Surplus/Shortfall Calculator

Input data in Green Fields

Deal #:
Client Name: Chris and Ang Cameron

Rental Property Address	Declared Value (use appraised value if appraisal received)	Principal Balance	LTV	Gross Monthly Rent	Condo Fees (enter 0$ if none)	5% Fire Insurance	Gross Monthly Expenses	Monthly P&I	Monthly Taxes	Monthly Rental Surplus/ Shortfall
2182 Shaunessey Hill, Kamloops	$600,000.00	$364,000.00	60.67%	$1.00	$0.00	$0.05	$0.15	$1,472.00	$200.00	($1,671.20)
410 Holbrook Rd, Kelowna, BC	$1,100,000.00	$576,000.00	52.36%	$5,100.00	$0.00	$255.00	$765.00	$2,131.51	$400.00	$1,548.49
1939 Carol St, Lindel Beach, BC	$700,000.00	$287,219.00	41.03%	$1.00	$0.00	$0.05	$0.15	$1,612.23	$130.00	($1,741.43)
						$0.00	$0.00			$0.00
						$0.00	$0.00			$0.00
	$2,400,000.00	$1,227,219.00		$5,102.00	$0.00	$255.10	$765.30	$5,215.74	$730.00	($1,864.14)

Gross Monthly Expenses Include:	
Rental Vacancy	5%
Management Fee	5%
Maintenance/Upkeep	5%

ABBOTSFORD VILLAGE SHP CTRE
2130 SUMAS WAY
ABBOTSFORD, BC V2S 2C7

TD Canada Trust

Annual Mortgage Statement

Period of December 31, 2012 to December 31, 2013

Servicing Branch: 90460 Tel: (604) 870-3950

Mortgage # 0606171

TDMGA10100_2454541_006 E D 24130

MR WILLIAM K VANDERKOOI
MRS HELINDA J VANDERKOOI
4590 UDY RD
ABBOTSFORD BC V3G 3A3

Mortgaged Property
1939 CAROL ST
LINDELL BEACH BC
V2R 2N9

Mortgagor(s)
WILLIAM K VANDERKOOI
HELINDA J VANDERKOOI
CHRIS CAMERON

Your Mortgage at a Glance

Mortgage Maturity Date	July 01, 2015
Remaining Amortization	22 Years 01 Month

	Beginning of Period	End of Period
Date	As of December 31, 2012	As of December 31, 2013
Interest Rate	Fixed: 3.89000% per annum	Fixed: 3.89000% per annum Which includes a 1.40770% rate discount off of the posted rate.*
Principal Balance	$295,313.08	$287,219.42

*This discount is used in the calculation of any prepayment charges.

Your Total Regular Mortgage Payment Details as at December 31, 2013

Mortgage Principal and Interest Payment	$1,612.23
Mortgage Property Tax Payment	$140.77
Credit Protection Insurance Payment	$0.00
Total Regular Monthly Mortgage Payment	**$1,753.00**
Your next Regular Monthly Mortgage Payment is due	January 01, 2014

Your Mortgage Summary for the Statement Period

Principal Paid in 2013	$8,093.66
Interest Paid in 2013	$11,253.10
Payments to Mortgage Property Tax Account	$2,081.24
Credit Protection Insurance payments	$0.00
Total Payments you made	**$21,428.00**

Your Mortgage Property Tax Account Summary for the Statement Period

Opening balance as at December 31, 2012	$1,049.72
Payments you made to us for your Mortgage Property Tax Account	$2,081.24
Property taxes paid on your behalf (see paragraph 5 at end)	$1,687.47
Interest on Mortgage Property Tax Account	$0.63
Mortgage Property Tax Account Balance Credit (Shortage)	$1,444.12

Your Credit Protection Insurance Summary

Your Mortgage is currently not insured with Critical Illness and Life Insurance. If you would like more information about Credit Protection Insurance or would like to apply for coverage, please visit a TD Canada Trust Branch.

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532872 (0612)

TD Canada Trust

ABBOTSFORD VILLAGE SHP CTRE
2130 SUMAS WAY
ABBOTSFORD BC
V2S 2C7

June 09, 2014

MR WILLIAM K VANDERKOOI
MRS HELINDA J VANDERKOOI
MR CHRIS CAMERON
4590 UDY RD
ABBOTSFORD BC V3G 3A3

PROPERTY TAX PAYMENT NOTICE

RE: Mortgage Number 0606171

This notice is to provide you with information relating to your property taxes and details of the tax account of your mortgage.

We remitted a total of $1736.69 on your behalf for your property taxes due this current year. On Jun. 06, 2014, the balance in your Mortgage Property Tax Account was a surplus of $552.05.

Currently, we collect $140.77 monthly toward your Mortgage Property Tax Account. Effective Sep. 01, 2014, that amount will be $145.77. As part of our annual review of the tax portion of your regular payment, we assume that next year's taxes will be the same as this year's taxes.

Commencing on Sep. 01, 2014, your total monthly mortgage payment, including the tax component, will be $1758.00.

If you make your regular payment by a pre-authorized debit payment, no action is required on your part. If you make payments by post dated cheques, please provide your branch with a series of cheques in the revised amount.

If you require more information, please visit www.tdcanadatrust.com/mortgages/propertytax or call us at 1-800-577-6103.

Canada Revenue Agency / Agence du revenu du Canada

Canada

Notice of assessment

CHRIS CAMERON

2013 Income Tax and Benefit Return

Important: *The content below is a summary of your notice of assessment or reassessment.*

Explanation of changes and other important information

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.

We have assessed this return as filed.

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.

Summary

Line	Description	$ Amount
150	Total income	132,926
	Deductions from total income	24,933
236	Net income	107,993
260	Taxable income	107,993
350	Total federal non-refundable tax credits	2,340
6150	Total British Columbia non-refundable tax credits	694
420	Net federal tax	19,188.30
428	Net British Columbia tax	8,006.71
435	Total payable	27,195.01
437	Total income tax deducted	28,459.60
482	Total credits	28,459.60

(Total payable minus Total credits)	1,264.59
Balance from this assessment	CR 1,264.59
Refund	CR 1,264.59

[View returns]

[Change my return]

MAO.a2

Date Modified: 2014-04-10

Canada Revenue Agency   Agence du revenu du Canada

NOTICE OF ASSESSMENT

T451 E (13)

Date	Name	Social insurance No.	Tax year	Tax centre
May 6, 2013	ANGELA CAMERON	726 337 728	2012	Surrey BC V3T 5E1

Summary

0050583

Line	Description	$ Amount
150	Total income	124,730
236	Net income	124,730
260	Taxable income	124,730
350	Total federal non-refundable tax credits	3,187
6150	**Total British Columbia non-refundable tax credits**	**714**
420	Net federal tax	11,171.59
428	**Net British Columbia tax**	**7,587.63**
435	Total payable	18,759.22
437	Total income tax deducted	3,775.16
482	Total credits	3,775.16
	(Total payable minus Total credits)	14,984.06
	Arrears interest .DR	12.32
	Balance from this assessment .DR	14,996.38
	Balance due .DR (Please see the explanation page)	**14,996.38**

Andrew Treusch
Commissioner of Revenue

Canada Revenue Agency | Agence du revenu du Canada

NOTICE OF ASSESSMENT

T451 E (14)

Date	Name	Social insurance No.	Tax year	Tax centre
May 8, 2014	ANGELA CAMERON	726 337 728	2013	Surrey BC V3T 5E1

Summary

0394331

Line	Description		$ Amount
150	Total income		136,122
236	Net income		136,122
260	Taxable income		136,122
350	Total federal non-refundable tax credits		3,040
6150	**Total British Columbia non-refundable tax credits**		**591**
420	Net federal tax		12,520.94
428	**Net British Columbia tax**		**8,856.48**
435	Total payable		21,377.42
437	Total income tax deducted		3,789.24
482	Total credits		3,789.24
	(Total payable minus Total credits)		17,588.18
	Arrears interest	DR	19.28
	Balance from this assessment	DR	17,607.46
	Balance due (Please see the explanation page)	**DR**	**17,607.46**

Andrew Treusch
Commissioner of Revenue

Date	Name	Social insurance No.	Tax year	Tax centre
May 6, 2013	CHRIS CAMERON	729 030 742	2012	Surrey BC V3T 5E1

040721364148

Summary

Line	Description		$ Amount
150	Total income		146,141
	Deductions from total income		21,889
236	Net income		124,252
260	Taxable income		124,252
350	Total federal non-refundable tax credits		2,288
6150	Total British Columbia non-refundable tax credits		764
420	Net federal tax		23,446.63
428	Net British Columbia tax		10,432.10
435	Total payable		33,878.73
437	Total income tax deducted		34,792.71
482	Total credits		34,792.71
	(Total payable minus Total credits)		913.98
	Balance from this assessment	CR	913.98
	Refund	CR	913.98

Andrew Treusch
Commissioner of Revenue

Your 2013 RRSP Deduction Limit Statement

RRSP deduction limit for 2013 – Amount (A) is the maximum amount you can deduct on your 2013 return for:

- your unused RRSP contributions **(amount B)** that are available for 2013; and
- RRSP contributions you make from March 2, 2013, to March 3, 2014.

