

TO: Steve Nicholson
Origination Mortgage Corp
FAX No. 778 478-9093

PRIVATE INFO: Chris & Cheryl Pearson

Thank you for your time in putting our Mortgage in the works!

If there is anything else you require, please send me a text.

Kind regards, Cheryl

PS. My report shows an error so I will send two separate sets.

Canada Revenue
AgencyAgence du revenu
du Canada

NOTICE OF ASSESSMENT

T451 E (14)

1

Date Mar 27, 2014	Name CHERYL A PEARSON	Social insurance No. 719 124 752	Tax year 2013	Tax centre Surrey BC V3T 5E1
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0169884

We may review your return later to verify income you reported or deductions and credits you claimed. Keep all your slips, receipts, and other supporting documents in case we ask to see them.

Explanation of changes and other important information

W72FP2QK

Thank you for filing your income tax return. This notice explains the results of our assessment and any changes we may have made. Please refer to the "Summary" area for additional information. Keep this notice for your records.

As a result of this assessment, you have no refund or balance owing.

A Tax-Free Savings Account (TFSA) allows Canadian residents, who are 18 years of age or older, to earn tax-free investment income throughout their lifetime. To find out how much you can contribute to your TFSA for 2014, go to www.cra.gc.ca/myaccount or call our Enquiries service at the number shown on this notice. For more information concerning TFSAs, go to www.cra.gc.ca/tfsa.

Use My Account to access and manage your tax and benefit information online. Make changes to your return, check your RRSP information, set up direct deposit and more. To register for My Account, go to www.cra.gc.ca/myaccount.

If you have any questions about your assessment, please call our Enquiries service at 1-800-959-8281. If you need to contact another area of the Canada Revenue Agency, go to www.cra.gc.ca/contact for a list of our services and telephone numbers.

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Andrew Treusch
Commissioner of Revenue

Canada Revenue
AgencyAgence du revenu
du Canada

SURREY BC V3T 5E1

T37 (J)

CHERYL A PEARSON
12653 DRIFTWOOD CRT
WINFIELD BC V4V 2M9

Canada Revenue
AgencyAgence du revenu
du Canada

NOTICE OF ASSESSMENT

T451 F (14)

2

Date Mar 27, 2014	Name CHERYL A PEARSON	Social insurance No. 719 124 752	Tax year 2013	Tax centre Surrey BC V3T 5E1
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0169885

Summary

Line	Description	\$ Amount
150	Total income	0
236	Net income	0
260	Taxable income	0
350	Total federal non-refundable tax credits	1,655
6150	Total British Columbia non-refundable tax credits	519
420	Net federal tax	0.00
435	Total payable	0.00
437	Total income tax deducted	0.00
482	Total credits	0.00
	(Total payable minus Total credits)	0.00
	Balance from this assessment	0.00
	Final balance	N11

Andrew Treusch
Commissioner of Revenue

Date Mar 27, 2014	Name CHERYL A PEARSON	Social insurance No. 719 124 752	Tax year 2013	Tax centre Surrey BC V3T 5E1
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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	\$25,025
Minus: Employer's PRPP contributions for 2013	\$0
Minus: Allowable RRSP/PRPP contributions deducted for 2013	\$0
Unused RRSP/PRPP deduction limit at the end of 2013	\$25,025
Plus: 18% of 2013 earned income of \$0 = (max. \$24,270)	\$0
Minus: 2013 pension adjustment	\$0
	\$25,025
Minus: 2014 net past service pension adjustment	\$0
Plus: 2014 pension adjustment reversal	\$0
Your RRSP/PRPP deduction limit for 2014	\$25,025 * (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
AgencyAgence du revenu
du Canada

NOTICE OF ASSESSMENT

T451 E (13)

1

Date Mar 28, 2013	Name CHERYL A PEARSON	Social Insurance No. 719 124 752	Tax year 2012	Tax centre Surrey BC V3T 5E1
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0017271

At a later date, we may review your return to verify income you reported or deductions and credits you claimed. Keep all your slips, receipts, and other supporting documents in case we ask to see them.

Explanation of changes and other important information

W72FP2QK

Thank you for filing your income tax return. This notice explains the results of our assessment and any changes we may have made. Please refer to the "Summary" area for additional information.

