)	102.		
17 ALLOWABLE PRIOR YR. ITEM. DED.	21,392.		
18 PRIOR YEAR STD. DED. AVAILABLE	5,950.		
19 SUBTRACT LINE 18 FROM LINE 17	15,442.		
20 LESSER OF LINE 16 OR LINE 19	102.		
21 PRIOR YEAR TAXABLE INCOME	37,777.		

22 AMOUNT TO INCLUDE ON FORM 1040, LINE 10
* IF LINE 21 IS -0- OR MORE, USE AMOUNT FROM LINE 20
* IF LINE 21 IS A NEGATIVE AMOUNT, NET LINES 20 AND 21 102.

STATE AND LOCAL INCOME TAX REFUNDS PRIOR TO 2010

TOTAL TO FORM 1040, LINE 10 102.

FORM 1040 WAGES RECEIVED AND TAXES WITHHELD STATEMENT 3

T S	EMPLOYER'S NAME	AMOUNT PAID	FEDERAL TAX WITHHELD	STATE TAX WITHHELD	CITY SDI TAX W/H	FICA TAX	MEDICARE TAX
T	CHICAGO BLACKHAWK HOCKEY TEAM INC	75,325.	17,681.	3,766.		4,670.	1,092.
T	MSG HOLDINGS L P	9,950.	2,136.	667.		617.	144.
	TOTALS	85,275.	19,817.	4,433.		5,287.	1,236.

SCHEDULE A STATE AND LOCAL INCOME TAXES STATEMENT 4

DESCRIPTION	AMOUNT
CHICAGO BLACKHAWK HOCKEY TEAM INC	3,766.
MSG HOLDINGS L P	667.
TOTAL TO SCHEDULE A, LINE 5	4,433.

FORM 2106/SBE OTHER BUSINESS EXPENSES STATEMENT 5

HOCKEY PLAYER

DESCRIPTION	AMOUNT
AGENTS FEES	3,530.
UNIFORMS	316.
LEAGUE FINES/BOARD	2,500.
TELEPHONE	2,919.
TRAINING & CONDITIONING	5,430.
DEPRECIATION	260.
TOTAL TO FORM 2106/SBE, PART I, LINE 4	14,955.

ıfe, accurate, IRS e-file Visit the IRS Web Site
ıST! Use at www.irs.gov/efile

Employee Reference Copy
W-2 Wage and Tax Statement **2012**
OMB No. 1545-0008
ɔpy C for employee's records.

Control number	Dept.	Corp.	Employer use only
)0772 CHIC/2TT	45-002		A 7

Employer's name, address, and ZIP code
CHICAGO BLACKHAWK HOCKEY
TEAM INC
1901 W MADISON STREET
CHICAGO IL 60612

Batch #02890

Employee's name, address, and ZIP code
YLE BEACH
901 WEST MADISON
HICAGO,IL 60612

Employer's FED ID number 36-2388872	a Employee's SSA number 346-08-4049
Wages, tips, other comp. 62968.75	2 Federal income tax withheld 14020.24
Social security wages 62968.75	4 Social security tax withheld 2644.69
Medicare wages and tips 62968.75	6 Medicare tax withheld 913.05
Social security tips	8 Allocated tips
	10 Dependent care benefits
Nonqualified plans	12a See instructions for box 12
Other	12b
	12c
	12d
	13 Stat emp. Ret. plan 3rd party sick pay

State	Employer's state ID no.	16 State wages, tips, etc.
IL	36-2388872 000 8	62968.75

State income tax 3148.44	18 Local wages, tips, etc.
Local income tax	20 Locality name

2012 W-2 and EARNINGS SUMMARY

This blue Earnings Summary section is included with your W-2 to help describe portions in more deta
The reverse side includes general information that you may also find helpful.