Note that this maximum amount that you can deduct is over and above any deduction you can claim for certain eligible income that you transfer to an RRSP.

Unused RRSP contributions – Amount (B) is your unused RRSP contributions at the end of 2012 that are available for 2013. You either could not deduct this amount, or you chose not to deduct it on a previous-year return. Report **amount (B)** on line 1 of your 2013 Schedule 7.

Tax on RRSP excess contributions – You may have to pay a tax of 1% per month on RRSP excess contributions if your unused RRSP contributions **(amount B) plus** any additional contributions you may make from March 2, 2013, to December 31, 2013, exceed your RRSP deduction limit for 2013 **(amount A)**. If you have RRSP excess contributions, see "Tax on RRSP excess contributions" in Chapter 2 of Guide T4040, *RRSPs and Other Registered Plans for Retirement*.

Additional information – For more information about RRSPs, including how we determine your RRSP deduction limit, see Guide T4040, *RRSPs and Other Registered Plans for Retirement*.

Lendwise
Smart sensible mortgages

Date: January 1, 2014

000274

Angela Cameron
2182 Shaughnessy Hill
Kamloops BC V1S 1B9

Current Mortgage Information as of January 1, 2014

Your Lendwise Mortgage Professional: Steven Nicholson

Mortgage Number	268812
Mortgage Type	Fixed Rate Conventional Uninsured Mtg
Mortgaged Property	2182 Shaugnessy Kamloops BC V1S 1B9

Maturity Date (DD/MM/YYYY)	15/09/2015
Payment Amount	$1,472.20
Payment Frequency	Monthly 15
Annual prepayment amount allowed without charge*	$72,800.00
Current Remaining Amortization (months)	381

** Your prepayment privileges are available yearly based on a year commencing on the interest adjustment date and, subsequently, on each anniversary date of the interest adjustment date. For more information on your prepayment privileges please refer to the reverse side of your annual statement or visit www.merixfinancial.com*

Annual Statement Summary for the Calendar Year 2013

Opening balance beginning of period	$351,193.49
Balance outstanding at December 31, 2013	$345,186.62
Interest rate beginning of period	3.37%
Interest rate December 31, 2013	3.37%
Advances during the year	$0.00
Prepayments during the year	$0.00
Regularly scheduled principal payments during the year	$6,006.87
Interest paid during the year	$11,659.53

Property Tax Account

Tax balance @ December 31, 2013	$0.00
2013 Taxes paid on your behalf	$0.00

Should you have questions about your annual statement please contact Paradigm Quest Inc. at phone number 1-866-675-7022 or by email at customerservice@lendwisemortgages.com

Important Notice: Please ensure your home insurance is up to date with Computer Share Trust Company of Canada registered as first loss payee and that your provider has our correct office address as noted below.

Lendwise mortgages are facilitated through Paradigm Quest Inc.
Ontario Brokerage License 11017, Saskatchewan Brokerage License 315691

Scotiabank® Scotia Total Equity® Plan

THE BANK OF NOVA SCOTIA 10140
276 VICTORIA STREET
KAMLOOPS BRITISH COLUMBIA V2C 2A2 250-314-3950

SBMAS12100_2651754_005 E D 10140 04945

MR CHRIS CAMERON
MRS ANGELA CAMERON
2182 SHAUGHNESSY HILL
KAMLOOPS , BC V1S 1B9

Scotia Total Equity
Plan number: **310736942**
Property Address:
LOT B, BLK 156, PL 4037, DL
2645 CAOLINA STREET
VANCOUVER BC

Questions about your Scotia Total Equity Plan statement?
Call us at 1-877-268-4228 or visit our website at scotiabank.com.

Take advantage of your low interest Line of Credit available under your *Scotia Total Equity®* Plan (STEP), to achieve your goals sooner. Visit your branch to learn more.

Your STEP Credit Limit is the total amount of credit available within your plan that can be allocated to different borrowing solutions. If you have available credit, you can save money by converting higher cost borrowing into your STEP.

The Amounts You Owe reported on this statement only include transactions that have been applied to your accounts at December 31st. It is possible that you have made transactions that do not yet appear and have not been deducted from your Available Credit.

Note:
As you have a *Scotia Total Equity®* Plan the prepayment charges and terms for each mortgage, loan or credit account apply.

Turn to page 2 for your mortgage statement ▸

Your annual statement
on December 31, 2013

Overview of your *Scotia Total Equity®* Plan

Your overall STEP credit limit		**$664,000.00**
Minus amounts you owe:		
Mortgages (see next 2 pages)	$547,536.16	
Loans	$0.00	
Lines of credit	$0.00	
Credit cards	$0.00	
Overdraft Protection	$0.00	
Total Amount you've borrowed		**$547,536.16**
Total credit available to you on December 31, 2013		**$116,463.84**

How you're using your Scotia Total Equity Plan

Account type and number	Account credit limit ($)	Amount you owe ($)	Available credit($)
Mortgages			
Scotia Mortgage 2692032		$547,536.16	
Loans			
You do not hold this account type in your STEP			
Lines of credit			
ScotiaLine® Personal Line of Credit *5181	$84,000.00	$0.00	$84,000.00
Credit cards			
You do not hold this account type in your STEP			
Overdraft Protection			
You do not hold this account type in your STEP			
Total		**$547,536.16**	**$84,000.00**
Plus additional credit available by contacting your branch			$32,463.84
Total credit available to you on December 31, 2013			**$116,463.84**

JTA8574710-0021255-04945-0002-0001-00-1

Your Annual Prepayment Privilege[1]

Your 15% Annual Prepayment Privilege (based on the original principal amount) is $87,000.00*

[1]For Progress Draw Construction mortgages, your mortgage payment consists of interest only during the construction period. Your mortgage is a variable rate mortgage with interest compounding semi-annually, not in advance. The Annual Prepayment Privilege is not available during the Interest Only term. Please refer to your Personal Credit Agreement for details about your property tax responsibilities.

Prepayment Charge Variables Used to Estimate a Prepayment Charge***

Interest Rate Type:	Scotia Flex Closed
Principal balance outstanding:	$547,536.16
Mortgage Interest Rate:	2.40000%
Cashback Received:	$0.00

Prepayment Charges[2]

If you prepay some, or the entire principal of your mortgage, before the maturity date you will incur a prepayment charge unless the partial prepayment is in accordance with the prepayment privileges. A summary of those charges are outlined below.

	Fixed Rate	Variable Rate
Prepayment Charge	The **higher** of **(A) or (B):** † **(A)** 3 month's interest at the Mortgage Interest Rate on the amount you want to prepay. **(B)** Interest rate differential**	3 month's interest • at the Mortgage Interest Rate • at the Cap Rate, if variable rate mortgage with a capped rate
Other Charges		
Cashback Repayment	Repayable amount is prorated based on the time remaining in your term, if applicable	
Discharge/Transfer/ Administration Fee[3]	Varies by province. In Quebec, refer to your Notary for costs.	
Discharge Registration Fee[3]	Provincial Government Charge; paid directly to Land Registry Office or to bank in provinces where bank registers	
Open Term - Reinvestment Fee[3]	An administration reinvestment fee may apply if you payout within the 1st year of the amortization of your mortgage.	

[2]Please refer to your Mortgage Contract and Cost of Borrowing Disclosure Statement or Renewal Agreement, if applicable, for details about prepayment and other charges that apply if you prepay your mortgage before the maturity date.

[3]You may obtain current information about Scotiabank service fees by contacting your servicing branch.

Factors that could cause a prepayment charge to change:

- Your mortgage is renewed to a new term or the balance of your mortgage changes.
- You have a variable rate mortgage and the bank's prime lending rate changes, therefore your mortgage interest rate changes.
- You have a fixed rate mortgage and the factors for calculating Interest Rate Differential change:
  - Posted interest rates change. If posted interest rates decrease, the Interest Rate Differential amount increases.
  - The remaining term of your mortgage changes. For example, a 4 year comparison term on the day your prepayment charge is estimated, over time shortens to a 3 year comparison term. The comparison term interest rate decreases, therefore the Interest Rate Differential amount increases.
  - The Interest Rate Differential amount could change to an amount that is now greater than 3 months interest.