As a result of this assessment, you have no refund or balance owing.

A Tax-Free Savings Account (TFSA) allows Canadian residents, who are 18 years of age or older, to earn tax-free investment income throughout their lifetime. To find out how much you can contribute to your TFSA for 2013, go to www.cra.gc.ca/myaccount or call our Enquiries service at the number shown on this notice. For more information concerning TFSAs, go to www.cra.gc.ca/tfsa.

Use My Account to access and manage your tax and benefit information online. Make changes to your return, check your RRSP information, set up direct deposit and more. To register for My Account, go to www.cra.gc.ca/myaccount.

If you have any questions about your assessment, please call our Enquiries service at 1-800-959-8281. If you need to contact another area of the Agency, see the telephone listings in the government section of your telephone book.

... 2

Andrew Treusch
Commissioner of Revenue

Canada Revenue
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du Canada

SURREY BC V3T 5E1

T37 (M)

CHERYL A PEARSON
12653 DRIFTWOOD CRT
WINFIELD BC V4V 2M9

Canada Revenue
AgencyAgence du revenu
du Canada

NOTICE OF ASSESSMENT

T451 E (13)

2

Date	Name	Social insurance No.	Tax year	Tax centre
Mar 28, 2013	CHERYL A PEARSON	719 124 752	2012	Surrey BC V3T 5E1

Summary

0017272

Line	Description	\$ Amount
150	Total income	0
236	Net income	0
260	Taxable income	0
350	Total federal non-refundable tax credits	1,623
6150	Total British Columbia non-refundable tax credits	574
420	Net federal tax	0.00
435	Total payable	0.00
437	Total income tax deducted	0.00
482	Total credits	0.00
	(Total payable minus Total credits)	0.00
	Balance from this assessment	0.00
	Final balance	Nil

Andrew Treusch
Commissioner of Revenue

Date Mar 28, 2013	Name CHERYL A PEARSON	Social insurance No. 719 124 752	Tax year 2012	Tax centre Surrey BC V3T 5E1
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Your 2013 RRSP Deduction Limit Statement

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

RRSP deduction limit for 2012	\$25,025
Minus: Allowable RRSP contributions deducted for 2012	\$0
Unused RRSP deduction limit at the end of 2012	\$25,025
Plus: 18% of 2012 earned income of \$0 = (max. \$23,820) ..	\$0
Minus: 2012 pension adjustment	\$0
	\$0 *
	\$25,025
Minus: 2013 net past service pension adjustment	\$0
Plus: 2013 pension adjustment reversal	\$0
Your RRSP deduction limit for 2013	\$25,025 *(A)

You have \$0 (B) of unused RRSP contributions available for 2013. If this amount is more than amount (A) above, you may have to pay a tax on the excess contributions.

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2014-03-16 14:46CHERYL A PEARSON
719 124 752
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AgencyAgence du revenu
du Canada

Income Tax and Benefit Return

T1 GENERAL 2013

Identification

BC 7

First name and initial MRS
CHERYL A

Last name
PEARSON

Mailing address: Apt No – Street No Street name
12653 DRIFTWOOD COURT

PO Box RR

City
WINFIELD

Prov./Terr. Postal code
BC V4V 2M9

Information about your residence

Enter your province or territory of residence on December 31, 2013: British Columbia

Enter the province or territory where you currently reside if it is not the same as your mailing address above:

If you were self-employed in 2013, enter the province or territory of self-employment:

If you became or ceased to be a resident of Canada for income tax purposes in 2013, enter the date of:

Month Day or Month Day
entry departure

Information about you

Enter your social insurance number (SIN): 719 124 752

Year Month Day
1961-11-09

Enter your date of birth:

Your language of correspondence: English Français
Votre langue de correspondance: ☒ ☐

Is this return for a deceased person?