1. The following information reflects your final 2012 pay stub plus any adjustments submitted by your employe

Gross Pay	62968.75	Social Security Tax Withheld Box 4 of W-2	2644.69	IL. State Income Tax Box 17 of W-2	3148.4
Fed. Income Tax Withheld Box 2 of W-2	14020.24	Medicare Tax Withheld Box 6 of W-2	913.05	SUI/SDI Box 14 of W-2	

2. Your Gross Pay was adjusted as follows to produce your W-2 Statement.

	Wages, Tips, other Compensation Box 1 of W-2	Social Security Wages Box 3 of W-2	Medicare Wages Box 5 of W-2	IL. State Wages, Tips, Etc. Box 16 of W-2
Gross Pay	62,968.75	62,968.75	62,968.75	62,968.75
Reported W-2 Wages	62,968.75	62,968.75	62,968.75	62,968.75

3. Employee W-4 Profile. To change your Employee W-4 Profile Information, file a new W-4 with your payroll de

KYLE BEACH
1901 WEST MADISON
CHICAGO, IL 60612

Social Security Number: 346-08-4049
Taxable Marital Status: SINGLE
Exemptions/Allowances:
FEDERAL: 0
STATE: 0

Wages, tips, other comp. 62968.75	2 Federal income tax withheld 14020.24
Social security wages 62968.75	4 Social security tax withheld 2644.69
Medicare wages and tips 62968.75	6 Medicare tax withheld 913.05

Control number	Dept.	Corp.	Employer use only
)0772 CHIC/2TT	45-002		A 7

Employer's name, address, and ZIP code
CHICAGO BLACKHAWK HOCKEY
TEAM INC
1901 W MADISON STREET
CHICAGO IL 60612

Employer's FED ID number 36-2388872	a Employee's SSA number 346-08-4049
Social security tips	8 Allocated tips
	10 Dependent care benefits
Nonqualified plans	12a See instructions for box 12
Other	12b
	12c
	12d
	13 Stat emp. Ret. plan 3rd party sick pay

Employee's name, address and ZIP code
YLE BEACH
901 WEST MADISON
HICAGO,IL 60612

State	Employer's state ID no.	16 State wages, tips, etc.
IL	36-2388872 000 8	62968.75

State income tax 3148.44	18 Local wages, tips, etc.
Local income tax	20 Locality name

Federal Filing Copy
W-2 Wage and Tax Statement **2012**

1 Wages, tips, other comp. 62968.75	2 Federal income tax withheld 14020.24
3 Social security wages 62968.75	4 Social security tax withheld 2644.69
5 Medicare wages and tips 62968.75	6 Medicare tax withheld 913.05

d Control number	Dept.	Corp.	Employer use only
000772 CHIC/2TT	45-002		A 7

c Employer's name, address, and ZIP code
CHICAGO BLACKHAWK HOCKEY
TEAM INC
1901 W MADISON STREET
CHICAGO IL 60612

b Employer's FED ID number 36-2388872	a Employee's SSA number 346-08-4049
7 Social security tips	8 Allocated tips
9	10 Dependent care benefits
11 Nonqualified plans	12a
14 Other	12b
	12c
	12d
	13 Stat emp. Ret. plan 3rd party sick pay

e/f Employee's name, address and ZIP code
KYLE BEACH
1901 WEST MADISON
CHICAGO,IL 60612

15 State	Employer's state ID no.	16 State wages, tips, etc.
IL	36-2388872 000 8	62968.75

17 State income tax 3148.44	18 Local wages, tips, etc.
19 Local income tax	20 Locality name

IL.State Reference Copy
W-2 Wage and Tax Statement **2012**
OMB No. 1545-0008

1 Wages, tips, other comp. 62968.75	2 Federal income tax withhe 14020.:
3 Social security wages 62968.75	4 Social security tax withhe 2644.(
5 Medicare wages and tips 62968.75	6 Medicare tax withheld 913.(

d Control number	Dept.	Corp.	Employer use onl
000772 CHIC/2TT	45-002		A

c Employer's name, address, and ZIP code
CHICAGO BLACKHAWK HOCKEY
TEAM INC
1901 W MADISON STREET
CHICAGO IL 60612

b Employer's FED ID number 36-2388872	a Employee's SSA number 346-08-4049
7 Social security tips	8 Allocated tips
9	10 Dependent care benefits
11 Nonqualified plans	12a
14 Other	12b
	12c
	12d
	13 Stat emp. Ret. plan 3rd party si

e/f Employee's name, address and ZIP code
KYLE BEACH
1901 WEST MADISON
CHICAGO,IL 60612