*Your annual prepayment privilege will be reduced by any prepayments you have already made this anniversary year

**Interest rate differential: This means the difference between the amounts calculated in (1) & (2), where (1) is the present value of all interest you would have paid from the date of prepayment until the maturity date on the amount you want to prepay at the Mortgage Interest Rate; and (2) is the present value of all interest that would be paid from the date of prepayment until the maturity date on the amount you want to prepay at the Current Interest Rate, less any rate discount you received on your existing mortgage. Where: The present value is calculated based on the remaining term to maturity in months (rounded to the nearest month) and the number of monthly payments remaining in the term. When calculating the present value in connection with (2), we adjust the principal and interest payment amounts because they would have been different using the Current Interest Rate. The Current Interest Rate is the current posted interest rate offered by us for a new fixed rate closed term mortgage with a term that is closest to the remaining term of your existing mortgage (rounded up if exactly between 2 terms), which can be located at scotiabank.com or at your local Scotiabank branch. As noted above, the Current Interest Rate will be discounted by any rate discount you received on your existing mortgage. Your rate discount, if applicable, is noted above.

*** Valid as of December 31, 2013

† If your term is greater than 5 years, after the 5th year, the maximum cost to prepay is (A).

◊Interest is compounded semiannually not in advance.

Statement date	Feb 21, 2014
Account #	4538 167 205 181
Page	1 of 4

Scotiabank®
276 VICTORIA STREET
KAMLOOPS, BRITISH COLUMBIA V2C 2A2

ScotiaLine® Personal Line of Credit

SBVRED_10100_D14052_A E D 10140 19344

MR CHRIS CAMERON
MRS ANGELA CAMERON
2182 SHAUGHNESSY HILL
KAMLOOPS, BC V1S 1B9

If you have any questions about this statement, call us at:
1-800-387-6508 / 416-288-8035
TTY Service 1-800-645-0288

Payment due date		**Mar 19, 2014**
Total minimum payment		**$0.00**
Current minimum payment		$0.00
Previous balance, Jan 22/14		$0.00
Interest	+	$0.00
Payments/credits	-	$0.00
Debits	+	$0.00
New balance	**=**	**$0.00**
Credit limit		$84,000.00
Credit available		$84,000.00

Borrowers on this account;
MR CHRIS CAMERON, MRS ANGELA CAMERON

This statement covers transactions posted to your account during the Statement Period.

Interest charges

Cash advances/cheques	$0.00
Special rate offers	$0.00

Effective March 2014, we are updating our terms and conditions to include the following note: If you increase your credit limit, we may agree to lower your adjustment factor; if you decrease your credit limit, we may increase your adjustment factor, but we will give you prior written notice.

Interest Information

Annual interest rate as of statement date: 3.50%
On September 9, 2010, the Scotiabank Prime Rate increased by 0.25%.

For customers who are eligible to use interest expense as an income tax deduction, we provide the following information. The interest billed to this account during 2013 is **$0.00**

The interest paid by you on this account during 2013 is **$0.00**

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Scotiabank®

Statement date	Feb 21, 2014
Account #	4538 167 205 181

ScotiaLine Personal Line of Credit

Please detach here

Scotiabank™

ACCOUNT #	PAYMENT DUE DATE	TOTAL MINIMUM PAYMENT	NEW BALANCE	AMOUNT PAID
4538 167 205 181	Mar 19, 2014	$0.00	$0.00	

Please return this stub with your payment.

MR CHRIS CAMERON
MRS ANGELA CAMERON
2182 SHAUGHNESSY HILL
KAMLOOPS, BC V1S 1B9

You can pay this bill:

- Through online at www.scotiabank.com or telephone banking at 1-800-267-1234
- At your bank
- By mailing a cheque or money order, payable to Scotiabank, in the enclosed envelope. Write your account number on the front of your cheque or money order.

JMO6664309-0059043-19344-0002-0002-00-

45381672051810000000000000000045381672051810000000000000001

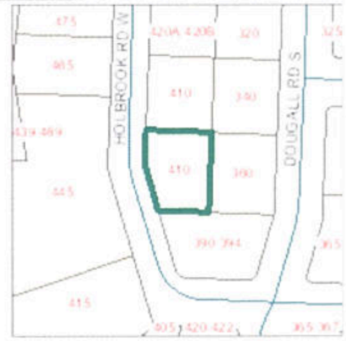
City of Kelowna

Property Tax & Assessment Query

Property Tax Roll

Search Property Tax Rolls

Roll



Roll:	5213.000	**PID:**	007-575-009
Address:	410 HOLBROOK RD W		
Acres:	0.4		
Actual Use:	049 - FOURPLEX		
Plan:	KAP17260	**Section:**	23
Lot:	24	**Township:**	26
Block:		**District Lot:**	
		Land District:	41

Home Owner Grant: For 2014, this property was eligible for the Provincial N&R Home Owner Grant.

Property Tax Roll Levy Information

2014 Gross Taxes:	$ 4,726.21
Current:	$ 4,726.21
Arrears:	$ 0.00
Delinquent:	$ 0.00
Prepaid:	$ 0.00

2014 Assessed Values

Assessment History

Class	Land Gross	Land Exempt	Impr Gross	Impr Exempt	Net Value
MUN 01	$ 321,000	$ 0	$ 254,000	$ 0	$ 575,000
PSA 01	$ 321,000	$ 0	$ 254,000	$ 0	$ 575,000

The information shown on this page is compiled from various sources and the City makes no warranties, expressed or implied, as to the accuracy or completeness of the information. The general information provided is for convenience only and may not be current.
Up-to-date information may be obtained by purchasing a Tax Certificate.

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

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

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

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

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

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

Purchase Property Tax Certificate

KELOWNA BC-ORCHARD PLAZA BR
1840 COOPER RD
KELOWNA BC V1Y 8K5

Royal Bank® Mortgage Statement

For January 1, 2013 to December 31, 2013†

Mortgage Number	23758238-001
Mortgage Description	Conventional
Current Interest Option	Variable Rate
Rate as of January 1, 2013	2.250%
Rate as of December 31, 2013	2.250%
Amortization Remaining	32 years

RBCMG50302_2482032_007 E D 02440 15308

0860949 B. C. LTD
592 K.L.O. RD
KELOWNA BC V1Y 7S2

PROPERTY ADDRESS
410 HOLBROOK ROAD
KELOWNA BC V1X1S3 CAN

If the above address is incorrect, please contact your local branch.

YOUR MORTGAGE AT A GLANCE

Principal paid this statement period	-$ 12,311.54
Interest paid this statement period	$ 13,266.58
Principal Balance Remaining	$ 583,088.98

TRANSACTION SUMMARY

Principal Balance as of January 1, 2013	**$ 595,400.52**
Principal payments	-$ 12,311.54
Principal Balance as of December 31, 2013	**$ 583,088.98**

INTEREST SUMMARY

Interest paid this statement period	$ 13,266.58
Interest to be paid (Accrued Interest)	$ 1,114.26

REGULAR PAYMENT SUMMARY

Payment frequency	Monthly
Principal & Interest Payment	$ 2,131.51

HOMEPROTECTOR®† INSURANCE SUMMARY

CHRISTOPHER WAYNE CAMERON, you do not have Life & Disability Insurance for this mortgage. MRS. LORETTA NICHOLSON, you do not have Life & Disability Insurance for this mortgage.
Any errors in the above insurance coverage must be reported to 1-800-769-2523 within the next 60 days.

Thank you for choosing RBC Royal Bank® for your mortgage needs

Below is a money-saving strategy for becoming mortgage-free faster.

The type of mortgage you select will determine how much you'll pay each month.

To become mortgage-free faster, consider these payment options to build your home equity faster, shorten your amortization and save thousands of dollars in interest costs.

- Prepay a Closed Mortgage
- Increase your Payment Amount
- Change your Payment Frequency
- Double-Up® Mortgage Payments

For more information, see over.

Your Mortgage is up for Renewal on: December 1, 2015.

Will you need to borrow this year for a renovation, education or other goals? Ask how you can use your home equity to help you secure personal credit at a low interest rate.

Please keep this statement for your records

For questions about your statement, please visit your branch or call us at 1-800-769-2511.

JTA8557740-0061161-15303-0002-0001-00-1

BRITISH COLUMBIA
The Best Place on Earth

Residential Tenancy Branch

Residential Tenancy Agreement

#RTB–1

Important Notes:

The Residential Tenancy Branch (RTB) is of the opinion that this Residential Tenancy Agreement accurately reflects the Residential Tenancy Act (RTA) and accompanying regulations. The RTB makes no representations or warranties regarding the use of this Agreement. A landlord and tenant may wish to obtain independent advice regarding whether this agreement satisfies their own personal or business needs. For the rental of a manufactured home and a manufactured home site under a single tenancy agreement, use this agreement form. For the rental of a manufactured home site use the Manufactured Home Site Tenancy Agreement.

The words **tenant** and **landlord** in this tenancy agreement have the same meaning as in the Residential Tenancy Act (RTA), and the singular of these words includes the plural. In this tenancy agreement, the words **residential property** have the same meaning as in the RTA. **Residential property** means a building, a part of a building or related group of buildings, in which one or more rental units or common areas are located; the parcel or parcels on which the building, related group of buildings or common areas are located; the rental unit and common areas and any other structure located on the parcel or parcels.