If this return is for a deceased person, enter the date of death: Year Month Day

Marital status

Tick the box that applies to your marital status on December 31, 2013:

1 ☒ Married 2 ☐ Living common-law 3 ☐ Widowed
4 ☐ Divorced 5 ☐ Separated 6 ☐ Single

Information about your spouse or common-law partner (if you ticked box 1 or 2 above)

Enter his or her SIN: 724 708 946

Enter his or her first name: CHRISTOPHER R

Enter his or her net income for 2013 to claim certain credits: 137,961.53

Enter the amount of universal child care benefit (UCCB) from line 117 of his or her return:

Enter the amount of UCCB repayment from line 213 of his or her return:

Tick this box if he or she was self-employed in 2013: 1 ☐

Do not use this area

Residency information for tax administration agreements

For more information, see Information Sheet T1-BC10(E), *Residency information for tax administration agreements*, included in this package.

Did you reside within Nisga'a Lands on December 31, 2013? Yes ☐ 1 No ☒ 2

If yes, are you a citizen of the Nisga'a Nation? Yes ☐ 1 No ☐ 2

Elections Canada (see the Elections Canada page in the tax guide for details or visit www.elections.ca)

A) Are you a Canadian citizen? Yes ☒ 1 No ☐ 2

Answer the following question only if you are a Canadian citizen.

B) As a Canadian citizen, do you authorize the Canada Revenue Agency to give your name, address, date of birth, and citizenship to Elections Canada to update the National Register of Electors? Yes ☒ 1 No ☐ 2

Your authorization is valid until you file your next return. Your information will only be used for purposes permitted under the *Canada Elections Act*, which include sharing the information with provincial/territorial election agencies, members of Parliament, and registered political parties, as well as candidates at election time.

Goods and services tax/harmonized sales tax (GST/HST) credit application

See the guide for details.

Are you applying for the GST/HST credit (including any related provincial credit)? Yes ☐ 1 No ☒ 2

Do not use
this area

172

171

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2014-03-16 14:46CHERYL A PEARSON
719 124 752

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Please answer the following question:

Did you own or hold foreign property at any time in 2013 with a total cost of more than CAN\$100,000? see "Foreign income" section in the guide for more information

266 Yes ☐ 1 No ☒ 2

If yes, complete Form T1135 and attach it to your return.

If you had dealings with a non-resident trust or corporation in 2013, see "Foreign income" in the guide.

As a resident of Canada, you have to report your income from all sources both inside and outside Canada.**Total income**

Employment income (box 14 of all T4 slips)		101	
Commissions included on line 101 (box 42 of all T4 slips)	102		
Wage loss replacement contributions (see line 101 in the guide)	103		
Other employment income		104	
Old age security pension (box 18 of the T4A(OAS) slip)		113	
CPP or QPP benefits (box 20 of the T4A(P) slip)		114	
Disability benefits included on line 114 (box 16 of the T4A(P) slip)	152		
Other pensions and superannuation		115	
Elected split-pension amount (attach Form T1032)		116	
Universal child care benefit (UCCB)		117	
UCCB amount designated to a dependant	185		
Employment insurance and other benefits (box 14 of the T4E slip)		119	
Taxable amount of dividends (eligible and other than eligible) from taxable Canadian corporations (attach Schedule 4)		120	
Taxable amount of dividends other than eligible dividends, included on line 120, from taxable Canadian corporations	180		
Interest and other investment income (attach Schedule 4)		121	
Net partnership income: limited or non-active partners only		122	
Registered disability savings plan income		125	
Rental income	Gross 160	Net 126	
Taxable capital gains (attach Schedule 3)		127	
Support payments received	Total 156	Taxable amount 128	
RRSP income (from all T4RSP slips)		129	
Other income	Specify: 130		
Self-employment income			
Business income	Gross 162	Net 135	
Professional income	Gross 164	Net 137	
Commission income	Gross 166	Net 139	
Farming income	Gross 168	Net 141	
Fishing income	Gross 170	Net 143	
Workers' compensation benefits (box 10 of the T5007 slip)	144		
Social assistance payments	145		
Net federal supplements (box 21 of the T4A(OAS) slip)	146		
Add lines 144, 145, and 146 (see line 250 in the guide).		147	
Add lines 101, 104 to 143, and 147.		This is your total income. 150	

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719 124 752
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T1-2013

Federal Tax

Schedule 1

Complete this schedule, and **attach** a copy to your return.
For more information, see the related line in the guide.