15 State	Employer's state ID no.	16 State wages, tips, etc.
IL	36-2388872 000 8	62968.:

17 State income tax 3148.44	18 Local wages, tips, etc.
19 Local income tax	20 Locality name

IL.State Filing Copy
W-2 Wage and Tax Statement **201**
OMB No. 1545-00

Residential Full w/photos

982 Paret Crescent, Kelowna, V1W 4X0

MLS® #:	10070410	Status:	Active	PID:	025-434-578	Price:	$479,500
Zone:	Central Okanagan	Sub Area:	LM - Lower Mission			Orig Price:	$512,000
						ADOM:	288

General Information

Prop Type:	Single Family Residential	Year Built:	2005
Type Dwell:	Single Family	Yr Blt Dsc:	Actual
Style/Story:	Two Storey	Shop/Den:	-/No

Layout		Finished Floor Area	
Beds:	4	Main:	770
Full Baths:	3	Above Main:	770
Half Baths:	1	Below Main:	
En Suite:	4-PCE	Basement:	600
Ttl Baths:	4	Total:	2140

Lot Information		Parking			
Frontage:	48	Prk Cov:	2	RV Park:	No
Depth:	98	Prk Uncov:	2	Add Prk:	
Irregular:	No	Prk Spcs:		Carport:	
Acres:	0.12	Grg Opt:	Double		
Wtr Frnt:		Grg Dsc:	Attached		
Wtr Infl:					
View:					

Listing Information

List Date:	08/23/2013	Hold Date:		Cncl Type:		Last Mod:	05/30/2014
Exp Date:		Act Date:	08/23/2013	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#:	Gv
TC Length:							
World Property:							

Features

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

Equip/Appl: **Dishwasher, Dryer, Refrigerator, Stove - Gas, Washer, Window Coverings**
Flooring: **Partial Carpet, Tile**
Exterior Feat: **Fenced Yard, Underground Sprinkler**
Interior Feat: **Island**
Site Infl: **Cul-De-Sac, Family Oriented, Flat Site, Golf Nearby, Private Setting, Public Transit Nearby, Quiet Area, Recreation Nearby, Schools Nearby, Shopping Nearby, Ski Area Nearby**

Rooms

Room	L	Dimensions	Room	L	Dimensions	Room	L	Dimensions
Kitchen	L1	11'6X17	Living Room	L1	16X14	Master Bedroom	L2	16X12
Ensuite - Full	L2		Bedroom	L2	10X11	Bedroom	L2	10X11
Bedroom	B	10X10	Dining Room	L1	11X12	Bathroom - Half	L1	
Bathroom - Full	L2		Bathroom - Full	B				

Title

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

Legal/Tax

Native Res:	No	Survey:	No	Levies:	No Levies	Stat Tax:	Assessed
LR Owner:	No	Spc Imprv:		Imprv:	$254,000.00	Taxes:	$3,413.00
Sell Disclse:		Fin Stmnts:		Occupied By:	Seller	Tax Yr:	2012
Re-Zone:		Zone Code:	RU-1	Lnd Asmnt:	$219,000.00	Ttl Asmnt:	$473,000.00
Zone Typ:				Zone STyp:			

Non-Fin Enc:
Seller Nm: **Natalie Bickert** Phone:
Legal Dsc: **Lot 16 District Lot 579 ODYD Plan KAP 71210**

Offices Information

List Brk:	Sutton Grp-West Coast Realty (Brdwy)	Phone:	604-714-1700
List Rep:	David Green	Phone:	250-317-4878
Comm:	3.5% of the the first $100,000 & 1.5% of the balance		

Remarks

Dtl Loc: **982 Paret Court in the Lower Mission**
Pub Rmks: **Great two-storey home in the Lower mission! 3 bedrooms up, 1-bedroom suite down, open concept kitchen, fenced**

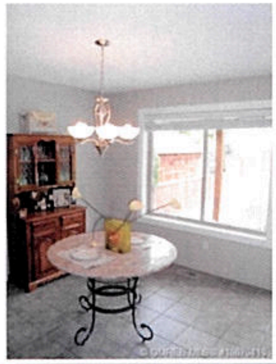
back yard. Close to schools, parks, transit.