HOW TO COMPLETE THIS FORM ELECTRONICALLY: If you are accessing this agreement form from the B.C. Government Web site, it can be printed and completed by hand (*print clearly, using dark ink*) or filled out while at the computer workstation—simply type your responses in the boxes. If you cannot complete all the sections at the computer right away, you can print off what you have completed and fill in the remaining fields by hand. Note, you ***cannot save*** the completed form to your computer, therefore, after you complete the form, make sure you review the form for accuracy and print the number of copies you require ***before*** you leave the document or shut down the program/computer.

IF ADDITIONAL SPACE IS REQUIRED TO LIST ALL PARTIES, complete and attach Schedule of Parties (#RTB-26) *RTB-26 used & attached:* ☐

RESIDENTIAL TENANCY AGREEMENT between: *(use full, correct legal names)*

the LANDLORD(S): *(if entry for landlord is a business name, use the 'last name' field box to enter the full legal business name)*

last name	first and middle name(s)
0860949 BC Ltd.	

and the TENANT(S):

last name	first and middle name(s)
Rutherford	Michaela

ADDRESS OF PLACE BEING RENTED TO TENANT(s) *(called the '**rental unit**' in this agreement)*:

unit	address	city	province	postal code
1	410 Holbrook Road West	Kelowna	B.C.	V1X 1S3

ADDRESS FOR SERVICE of the ☑ **landlord** ☐ **landlord's agent:**

unit	address	city	province	postal code
	592 KLO Road	Kelowna	BC	V1Y 7S2

daytime phone number		other phone number		fax number for service	
250	878-8977 - Shaun	250	212-2010 - Steve		

1. APPLICATION OF THE RESIDENTIAL TENANCY ACT

1) The terms of this tenancy agreement and any changes or additions to the terms may not contradict or change any right or obligation under the Residential Tenancy Act or a regulation made under that Act, or any standard terms. If a term of this tenancy agreement does contradict or change such a right, obligation or standard term, the term of the tenancy agreement is void.
2) Any change or addition to this tenancy agreement must be agreed to in writing and initialed by both the landlord and the tenant. If a change is not agreed to in writing, is not initialed by both the landlord and the tenant or is unconscionable, it is not enforceable.
3) The requirement for agreement under subsection (2) does not apply to:
   a) a rent increase given in accordance with the Residential Tenancy Act,
   b) a withdrawal of, or a restriction on, a service or facility in accordance with the Residential Tenancy Act, or
   c) a term in respect of which a landlord or tenant has obtained a dispute resolution officer's order that the agreement of the other is not required.

2. LENGTH OF TENANCY *(please fill in the dates and times in the spaces provided)*

This tenancy starts on: 1 (day) July (month) 2014 (year)

Length of tenancy: *(please check a, b or c and provide additional information as requested)*
This tenancy is:

☐ a) **on a month-to-month basis**

☑ b) **for a fixed length of time**: 1 year (length of time) **ending on**: 30 (day) June (month) 2015 (year)

At the end of this fixed length of time: *(please check one option, i or ii)*

☐ i) the tenancy may continue on a month-to-month basis or another fixed length of time

☑ ii) the tenancy ends and the tenant must move out of the residential unit
If you choose this option, both the landlord and tenant must initial in the boxes to the right. →

Landlord's Initials	*Tenant's Initials*
ST	M

☐ c) **other periodic tenancy as indicated below:**

☐ weekly ☐ bi-weekly ☐ other:

3. RENT *(please fill in the information in the spaces provided)*

a) **Payment of Rent:**
The tenant will pay the rent of $ 1300 each *(check one)* ☐ day ☐ week ☑ month to the landlord on the first day of the rental period which falls on the *(due date, e.g., 1st, 2nd, 3rd, ... 31st)* 1st day of each *(check one)* ☐ day ☐ week ☑ month subject to rent increases given in accordance with the RTA.

The tenant must pay the rent on time. If the rent is late, the landlord may issue a Notice to End Tenancy to the tenant, which may take effect not earlier than 10 days after the date the notice is given.

b) **What is included in the rent:** *(Check only those that are included and provide additional information, if needed.)*
The landlord must not terminate, or restrict a service or facility that is essential to the tenant's use of the rental unit as living accommodation, or that is a material term of the tenancy agreement.

☑ Water	☑ Stove and Oven	☑ Window Coverings	☑ Storage
☐ Electricity	☐ Dishwasher	☐ Cablevision	☑ Garbage Collection
☐ Heat	☑ Refrigerator	☑ Laundry (free)	☑ Parking for 2 vehicle(s)
☐ Furniture	☑ Carpets	☐ Sheets and Towels	☐ Other:

☐ Additional Information: 2 Keys

4. SECURITY DEPOSIT AND PET DAMAGE DEPOSIT

A. Security Deposits

The tenant **is required to pay** a security deposit of $ 650

by 28 (day) June (month) 2013 (year)

B. Pet Damage Deposit ☐ **not applicable**

The tenant is **required to pay** a pet damage deposit of $ 650

by 28 (day) June (month) 2013 (year)

1) The landlord agrees
   a) that the security deposit and pet damage deposit must each not exceed one half of the monthly rent payable for the residential property,
   b) to keep the security deposit and pet damage deposit during the tenancy and pay interest on it in accordance with the regulation, and
   c) to repay the security deposit and pet damage deposit and interest to the tenant within 15 days of the end of the tenancy agreement, unless
      i) the tenant agrees in writing to allow the landlord to keep an amount as payment for unpaid rent or damage, or
      ii) the landlord applies for dispute resolution under the Residential Tenancy Act within 15 days of the end of the tenancy agreement to claim some or all of the security deposit or pet damage deposit.
2) The 15 day period starts on the later of
   a) the date the tenancy ends, or
   b) the date the landlord receives the tenant's forwarding address in writing.
3) If a landlord does not comply with subsection (1), the landlord
   a) may not make a claim against the security deposit or pet damage deposit, and
   b) must pay the tenant double the amount of the security deposit, pet damage deposit, or both.
4) The tenant may agree to use the security deposit and interest as rent only if the landlord gives written consent.

5. PETS

Any term in this tenancy agreement that prohibits, or restricts the size of, a pet or that governs the tenant's obligations regarding the keeping of a pet on the residential property is subject to the rights and restrictions under the Guide Animal Act.

6. CONDITION INSPECTIONS

1) In accordance with sections 23 and 35 of the Act [condition inspections] and Part 3 of the regulation [condition inspections], the landlord and tenant must inspect the condition of the rental unit together
   a) when the tenant is entitled to possession,
   b) when the tenant starts keeping a pet during the tenancy, if a condition inspection was not completed at the start of the tenancy, and
   c) at the end of the tenancy.
2) The landlord and tenant may agree on a different day for the condition inspection.
3) The right of the tenant or the landlord to claim against a security deposit or a pet damage deposit, or both, for damage to residential property is extinguished if that party does not comply with section 24 and 36 of the Residential Tenancy Act [consequences if report requirements not met].

7. PAYMENT OF RENT

1) The tenant must pay the rent on time, unless the tenant is permitted under the Act to deduct from the rent. If the rent is unpaid, the landlord may issue a notice to end a tenancy to the tenant, which may take effect not earlier than 10 days after the date the tenant receives the notice.
2) The landlord must not take away or make the tenant pay extra for a service or facility that is already included in the rent, unless a reduction is made under section 27 (2) of the Act.
3) The landlord must give the tenant a receipt for rent paid in cash.
4) The landlord must return to the tenant on or before the last day of the tenancy any post-dated cheques for rent that remain in the possession of the landlord. If the landlord does not have a forwarding address for the tenant and the tenant has vacated the premises without notice to the landlord, the landlord must forward any post-dated cheques for rent to the tenant when the tenant provides a forwarding address in writing.

8. RENT INCREASE

1) Once a year the landlord may increase the rent for the existing tenant. The landlord may only increase the rent 12 months after the date that the existing rent was established with the tenant or 12 months after the date of the last legal rent increase for the tenant, even if there is a new landlord or a new tenant by way of an assignment. The landlord must use the approved Notice of Rent Increase form available from any Residential Tenancy Office or Service BC-Government Agent Office.
2) A landlord must give a tenant 3 whole months notice, in writing, of a rent increase. [For example, if the rent is due on the 1st of the month and the tenant is given notice any time in January, including January 1st, there must be 3 whole months before the increase begins. In this example, the months are February, March and April, so the increase would begin on May 1st.]
3) The landlord may increase the rent only in the amount set out by the regulation. If the tenant thinks the rent increase is more than is allowed by the regulation, the tenant may talk to the landlord or contact the Residential Tenancy Branch for assistance.
4) Either the landlord or the tenant may obtain the percentage amount prescribed for a rent increase from the Residential Tenancy Branch.

9. ASSIGN OR SUBLET

1) The tenant may assign or sublet the rental unit to another person with the written consent of the landlord. If this tenancy agreement is for a fixed length of 6 months or more, the landlord must not unreasonably withhold consent. Under an assignment a new tenant must assume all of the rights and obligations under the existing tenancy agreement, at the same rent. The landlord must not charge a fee or receive a benefit, directly or indirectly, for giving this consent.
2) If a landlord unreasonably withholds consent to assign or sublet or charges a fee, the tenant may apply for dispute resolution under the Residential Tenancy Act.