Step 1 – Federal non-refundable tax credits

Basic personal amount	claim \$11,038	300	11,038/00	1
Age amount (if you were born in 1948 or earlier) (use the federal worksheet)	(maximum \$6,854)	301		2
Spouse or common-law partner amount (attach Schedule 5)		303		3
Amount for an eligible dependant (attach Schedule 5)		305		4
Amount for children born in 1996 or later				
Number of children for whom you are not claiming the family caregiver amount	366	x \$2,234 =	5	
Number of children for whom you are claiming the family caregiver amount	352	x \$4,274 =	6	
Add lines 5 and 6.		367		7
Amount for infirm dependants age 18 or older (attach Schedule 5)		306		8
CPP or QPP contributions:				
through employment from box 16 and box 17 of all T4 slips (attach Form RC381, if applicable)		308		9
on self-employment and other earnings (attach Schedule 8 or Form RC381, whichever applies)		310		10
Employment insurance premiums:				
through employment from box 18 and box 55 of all T4 slips	(maximum \$891.12)	312		11
on self-employment and other eligible earnings (attach Schedule 13)		317		12
Volunteer firefighters' amount		362		13
Canada employment amount				
(If you reported employment income on line 101 or line 104, see line 363 in the guide.)	(maximum \$1,117)	363		14
Public transit amount		364		15
Children's fitness amount		365		16
Children's arts amount		370		17
Home buyers' amount		369		18
Adoption expenses		313		19
Pension income amount (use the federal worksheet)	(maximum \$2,000)	314		20
Caregiver amount (attach Schedule 5)		315		21
Disability amount (for self)				
(Claim \$7,697 or, if you were under 18 years of age, use the federal worksheet)		316		22
Disability amount transferred from a dependant (use the federal worksheet)		318		23
Interest paid on your student loans		319		24
Your tuition, education, and textbook amounts (attach Schedule 11)		323		25
Tuition, education, and textbook amounts transferred from a child		324		26
Amounts transferred from your spouse or common-law partner (attach Schedule 2)		326		27
Medical expenses for self, spouse or common-law partner, and your dependent children born in 1996 or later	330		28	
Enter \$2,152 or 3% of line 236 of your return, whichever is less.			29	
Line 28 minus line 29 (If negative, enter "0")			30	
Allowable amount of medical expenses for other dependants (do the calculation at line 331 in the guide)	331		31	
Add lines 30 and 31.		332		32
Add lines 1 to 4, 7 to 27, and line 32.		335	11,038/00	33
Federal non-refundable tax credit rate			15 %	34
Multiply line 33 by line 34.		338	1,655/70	35
Donations and gifts (attach Schedule 9)		349		36
Add lines 35 and 36.				
Enter this amount on line 49 on the next page.	Total federal non-refundable tax credits	350	1,655/70	37

Go to Step 2 on the next page.

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2014-03-16 14:46

CHERYL A PEARSON
719 124 752
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Schedule 1 - Page 2

Step 2 – Federal tax on taxable income

Enter your **taxable income** from line 260 of your return.

38

Complete the appropriate column depending on the amount on line 38.

Line 38 is
\$43,561 or less

Line 38 is more
than \$43,561 but
not more than
\$87,123

Line 38 is more
than \$87,123 but
not more than
\$135,054

Line 38 is more
than \$135,054

Enter the amount from line 38.

0 00

43,561 00

87,123 00

135,054 00

39

Line 39 minus line 40 (cannot be negative)

15 %

22 %

26 %

29 %

41

Multiply line 41 by line 42.

0 00

6,534 00

16,118 00

28,580 00

43

44

Add lines 43 and 44.

Go to Step 3.

Go to Step 3.

Go to Step 3.

Go to Step 3.

45

Step 3 – Net federal tax

Enter the amount from line 45.

46

Federal tax on split income (from line 5 of Form T1206)

424

47

Add lines 46 and 47.

404

48

Enter your total federal non-refundable tax credits from line 37 on the previous page.

350

1,655 70

49

Federal dividend tax credit

425

50

Overseas employment tax credit (attach Form T626)

426

51

Minimum tax carryover (attach Form T691)

427

52

Add lines 49 to 52.