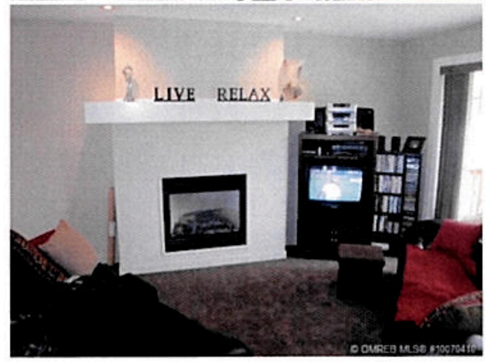
Rep Rmks: **Call for your viewing.**

Int Rmks: **Call for your viewing! Great two-storey home in the Lower mission! 3 bedrooms up, 1-bedroom suite down, open concept kitchen, fenced back yard. Close to schools, parks, transit.**

Show Inst: **Call REALTOR®, Lock Box**

A Shw Inst: **Call David Green, 250-317-4878**





Information Deemed Reliable But Cannot Be Guaranteed

OMREB Okanagan Mainline Real Estate Board — British Columbia Real Estate Association — The Canadian Bar Association British Columbia Branch

CONTRACT OF PURCHASE AND SALE

BROKERAGE: Sutton Grp-West Coast (Brdwy) DATE: May 29, 2014
ADDRESS: #301 - 1508 West Broadw Vancouver PC: V6J 1W8 PHONE: 604-714-1700/250.317.4878
PREPARED BY: David S Green MLS® NO:

SELLER: NATALIE BICKERT	BUYER: Kyle Beach
SELLER:	BUYER:
ADDRESS: 982 PARET CRESCENT	ADDRESS:
KELOWNA BC	
Kelowna PC: V1W4X9	PC:
PHONE:	PHONE:
RESIDENT OF CANADA ✓ NON-RESIDENT OF CANADA ☐ as defined under the *Income Tax Act*.	OCCUPATION:

PROPERTY:

982 PARET CRESCENT
UNIT NO. ADDRESS OF PROPERTY

KELOWNA, BC V1W4X9
CITY/TOWN/MUNICIPALITY POSTAL CODE

025-434-578
PID OTHER PID(S)

LOT:16,PL#:KAP71210,DISLOT:579,LD:54
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
Four Hundred ~~Forty Five~~ Fifty Two Thousand DOLLARS $~~445,000.00~~ 452,000 (Purchase Price)

2. **DEPOSIT:** A deposit of $20,000.00 which will form part of the Purchase Price, will be paid **within 24 hours of acceptance** unless agreed as follows:
UPON FINAL SUBJECT REMOVAL BY CERTIFIED CHEQUE

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 SUTTON WEST COAST 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 ATTACHED ADDENDUM

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 June 26, yr. 2014 (Completion Date) at the appropriate Land Title Office.

5. **POSSESSION:** The Buyer will have vacant possession of the Property at 10A m. on June 28, yr. 2014 (Possession Date) OR, subject to the following existing tenancies, if any: VACANT

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 June 28, 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(GAS),WASHER,DRYER,WINDOW COVERINGS,GARAGE DOOR OPENER(S),A/C,MICROWAVE

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 May 28 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.

RB

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®*.

RB
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

______ who is licensed in relation to ______
DESIGNATED AGENT/LICENSEE BROKERAGE

B. the Buyer has an agency relationship with

______ who is licensed in relation to ______
DESIGNATED AGENT/LICENSEE BROKERAGE

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

DAVID S GREEN
DESIGNATED AGENT/LICENSEE

who is/are licensed in relation to Sutton Grp-West Coast (Brdwy)
BROKERAGE

having signed a Limited Dual Agency Agreement dated May 29, 2014

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 May ~~29~~ 31st, 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	(POA for K Beach) SEAL	
WITNESS	BUYER	PRINT NAME
X	SEAL	Kyle Beach
WITNESS	BUYER	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 MAY 31st, yr. 2014