10. REPAIRS

1) Landlord's obligations:
   a) The landlord must provide and maintain the residential property in a reasonable state of decoration and repair, suitable for occupation by a tenant. The landlord must comply with health, safety and housing standards required by law.
   b) If the landlord is required to make a repair to comply with the above obligations, the tenant may discuss it with the landlord. If the landlord refuses to make the repair, the tenant may seek a dispute resolution officer's order under the Residential Tenancy Act for the completion and costs of the repair.
2) Tenant's obligations:
   a) The tenant must maintain reasonable health, cleanliness and sanitary standards throughout the rental unit and the other residential property to which the tenant has access. The tenant must take the necessary steps to repair damage to the residential property caused by the actions or neglect of the tenant or a person permitted on the residential property by the tenant. The tenant is not responsible for reasonable wear and tear to the residential property.
   b) If the tenant does not comply with the above obligations within a reasonable time, the landlord may discuss the matter with the tenant and may seek a monetary order through dispute resolution under the Residential Tenancy Act for the cost of repairs, serve a notice to end a tenancy, or both.
3) Emergency Repairs:
   a) The landlord must post and maintain in a conspicuous place on the residential property, or give to the tenant in writing, the name and telephone number of the designated contact person for emergency repairs.
   b) If emergency repairs are required, the tenant must make at least two attempts to telephone the designated contact person, and then give the landlord reasonable time to complete the repairs.
   c) If the emergency repairs are still required, the tenant may undertake the repairs, and claim reimbursement from the landlord, provided a statement of account and receipts are given to the landlord. If the landlord does not reimburse the tenant as required, the tenant may deduct the cost from rent. The landlord may take over completion of the emergency repairs at any time.
   d) Emergency repairs must be urgent and necessary for the health and safety of persons or preservation or use of the residential property and are limited to repairing
      i) major leaks in pipes or the roof,
      ii) damaged or blocked water or sewer pipes or plumbing fixtures,
      iii) the primary heating system,
      iv) damaged or defective locks that give access to a rental unit, or
      v) the electrical systems.

11. OCCUPANTS AND GUESTS

1) The landlord must not stop the tenant from having guests under reasonable circumstances in the rental unit.
2) The landlord must not impose restrictions on guests and must not require or accept any extra charge for daytime visits or overnight accommodation of guests.
3) If the number of occupants in the rental unit is unreasonable, the landlord may discuss the issue with the tenant and may serve a notice to end a tenancy. Disputes regarding the notice may be resolved through dispute resolution under the Residential Tenancy Act.

12. LOCKS

1) The landlord must not change locks or other means of access to residential property unless the landlord provides each tenant with new keys or other means of access to the residential property.
2) The landlord must not change locks or other means of access to a rental unit unless the tenant agrees and is given new keys.
3) The tenant must not change locks or other means of access to
   a) common areas of residential property, unless the landlord consents to the change, or
   b) his or her rental unit, unless the landlord consents in writing to, or a dispute resolution officer has ordered, the change.

13. LANDLORD'S ENTRY INTO RENTAL UNIT

1) For the duration of this tenancy agreement, the rental unit is the tenant's home and the tenant is entitled to quiet enjoyment, reasonable privacy, freedom from unreasonable disturbance, and exclusive use of the rental unit.
2) The landlord may enter the rental unit only if one of the following applies:
   a) at least 24 hours and not more than 30 days before the entry, the landlord gives the tenant a written notice which states
      i) the purpose for entering, which must be reasonable, and
      ii) the date and the time of the entry, which must be between 8 a.m. and 9 p.m. unless the tenant agrees otherwise;
   b) there is an emergency and the entry is necessary to protect life or property;
   c) the tenant gives the landlord permission to enter at the time of entry or not more than 30 days before the entry;
   d) the tenant has abandoned the rental unit;
   e) the landlord has an order of a dispute resolution officer or court saying the landlord may enter the rental unit;
   f) the landlord is providing housekeeping or related services and the entry is for that purpose and at a reasonable time.
3) The landlord may inspect the rental unit monthly in accordance with subsection (2) (a).
4) If a landlord enters or is likely to enter the rental unit illegally, the tenant may apply for a dispute resolution officer's order under the Residential Tenancy Act, to change the locks, keys or other means of access to the rental unit and prohibit the landlord from obtaining entry into the rental unit. At the end of the tenancy, the tenant must give the key to the rental unit to the landlord.

14. ENDING THE TENANCY

1) The tenant may end a monthly, weekly or other periodic tenancy by giving the landlord at least one month's written notice. A notice given the day before the rent is due in a given month ends the tenancy at the end of the following month. [For example, if the tenant wants to move at the end of May, the tenant must make sure the landlord receives written notice on or before April 30th.]
2) This notice must be in writing and must
   a) include the address of the rental unit,
   b) include the date the tenancy is to end,
   c) be signed and dated by the tenant, and
   d) include the specific grounds for ending the tenancy, if the tenant is ending a tenancy because the landlord has breached a material term of the tenancy.
3) If this is a fixed term tenancy and the agreement does not require the tenant to vacate at the end of the tenancy, the agreement is renewed as a monthly tenancy on the same terms until the tenant gives notice to end a tenancy as required under the Residential Tenancy Act.
4) The landlord may end the tenancy only for the reasons and only in the manner set out in the Residential Tenancy Act and the landlord must use the approved notice to end a tenancy form available from the Residential Tenancy Office.
5) The landlord and tenant may mutually agree in writing to end this tenancy agreement at any time.
6) The tenant must vacate the residential property by 1 p.m. on the day the tenancy ends, unless the landlord and tenant otherwise agree.

15. LANDLORD TO GIVE TENANCY AGREEMENT TO TENANT

The landlord must give the tenant a copy of this agreement promptly, and in any event within 21 days of entering into the agreement.

16. RESOLUTION OF DISPUTES

Either the tenant or the landlord has the right to apply for dispute resolution to resolve a dispute, as provided under the Residential Tenancy Act.

17. ADDITIONAL TERMS

a) Write down any additional terms which the tenant and the landlord agree to. Additional terms may cover matters such as pets, yard work, smoking and snow removal. Additional pages may be added.

b) Any addition to this tenancy agreement must comply with the Residential Tenancy Act and regulations, and must clearly communicate the rights and obligations under it. If a term does not meet these requirements, or is unconscionable, the term is not enforceable.

c) Attached to this tenancy agreement, there ☑ *is* ☐ *is not* an Addendum

If there is an Addendum attached, provide the following information on the Addendum that forms part of this tenancy agreement:

Number of pages of the Addendum: 1 *Number of additional terms in the Addendum:* 16

By signing this tenancy agreement, the landlord and the tenant are bound by its terms.

LANDLORD(S): *(if entry for landlord is a business name, use the 'last name' field box to enter the full legal business name)*

last name	first and middle name(s)
0860949 BC Ltd.	

Signature: **Date:** June 2/14

last name	first and middle name(s)

Signature: **Date:**

TENANT(S):

last name	first and middle name(s)
Rutherford	Michaela

Signature: M. Rutherford **Date:** June 2/14

last name	first and middle name(s)

Signature: **Date:**

General Information about Residential Tenancy Agreements

Important Legal Document – This tenancy agreement is an important legal document. Keep it in a safe place.

Additional Terms – Any additional terms cannot contradict or change any right or duty under the RTA or this tenancy agreement.

Amendment of the RTA – The RTA or a regulation made under the RTA, as amended from time to time, take priority over the terms of this tenancy agreement.

Condition Report – The landlord and tenant are required to inspect the residential unit together at the beginning and end of the tenancy and complete a written condition report. If the landlord allows the tenant to have a pet after the start of the tenancy, an inspection report must be done on the day the tenant starts keeping a pet or on another day mutually agreed to by the landlord and tenant, unless the tenancy started on or after January 1, 2004, and a condition inspection report was completed at that time. A report may describe any damage, how clean each room is, and the general condition of the residential unit including: the floors, carpets, appliances, and paint on the walls. The report must be signed and dated by both the landlord and the tenant who made the inspection, and each should keep a copy.

Change of Landlord – A new landlord has the same rights and duties as the previous one and must follow all the terms of this agreement unless the tenant and new landlord agree to other terms.

Resolution of Disputes – If problems or disagreements arise, the landlord and tenant should try to talk to each other to find a solution. If they still cannot agree, either may contact the Residential Tenancy Branch for clarification of their rights and responsibilities or an intervention. If no agreement is reached, a landlord or a tenant may apply for a dispute resolution to get a decision. Many, but not all, kinds of disagreements can be decided by dispute resolution.