1,655 70

1,655 70

53

Line 48 minus line 53 (if negative, enter "0").

Basic federal tax 429

54

Federal foreign tax credit (attach Form T2209)

405

55

Line 54 minus line 55 (if negative, enter "0").

Federal tax 406

56

Total federal political contributions (attach receipts)

409

57

Federal political contribution tax credit (use the federal worksheet)

(maximum \$650) 410

58

Investment tax credit (attach Form T2038(IND))

412

59

Labour-sponsored funds tax credit

Net cost 413

Allowable credit 414

60

Add lines 58, 59, and 60.

416

61

Line 56 minus line 61 (if negative, enter "0")

417

62

If you have an amount on line 47 above, see Form T1206.

Working income tax benefit advance payments received (box 10 of the RC210 slip)

415

63

Special taxes (see line 418 in the guide)

418

64

Add lines 62, 63, and 64.

Enter this amount on line 420 of your return.

Net federal tax 420

65

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2014-03-16 14:48CHERYL A PEARSON
719 124 752
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British Columbia Tax

BC428
T1 General - 2013

Complete this form and attach a copy to your return. For more information, see the related line in the forms book.

Step 1 - British Columbia non-refundable tax credits

	For internal use only				
Basic personal amount	claim \$10,278	5804	10,276	00	1
Age amount (If born in 1948 or earlier) (use the <i>Provincial Worksheet</i>)	(maximum \$4,421)	5808			2
Spouse or common-law partner amount					
Base amount					
Minus: his or her net income from page 1 of your return					
Result: (if negative, enter "0")	(maximum \$8,860)	5812			3
Amount for an eligible dependant					
Base amount					
Minus: his or her net income from line 236 of his or her return					
Result: (if negative, enter "0")	(maximum \$8,860)	5816			4
Amount for infirm dependants age 18 or older (use the <i>Provincial Worksheet</i>)		5820			5
CPP or QPP contributions:					
(amount from line 308 of your federal Schedule 1)		5824			* 6
(amount from line 310 of your federal Schedule 1)		5828			* 7
Employment insurance premiums:					
(amount from line 312 of your federal Schedule 1)		5832			* 8
(amount from line 317 of your federal Schedule 1)		5829			* 9
Adoption expenses (amount from line 313 of your federal Schedule 1)		5833			10
Children's fitness amount (amount from line 365 of your federal Schedule 1)		5838			11
Children's arts amount (amount from line 370 of your federal Schedule 1)		5841			12
Pension income amount	(maximum \$1,000)	5836			13
Caregiver amount (use the <i>Provincial Worksheet</i>)		5840			14
Disability amount (for self)		5844			15
(Claim \$7,394 or, if you were under 18 years of age, use the <i>Provincial Worksheet</i> .)		5848			16
Disability amount transferred from a dependant (use the <i>Provincial Worksheet</i>)		5852			17
Interest paid on your student loans (amount from line 319 of your federal Schedule 1)		5856			18
Your tuition and education amounts [use and attach Schedule BC(S11)]		5860			19
Tuition and education amounts transferred from a child		5864			20
Amounts transferred from your spouse or common-law partner [use and attach Schedule BC(S2)]					
Medical expenses:					
Amount from line 330 of your federal Schedule 1	5868	21			
Enter \$2,050 or 3% of net income from line 236 of your return, whichever is less.		22			
Line 21 minus line 22 (if negative, enter "0")		23			
Allowable amount of medical expenses for other dependants (use the <i>Provincial Worksheet</i>)	5872	24			
Add lines 23 and 24.	5876				25
Add lines 1 to 20, and line 25.	5880	10,276	00		26
British Columbia non-refundable tax credit rate		5.06%			27
Multiply line 26 by line 27.	5884	519	97		28
Donations and gifts:					
Amount from line 345 of your federal Schedule 9	x 5.06% =	29			
Amount from line 347 of your federal Schedule 9	x 14.7% =	30			
Add lines 29 and 30.	5896				31
Add lines 28 and 31.					
Enter this amount on line 44.	British Columbia non-refundable tax credits	6150	519	97	32

Go to Step 2 on the next page.