X		SEAL NATALIE BICKERT
WITNESS	SELLER	PRINT NAME
X		SEAL
WITNESS	SELLER	PRINT NAME

*PREC represents Personal Real Estate Corporation

OMREB Okanagan Mainline Real Estate Board

BRITISH COLUMBIA REAL ESTATE ASSOCIATION

THE CANADIAN BAR ASSOCIATION British Columbia Branch

CONTRACT OF PURCHASE AND SALE ADDENDUM

MLS® NO.: DATE: May 29, 2014

RE: ADDRESS 982 PARET CRESCENT KELOWNA, BC V1W4X9

LEGAL DESCRIPTION: LOT:16,PL#:KAP71210,DISLOT:579,LD:54

PID 025-434-578 OTHER PID(S)

FURTHER TO THE CONTRACT OF PURCHASE AND SALE DATED May 29, 2014

MADE BETWEEN KYLE BEACH AS BUYER, AND

NATALIE BICKERT AS SELLER AND COVERING

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

11

Subject to the Buyer on or before JUNE ~~8~~TH 2014 approving the Property Disclosure Statement 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.

11

Subject to the Buyer, on or before JUNE ~~8~~TH 2014 at the Buyer's expense, obtaining and approving an inspection report. This condition is for the sole benefit of the Buyer. The Seller will allow access to the property for this purpose on reasonable notice.

11

Subject to the Buyer, on or before JUNE ~~8~~TH 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.

11

Subject to the Buyer obtaining and approving suitable financing on or before JUNE ~~8~~TH 2014.

This condition is for the sole benefit of the Buyer.

Subject to the Buyer on or before JUNE ~~8~~TH 2014 having Worman Homes repair the front patio beam at no cost to the Buyer or Seller.

11

This condition is for the sole benefit of the Buyer.

X	R Beach (POA Kyle Beach) SEAL	
WITNESS	BUYER	PRINT NAME
X	SEAL	Kyle Beach
WITNESS	BUYER	PRINT NAME
X	SEAL	NATALIE BICKERT
WITNESS	SELLER	PRINT NAME
X	SEAL	
WITNESS	SELLER	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.

PROPERTY DISCLOSURE STATEMENT RESIDENTIAL

Okanagan Mainline Real Estate Board

BRITISH COLUMBIA REAL ESTATE ASSOCIATION

Date of disclosure: August 18, 2013

The following is a statement made by the seller concerning the premises or bare-land strata lot located at:

ADDRESS/BARE-LAND STRATA LOT #: 982 PARET Crescent KELOWNA V1W4X9 **(the "Premises")**

THE SELLER IS RESPONSIBLE for the accuracy of the answers on this property disclosure statement and where uncertain should reply "Do Not Know." This property disclosure statement constitutes a representation under any Contract of Purchase and Sale if so agreed, in writing, by the seller and the buyer.	THE SELLER SHOULD INITIAL THE APPROPRIATE REPLIES.			
1. LAND	**YES**	**NO**	**DO NOT KNOW**	**DOES NOT APPLY**
A. Are you aware of any encroachments, unregistered easements or unregistered rights-of-way?				
B. Are you aware of any past or present underground oil storage tank(s) on the Premises?				
C. Is there a survey certificate available?				
D. Are you aware of any current or pending local improvement levies/charges?				
E. Have you received any other notice or claim affecting the Premises from any person or public body?				
2. SERVICES				
A. Indicate the water system(s) the Premises use: Municipal ☑ Community ☐ Private ☐ Well ☐ Not Connected ☐ Other______				
B. Are you aware of any problems with the water system?				
C. Are records available regarding the quantity and quality of the water available?				
D. Indicate the sanitary sewer system the Premises are connected to: Municipal ☑ Community ☐ Septic ☐ Lagoon ☐ Not Connected ☐ Other______				
E. Are you aware of any problems with the sanitary sewer system?				
F. Are there any current service contracts; (i.e., septic removal or maintenance)?				
G. If the system is septic or lagoon and installed after May 31, 2005, are maintenance records available?				
3. BUILDING				
A. To the best of your knowledge, are the exterior walls insulated?				
B. To the best of your knowledge, is the ceiling insulated?				
C. To the best of your knowledge, have the Premises ever contained any asbestos products?				
D. Has a final building inspection been approved or a final occupancy permit been obtained?				
E. Has the fireplace, fireplace insert, or wood stove installation been approved by local authorities?				
F. Are you aware of any infestation or unrepaired damage by insects or rodents?				
G. Are you aware of any structural problems with any of the buildings?				
H. Are you aware of any additions or alterations made in the last sixty days?				
I. Are you aware of any additions or alterations made without a required permit and final inspection; e.g., building, electrical, gas, etc.?				