FOR MORE INFORMATION

RTB Website: www.rto.gov.bc.ca

Public Information Lines: 1-800-665-8779 (toll free) 604-660-1020 250-387-1602

Addendum To Lease Agreement

For #1 - 410 Holbrook Road, Kelowna, BC

1. Late Payments will be assessed a charge for Late Payment of $50 for the first offense and $100 for any subsequent Late or NSF Payment.
2. A security deposit of One Months Rent is the sum of money the tenant pays to the landlord to guarantee that the tenant will fulfill all obligations under the lease. The landlord holds the security deposit in trust for the term of the lease to ensure that the tenant does not default on the terms of the lease agreement or otherwise damage the property. Should the tenant damage the property (normal "wear and tear" excluded) or if the Tenant has not paid rent, the landlord is entitled to recover the amount owing from the security deposit. The tenant must provide the landlord with the security deposit at the start of the lease term. At the end of the lease term, the tenant will receive the deposit back minus any deductions for repairs/restoration.
3. One (1) pet is allowed on condition all carpets are Professionally Steam Cleaned at the expense of the Tenant when the Tenancy ends. The Landlord will deduct this from the damage deposit at the end of the Tenancy.
4. An Inspection Report will be Required at the start of the Tenancy and is to be completed and returned to the Landlord by the Tenant within 15 days of Occupancy at which time the Landlord will sign and provide the Tenant with a copy of the Condition Inspection Report. The right of the Tenant to the return of the security deposit or pet damage deposit, or both, no longer exists if the landlord is not provided the Condition Inspection Report within 15 days. If the Tenant is unable to complete the Condition Inspection Report within 15 days, the tenant may ask another person to provide the report to the Landlord on their behalf, however the Tenant must provide the name of the individual to the Landlord and the Conditions Inspection Report must be provided within 15 days of Occupancy.
5. Tenant Improvements can only be made with the express written consent of the Landlord.
6. Utilities and Other Costs (i.e.. Electricity, Natural Gas, Water, Sewer, Telephone, Cable, et al.) are the responsibility of the Tenant..
7. Should the property be listed for sale Tenants must allow access for viewings and will be given reasonable prior notice of an effective sale of no less than 2 months. The Tenancy will end on the last day of the second month after written notice of an effective sale. The Tenant will be reimbursed the last months rent.
8. The Tenant is responsible for obtaining and paying for Insurance on the Tenants Contents. While the landlord typically has insurance, it usually covers only the landlord's assets and liabilities. If you want coverage for your personal belongings or for your own negligence, you need to have renter's insurance. What coverage you want should be discussed with an insurance agent.
9. Smoking is not allowed on the premise, either inside or outside.
10. Tenants acknowledge the Landlord will not tolerate any illegal drug use or dealings on the property. Any infraction will be grounds for immediate eviction, termination of the rental agreement, and involvement of the RCMP.
11. Tenants and Guests must abide by all of the applicable City of Kelowna By-Laws.
12. The Tenant will be responsible for; the cost of repairing plugged toilets, sinks, dishwasher, drains, and cost of all damage resulting directly or indirectly therefrom.
13. The Tenant herby waives and releases the Landlord from any liability for damage or loss and any persons or property which occurs in connection with the premises, the building and its facilities, grounds or parking area. The Landlord shall not be responsible for any loss of the Tenant's property in the premises or stored in garage or grounds. The Landlord is not responsible for damages, inconvenience or fumigation costs due to insect infestation. The Tenant hereby indemnifies and saves harmless the Landlord for and in relation to any and all loss or damage caused by the Tenant or the Tenant's guests or invitees, through neglect, misuse, or carelessness and the Tenant shall indemnify and save harmless the Landlord for and from all actions, causes of action, or claims for damage or injury of any natures, kind or description whatsoever, arising out of or in connection with the Tenant's occupation of the premises, or the paring area and grounds located in, upon or associated with the premises.
14. The Tenant will allow monthly inspections with 24 hours notice.
15. Waterbeds are NOT allowed.
16. Tenants are responsible for cleaning up after their pets daily

TENANT(S):

Rutherford Michaela christine M. Rutherford June. 2

last name first and middle name(s) Signature: Date:

BRITISH COLUMBIA
The Best Place on Earth

Residential
Tenancy Branch

Residential Tenancy Agreement

#RTB–1

Important Notes:

The Residential Tenancy Branch (RTB) is of the opinion that this Residential Tenancy Agreement accurately reflects the Residential Tenancy Act (RTA) and accompanying regulations. The RTB makes no representations or warranties regarding the use of this Agreement. A landlord and tenant may wish to obtain independent advice regarding whether this agreement satisfies their own personal or business needs. For the rental of a manufactured home and a manufactured home site under a single tenancy agreement, use this agreement form. For the rental of a manufactured home site use the Manufactured Home Site Tenancy Agreement.

The words **tenant** and **landlord** in this tenancy agreement have the same meaning as in the Residential Tenancy Act (RTA), and the singular of these words includes the plural. In this tenancy agreement, the words **residential property** have the same meaning as in the RTA. **Residential property** means a building, a part of a building or related group of buildings, in which one or more rental units or common areas are located; the parcel or parcels on which the building, related group of buildings or common areas are located; the rental unit and common areas and any other structure located on the parcel or parcels.

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IF ADDITIONAL SPACE IS REQUIRED TO LIST ALL PARTIES, complete and attach Schedule of Parties (#RTB-26) *RTB-26 used & attached:* ☐

RESIDENTIAL TENANCY AGREEMENT between: *(use full, correct legal names)*

the LANDLORD(S): *(if entry for landlord is a business name, use the 'last name' field box to enter the full legal business name)*

last name	first and middle name(s)
0860949 BC Ltd	

and the TENANT(S):

last name	first and middle name(s)
Lamontagne	Jaime
Lamontagne	Devon

250 2150890

ADDRESS OF PLACE BEING RENTED TO TENANT(s) *(called the '**rental unit**' in this agreement)*:

unit	address	city	province	postal code
2	410 Holbrook Road West	Kelowna	B.C.	v1x1s3

ADDRESS FOR SERVICE of the ☑ **landlord** ☐ **landlord's agent:**

unit	address	city	province	postal code
	592 KLO Road	Kelowna	BC	V1Y 7S2

daytime phone number	other phone number	fax number for service
250 878-8977 - Shaun	250 212-2010 - Steve	

1. APPLICATION OF THE RESIDENTIAL TENANCY ACT

1) The terms of this tenancy agreement and any changes or additions to the terms may not contradict or change any right or obligation under the Residential Tenancy Act or a regulation made under that Act, or any standard terms. If a term of this tenancy agreement does contradict or change such a right, obligation or standard term, the term of the tenancy agreement is void.
2) Any change or addition to this tenancy agreement must be agreed to in writing and initialed by both the landlord and the tenant. If a change is not agreed to in writing, is not initialed by both the landlord and the tenant or is unconscionable, it is not enforceable.
3) The requirement for agreement under subsection (2) does not apply to:
   a) a rent increase given in accordance with the Residential Tenancy Act,
   b) a withdrawal of, or a restriction on, a service or facility in accordance with the Residential Tenancy Act, or
   c) a term in respect of which a landlord or tenant has obtained a dispute resolution officer's order that the agreement of the other is not required.

2. LENGTH OF TENANCY *(please fill in the dates and times in the spaces provided)*

This tenancy starts on: 4 (day) February (month) 2014 (year)

Length of tenancy: *(please check a, b or c and provide additional information as requested)*
This tenancy is:

☐ a) **on a month-to-month basis**

☑ b) **for a fixed length of time**: 7 Month (length of time) **ending on**: 31 (day) August (month) 2014 (year)

At the end of this fixed length of time: *(please check one option, i or ii)*

☐ i) the tenancy may continue on a month-to-month basis or another fixed length of time

☑ ii) the tenancy ends and the tenant must move out of the residential unit
If you choose this option, both the landlord and tenant must initial in the boxes to the right. →

Landlord's Initials	*Tenant's Initials*
SP	JL DL

☐ c) **other periodic tenancy as indicated below:**

☐ weekly ☐ bi-weekly ☐ other:

3. RENT *(please fill in the information in the spaces provided)*

a) **Payment of Rent:**
The tenant will pay the rent of $ 1300 each *(check one)* ☐ day ☐ week ☑ month to the landlord on the first day of the rental period which falls on the *(due date, e.g., 1st, 2nd, 3rd, ... 31st)* 1st day of each *(check one)* ☐ day ☐ week ☑ month subject to rent increases given in accordance with the RTA.

The tenant must pay the rent on time. If the rent is late, the landlord may issue a Notice to End Tenancy to the tenant, which may take effect not earlier than 10 days after the date the notice is given.

b) **What is included in the rent:** *(Check only those that are included and provide additional information, if needed.)*
The landlord must not terminate, or restrict a service or facility that is essential to the tenant's use of the rental unit as living accommodation, or that is a material term of the tenancy agreement.

☑ Water	☑ Stove and Oven	☑ Window Coverings	☑ Storage
☐ Electricity	☐ Dishwasher	☐ Cablevision	☑ Garbage Collection
☐ Heat	☑ Refrigerator	☑ Laundry (free)	☑ Parking for 2 vehicle(s)
☐ Furniture	☑ Carpets	☐ Sheets and Towels	☐ Other:

☐ Additional Information:

4. SECURITY DEPOSIT AND PET DAMAGE DEPOSIT

A. Security Deposits

The tenant **is required to pay** a security deposit of $ 650

by 31 (day) January (month) 2014 (year)

B. Pet Damage Deposit ☐ **not applicable**

The tenant is **required to pay** a pet damage deposit of $ 650

by 31 (day) January (month) 2014 (year)

1) The landlord agrees
   a) that the security deposit and pet damage deposit must each not exceed one half of the monthly rent payable for the residential property,
   b) to keep the security deposit and pet damage deposit during the tenancy and pay interest on it in accordance with the regulation, and
   c) to repay the security deposit and pet damage deposit and interest to the tenant within 15 days of the end of the tenancy agreement, unless
      i) the tenant agrees in writing to allow the landlord to keep an amount as payment for unpaid rent or damage, or
      ii) the landlord applies for dispute resolution under the Residential Tenancy Act within 15 days of the end of the tenancy agreement to claim some or all of the security deposit or pet damage deposit.
2) The 15 day period starts on the later of
   a) the date the tenancy ends, or
   b) the date the landlord receives the tenant's forwarding address in writing.
3) If a landlord does not comply with subsection (1), the landlord
   a) may not make a claim against the security deposit or pet damage deposit, and
   b) must pay the tenant double the amount of the security deposit, pet damage deposit, or both.
4) The tenant may agree to use the security deposit and interest as rent only if the landlord gives written consent.

5. PETS

Any term in this tenancy agreement that prohibits, or restricts the size of, a pet or that governs the tenant's obligations regarding the keeping of a pet on the residential property is subject to the rights and restrictions under the Guide Animal Act.

6. CONDITION INSPECTIONS

1) In accordance with sections 23 and 35 of the Act [condition inspections] and Part 3 of the regulation [condition inspections], the landlord and tenant must inspect the condition of the rental unit together
   a) when the tenant is entitled to possession,
   b) when the tenant starts keeping a pet during the tenancy, if a condition inspection was not completed at the start of the tenancy, and
   c) at the end of the tenancy.
2) The landlord and tenant may agree on a different day for the condition inspection.
3) The right of the tenant or the landlord to claim against a security deposit or a pet damage deposit, or both, for damage to residential property is extinguished if that party does not comply with section 24 and 36 of the Residential Tenancy Act [consequences if report requirements not met].

7. PAYMENT OF RENT

1) The tenant must pay the rent on time, unless the tenant is permitted under the Act to deduct from the rent. If the rent is unpaid, the landlord may issue a notice to end a tenancy to the tenant, which may take effect not earlier than 10 days after the date the tenant receives the notice.
2) The landlord must not take away or make the tenant pay extra for a service or facility that is already included in the rent, unless a reduction is made under section 27 (2) of the Act.
3) The landlord must give the tenant a receipt for rent paid in cash.
4) The landlord must return to the tenant on or before the last day of the tenancy any post-dated cheques for rent that remain in the possession of the landlord. If the landlord does not have a forwarding address for the tenant and the tenant has vacated the premises without notice to the landlord, the landlord must forward any post-dated cheques for rent to the tenant when the tenant provides a forwarding address in writing.

8. RENT INCREASE

1) Once a year the landlord may increase the rent for the existing tenant. The landlord may only increase the rent 12 months after the date that the existing rent was established with the tenant or 12 months after the date of the last legal rent increase for the tenant, even if there is a new landlord or a new tenant by way of an assignment. The landlord must use the approved Notice of Rent Increase form available from any Residential Tenancy Office or Service BC-Government Agent Office.
2) A landlord must give a tenant 3 whole months notice, in writing, of a rent increase. [For example, if the rent is due on the 1st of the month and the tenant is given notice any time in January, including January 1st, there must be 3 whole months before the increase begins. In this example, the months are February, March and April, so the increase would begin on May 1st.]
3) The landlord may increase the rent only in the amount set out by the regulation. If the tenant thinks the rent increase is more than is allowed by the regulation, the tenant may talk to the landlord or contact the Residential Tenancy Branch for assistance.
4) Either the landlord or the tenant may obtain the percentage amount prescribed for a rent increase from the Residential Tenancy Branch.

9. ASSIGN OR SUBLET

1) The tenant may assign or sublet the rental unit to another person with the written consent of the landlord. If this tenancy agreement is for a fixed length of 6 months or more, the landlord must not unreasonably withhold consent. Under an assignment a new tenant must assume all of the rights and obligations under the existing tenancy agreement, at the same rent. The landlord must not charge a fee or receive a benefit, directly or indirectly, for giving this consent.
2) If a landlord unreasonably withholds consent to assign or sublet or charges a fee, the tenant may apply for dispute resolution under the Residential Tenancy Act.

10. REPAIRS

1) Landlord's obligations:
   a) The landlord must provide and maintain the residential property in a reasonable state of decoration and repair, suitable for occupation by a tenant. The landlord must comply with health, safety and housing standards required by law.
   b) If the landlord is required to make a repair to comply with the above obligations, the tenant may discuss it with the landlord. If the landlord refuses to make the repair, the tenant may seek a dispute resolution officer's order under the Residential Tenancy Act for the completion and costs of the repair.
2) Tenant's obligations:
   a) The tenant must maintain reasonable health, cleanliness and sanitary standards throughout the rental unit and the other residential property to which the tenant has access. The tenant must take the necessary steps to repair damage to the residential property caused by the actions or neglect of the tenant or a person permitted on the residential property by the tenant. The tenant is not responsible for reasonable wear and tear to the residential property.
   b) If the tenant does not comply with the above obligations within a reasonable time, the landlord may discuss the matter with the tenant and may seek a monetary order through dispute resolution under the Residential Tenancy Act for the cost of repairs, serve a notice to end a tenancy, or both.
3) Emergency Repairs:
   a) The landlord must post and maintain in a conspicuous place on the residential property, or give to the tenant in writing, the name and telephone number of the designated contact person for emergency repairs.
   b) If emergency repairs are required, the tenant must make at least two attempts to telephone the designated contact person, and then give the landlord reasonable time to complete the repairs.
   c) If the emergency repairs are still required, the tenant may undertake the repairs, and claim reimbursement from the landlord, provided a statement of account and receipts are given to the landlord. If the landlord does not reimburse the tenant as required, the tenant may deduct the cost from rent. The landlord may take over completion of the emergency repairs at any time.
   d) Emergency repairs must be urgent and necessary for the health and safety of persons or preservation or use of the residential property and are limited to repairing
      i) major leaks in pipes or the roof,
      ii) damaged or blocked water or sewer pipes or plumbing fixtures,
      iii) the primary heating system,
      iv) damaged or defective locks that give access to a rental unit, or
      v) the electrical systems.

11. OCCUPANTS AND GUESTS

1) The landlord must not stop the tenant from having guests under reasonable circumstances in the rental unit.
2) The landlord must not impose restrictions on guests and must not require or accept any extra charge for daytime visits or overnight accommodation of guests.
3) If the number of occupants in the rental unit is unreasonable, the landlord may discuss the issue with the tenant and may serve a notice to end a tenancy. Disputes regarding the notice may be resolved through dispute resolution under the Residential Tenancy Act.

12. LOCKS

1) The landlord must not change locks or other means of access to residential property unless the landlord provides each tenant with new keys or other means of access to the residential property.
2) The landlord must not change locks or other means of access to a rental unit unless the tenant agrees and is given new keys.
3) The tenant must not change locks or other means of access to
   a) common areas of residential property, unless the landlord consents to the change, or
   b) his or her rental unit, unless the landlord consents in writing to, or a dispute resolution officer has ordered, the change.

13. LANDLORD'S ENTRY INTO RENTAL UNIT

1) For the duration of this tenancy agreement, the rental unit is the tenant's home and the tenant is entitled to quiet enjoyment, reasonable privacy, freedom from unreasonable disturbance, and exclusive use of the rental unit.
2) The landlord may enter the rental unit only if one of the following applies:
   a) at least 24 hours and not more than 30 days before the entry, the landlord gives the tenant a written notice which states
      i) the purpose for entering, which must be reasonable, and
      ii) the date and the time of the entry, which must be between 8 a.m. and 9 p.m. unless the tenant agrees otherwise;
   b) there is an emergency and the entry is necessary to protect life or property;
   c) the tenant gives the landlord permission to enter at the time of entry or not more than 30 days before the entry;
   d) the tenant has abandoned the rental unit;
   e) the landlord has an order of a dispute resolution officer or court saying the landlord may enter the rental unit;
   f) the landlord is providing housekeeping or related services and the entry is for that purpose and at a reasonable time.
3) The landlord may inspect the rental unit monthly in accordance with subsection (2) (a).
4) If a landlord enters or is likely to enter the rental unit illegally, the tenant may apply for a dispute resolution officer's order under the Residential Tenancy Act, to change the locks, keys or other means of access to the rental unit and prohibit the landlord from obtaining entry into the rental unit. At the end of the tenancy, the tenant must give the key to the rental unit to the landlord.