INITIALS

DATE OF DISCLOSURE

ADDRESS/BARE-LAND STRATA LOT #: 982 PARET Crescent KELOWNA V1W4X9

3. BUILDING (continued):	YES	NO	DO NOT KNOW	DOES NOT APPLY
J. Are you aware of any problems with the heating and/or central air conditioning system?		✓		
K. Are you aware of any moisture and/or water problems in the walls, basement or crawl space?		✓		
L. Are you aware of any damage due to wind, fire or water?	✓	✓		
M. Are you aware of any roof leakage or unrepaired roof damage? (Age of roof if known: __________ years)		✓		
N. Are you aware of any problems with the electrical or gas system?		✓		
O. Are you aware of any problems with the plumbing system?		✓		
P. Are you aware of any problems with the swimming pool and/or hot tub?				✓
Q. Do the Premises contain unauthorized accommodation?		✓		
R. Are there any equipment leases or service contracts; e.g., security systems, water purification, etc?		✓		
S. Were these Premises constructed by an "owner builder," as defined in the *Homeowner Protection Act,* with construction commencing, or a building permit applied for, after July 1, 1999? (If so, attach required Owner Builder Declaration and Disclosure Notice.)		✓		
T. Are these Premises covered by home warranty insurance under the *Homeowner Protection Act*?	✓			
U. Is there a current "EnerGuide for Houses" rating number available for these premises? i) If yes, what is the rating number? __________ ii) When was the energy assessment report prepared? __________		✓		
4. GENERAL				
A. Are you aware if the Premises have been used as a marijuana grow operation or to manufacture illegal drugs?		✓		
B. Are you aware of any material latent defect as defined in Real Estate Council of British Columbia Rule 5-13(1)(a)(i) or Rule 5-13(1)(a)(ii) in respect of the Premises?		✓		
C. Are you aware if the property, of any portion of the property, is designated or proposed for designation as a "heritage site" or of "heritage value" under the *Heritage Conservation Act* or under municipal legislation?		✓		

For the purposes of Clause 4.B. of this form, Council Rule 5-13(1)(a)(i) and (ii) is set out below.

5-13 Disclosure of latent defects

(1) For the purposes of this section:

Material latent defect means a material defect that cannot be discerned through a reasonable inspection of the property, including any of the following:

(a) a defect that renders the real estate

(i) dangerous or potentially dangerous to the occupants

(ii) unfit for habitation

INITIALS

August / 8, 2013 PAGE 3 of ______ PAGES
DATE OF DISCLOSURE

ADDRESS/BARE-LAND STRATA LOT #: 982 PARET Crescent KELOWNA V1W4X9

5. ADDITIONAL COMMENTS AND/OR EXPLANATIONS (Use additional pages if necessary.)

3L. Dishwasher's control panel - circuit board caught on fire smoked. New dishwasher installed.

The seller states that the information provided is true, based on the seller's current actual knowledge as of the date on page 1. Any important changes to this information made known to the seller will be disclosed by the seller to the buyer prior to closing. The seller acknowledges receipt of a copy of this property disclosure statement and agrees that a copy may be given to a prospective buyer.

PLEASE READ THE INFORMATION PAGE BEFORE SIGNING.

Natalia

SELLER(S) **SELLER(S)**

The buyer acknowledges that the buyer has received, read and understood a signed copy of this property disclosure statement from the seller or the seller's brokerage on the __________ day of ____________________ yr. ________.
The prudent buyer will use this property disclosure statement as the starting point for the buyer's own inquiries.

The buyer is urged to carefully inspect the Premises and, if desired, to have the Premises inspected by a licensed inspection service of the buyer's choice.

BUYER(S) **BUYER(S)**

The seller and the buyer understand that neither the listing nor selling brokerages or their managing brokers, associate brokers or representatives warrant or guarantee the information provided about the Premises.

INFORMATION ABOUT THE PROPERTY DISCLOSURE STATEMENT

RESIDENTIAL

If this disclosure statement is being used for bare land strata, use the Property Disclosure Statement – Strata Properties along with this form.

THIS INFORMATION IS INCLUDED FOR THE ASSISTANCE OF THE PARTIES ONLY. IT DOES NOT FORM PART OF THE PROPERTY DISCLOSURE STATEMENT.

EFFECT OF THE PROPERTY DISCLOSURE STATEMENT:

The property disclosure statement will not form part of the Contract of Purchase and Sale unless so agreed by the buyer and the seller. This can be accomplished by inserting the following wording in the Contract of Purchase and Sale:

> "The attached Property Disclosure Statement dated Aug 18 yr. 2013 is incorporated into and forms part of this contract."

ANSWERS MUST BE COMPLETE AND ACCURATE:

The property disclosure statement is designed, in part, to protect the seller by establishing that all relevant information concerning the premises has been provided to the buyer. It is important that the seller not answer "do not know" or "does not apply" if, in fact, the seller knows the answer. An answer must provide all relevant information known to the seller. In deciding what requires disclosure, the seller should consider whether the seller would want the information if the seller was a potential buyer of the premises.

BUYER MUST STILL MAKE THE BUYER'S OWN INQUIRIES:

The buyer must still make the buyer's own inquiries after receiving the property disclosure statement. Each question and answer must be considered, keeping in mind that the seller's knowledge of the premises may be incomplete. Additional information can be requested from the seller or from an independent source such as the Municipality or Regional District. The buyer can hire an independent, licensed inspector to examine the premises and/or improvements to determine whether defects exist and to provide an estimate of the cost of repairing problems that have been identified on the property disclosure statement or on an inspection report.

FOUR IMPORTANT CONSIDERATIONS:

1. The seller is legally responsible for the accuracy of the information which appears on the property disclosure statement. Not only must the answers be correct, but they must be complete. The buyer will rely on this information when the buyer contracts to purchase the premises. Even if the property disclosure statement is not incorporated into the Contract of Purchase and Sale, the seller will still be responsible for the accuracy of the information on the property disclosure statement if it caused the buyer to agree to buy the property.
2. The buyer must still make the buyer's own inquiries concerning the premises in addition to reviewing a property disclosure statement, recognizing that, in some cases, it may not be possible to claim against the seller, if the seller cannot be found or is insolvent.
3. Anyone who is assisting the seller to complete a property disclosure statement should take care to see that the seller understands each question and that the seller's answer is complete. It is recommended that the seller complete the property disclosure statement in the seller's own writing to avoid any misunderstanding.
4. If any party to the transaction does not understand the English language, consider obtaining competent translation assistance to avoid any misunderstanding.

Requestor: PC98356

Folio/File Reference:

CURRENT INFORMATION ONLY - NO CANCELLED INFORMATION SHOWN

Land Title District	KAMLOOPS
Land Title Office	KAMLOOPS
Title Number	LA62257
From Title Number	CA64339
Application Received	2006-05-12
Application Entered	2006-05-19

Registered Owner in Fee Simple

Registered Owner/Mailing Address: NATALIE CARMEN BICKERT, FREELANCE PHOTOGRAPHER
982 PARET CRESCENT
KELOWNA, BC
V1W 4X9

Taxation Authority CITY OF KELOWNA

Description of Land

Parcel Identifier: 025-434-578

Legal Description:

LOT 16 DISTRICT LOT 579 SIMILKAMEEN DIVISION YALE DISTRICT PLAN KAP71210

Legal Notations

THIS TITLE MAY BE AFFECTED BY A PERMIT UNDER PART 26 OF THE LOCAL GOVERNMENT ACT, SEE KT34617

Charges, Liens and Interests

Nature:	UNDERSURFACE RIGHTS
Registration Number:	KP74482
Registration Date and Time:	2000-08-17 08:46
Registered Owner:	THE CROWN IN RIGHT OF BRITISH COLUMBIA
Remarks:	INTER ALIA

Nature:	COVENANT
Registration Number:	KT56088
Registration Date and Time:	2002-05-29 10:12
Registered Owner:	CITY OF KELOWNA
Remarks:	INTER ALIA SECTION 219 LTA