14. ENDING THE TENANCY

1) The tenant may end a monthly, weekly or other periodic tenancy by giving the landlord at least one month's written notice. A notice given the day before the rent is due in a given month ends the tenancy at the end of the following month. [For example, if the tenant wants to move at the end of May, the tenant must make sure the landlord receives written notice on or before April 30th.]
2) This notice must be in writing and must
   a) include the address of the rental unit,
   b) include the date the tenancy is to end,
   c) be signed and dated by the tenant, and
   d) include the specific grounds for ending the tenancy, if the tenant is ending a tenancy because the landlord has breached a material term of the tenancy.
3) If this is a fixed term tenancy and the agreement does not require the tenant to vacate at the end of the tenancy, the agreement is renewed as a monthly tenancy on the same terms until the tenant gives notice to end a tenancy as required under the Residential Tenancy Act.
4) The landlord may end the tenancy only for the reasons and only in the manner set out in the Residential Tenancy Act and the landlord must use the approved notice to end a tenancy form available from the Residential Tenancy Office.
5) The landlord and tenant may mutually agree in writing to end this tenancy agreement at any time.
6) The tenant must vacate the residential property by 1 p.m. on the day the tenancy ends, unless the landlord and tenant otherwise agree.

15. LANDLORD TO GIVE TENANCY AGREEMENT TO TENANT

The landlord must give the tenant a copy of this agreement promptly, and in any event within 21 days of entering into the agreement.

16. RESOLUTION OF DISPUTES

Either the tenant or the landlord has the right to apply for dispute resolution to resolve a dispute, as provided under the Residential Tenancy Act.

17. ADDITIONAL TERMS

a) Write down any additional terms which the tenant and the landlord agree to. Additional terms may cover matters such as pets, yard work, smoking and snow removal. Additional pages may be added.

b) Any addition to this tenancy agreement must comply with the Residential Tenancy Act and regulations, and must clearly communicate the rights and obligations under it. If a term does not meet these requirements, or is unconscionable, the term is not enforceable.

c) Attached to this tenancy agreement, there ☑ *is* ☐ *is not* an Addendum

If there is an Addendum attached, provide the following information on the Addendum that forms part of this tenancy agreement:

Number of pages of the Addendum: 2 *Number of additional terms in the Addendum:* 15

By signing this tenancy agreement, the landlord and the tenant are bound by its terms.

LANDLORD(S): *(if entry for landlord is a business name, use the 'last name' field box to enter the full legal business name)*

last name	first and middle name(s)
0860949 BC Ltd	

Signature: [signature] **Date:** Jan 31/14

last name	first and middle name(s)

Signature: **Date:**

TENANT(S):

last name	first and middle name(s)
Lamontagne	Jaime

Signature: [signature] **Date:** JAn 31 /14

last name	first and middle name(s)
Lamontagne	Devon

Signature: Devon Lamontagne **Date:** Jan 31/14

General Information about Residential Tenancy Agreements

Important Legal Document – This tenancy agreement is an important legal document. Keep it in a safe place.

Additional Terms – Any additional terms cannot contradict or change any right or duty under the RTA or this tenancy agreement.

Amendment of the RTA – The RTA or a regulation made under the RTA, as amended from time to time, take priority over the terms of this tenancy agreement.

Condition Report – The landlord and tenant are required to inspect the residential unit together at the beginning and end of the tenancy and complete a written condition report. If the landlord allows the tenant to have a pet after the start of the tenancy, an inspection report must be done on the day the tenant starts keeping a pet or on another day mutually agreed to by the landlord and tenant, unless the tenancy started on or after January 1, 2004, and a condition inspection report was completed at that time. A report may describe any damage, how clean each room is, and the general condition of the residential unit including: the floors, carpets, appliances, and paint on the walls. The report must be signed and dated by both the landlord and the tenant who made the inspection, and each should keep a copy.

Change of Landlord – A new landlord has the same rights and duties as the previous one and must follow all the terms of this agreement unless the tenant and new landlord agree to other terms.

Resolution of Disputes – If problems or disagreements arise, the landlord and tenant should try to talk to each other to find a solution. If they still cannot agree, either may contact the Residential Tenancy Branch for clarification of their rights and responsibilities or an intervention. If no agreement is reached, a landlord or a tenant may apply for a dispute resolution to get a decision. Many, but not all, kinds of disagreements can be decided by dispute resolution.

FOR MORE INFORMATION

RTB Website: www.rto.gov.bc.ca

Public Information Lines: 1-800-665-8779 (toll free) 604-660-1020 250-387-1602

Addendum To Lease Agreement

For #2 - 410 Holbrook Road, Kelowna, BC

1. Late Payments will be assessed a charge for Late Payment of $50 for the first offense and $100 for any subsequent Late or NSF Payment.
2. A security deposit of one half months rent is the sum of money the tenant pays to the landlord to guarantee that the tenant will fulfill all obligations under the lease. The landlord holds the security deposit in trust for the term of the lease to ensure that the tenant does not default on the terms of the lease agreement or otherwise damage the property. Should the tenant damage the property (normal "wear and tear" excluded) or if the Tenant has not paid rent, the landlord is entitled to recover the amount owing from the security deposit. The tenant must provide the landlord with the security deposit at the start of the lease term. At the end of the lease term, the tenant will receive the deposit back minus any deductions for repairs/restoration.
3. One (1) pet is allowed on condition all carpets are Professionally Steam Cleaned at the expense of the Tenant when the Tenancy ends. The Landlord will deduct this from the damage deposit at the end of the Tenancy. Tenants will be responsible for picking up after your pets. If this is not done the landlord will hire a company to "clean up" and bill back to the tenants.
4. An Inspection Report will be Required at the start of the Tenancy and is to be completed and returned to the Landlord by the Tenant within 15 days of Occupancy at which time the Landlord will sign and provide the Tenant with a copy of the Condition Inspection Report. The right of the Tenant to the return of the security deposit or pet damage deposit, or both, no longer exists if the landlord is not provided the Condition Inspection Report within 15 days. If the Tenant is unable to complete the Condition Inspection Report within 15 days, the tenant may ask another person to provide the report to the Landlord on their behalf, however the Tenant must provide the name of the individual to the Landlord and the Conditions Inspection Report must be provided within 15 days of Occupancy.
5. Tenant Improvements can only be made with the express written consent of the Landlord.
6. Utilities and Other Costs (i.e.. Electricity, Natural Gas, Telephone, Cable, et al.) are the responsibility of the Tenant..
7. Should the property be listed for sale Tenants must allow access for viewings and will be given reasonable prior notice of an effective sale of no less than 2 months. The Tenancy will end on the last day of the second month after written notice of an effective sale. The Tenant will be reimbursed the last months rent.
8. The Tenant is responsible for obtaining and paying for Insurance on the Tenants Contents. While the landlord typically has insurance, it usually covers only the landlord's assets and liabilities. If you want coverage for your personal belongings or for your own negligence, you need to have renter's insurance. What coverage you want should be discussed with an insurance agent.
9. Smoking is not allowed on the premise, either inside or outside.
10. Tenants acknowledge the Landlord will not tolerate any illegal drug use or dealings on the property. Any infraction will be grounds for immediate eviction, termination of the rental agreement, and involvement of the RCMP.
11. Tenants and Guests must abide by all of the applicable City of Kelowna By-Laws.
12. The Tenant will be responsible for; the cost of repairing plugged toilets, sinks, dishwasher, drains, and cost of all damage resulting directly or indirectly therefrom.
13. The Tenant herby waives and releases the Landlord from any liability for damage or loss and any persons or property which occurs in connection with the premises, the building and its facilities, grounds or parking area. The Landlord shall not be responsible for any loss of the Tenant's property in the premises or stored in garage or grounds. The Landlord is not responsible for damages, inconvenience or fumigation costs due to insect infestation. The Tenant hereby indemnifies and saves harmless the Landlord for and in relation to any and all loss or damage caused by the Tenant or the Tenant's guests or invitees, through neglect, misuse, or carelessness and the Tenant shall indemnify and save harmless the Landlord for and from all actions, causes of action, or claims for damage or injury of any natures, kind or description whatsoever, arising out of or in connection with the Tenant's occupation of the premises, or the paring area and grounds located in, upon or associated with the premises.
14. The Tenant will allow monthly inspections with 24 hours notice.
15. Waterbeds are NOT allowed.

TENANT(S):

JAmie LAmontagne — [signature] — JAn 31 /14

last name first and middle name(s) | Signature: | Date:

Addendum To Lease Agreement

Devon Lamontagne Devon Lamontagne Jan. 31/14
last name first and middle name(s) Signature: Date: