

Residential Client Full w/photos

614 DeHart Road, Kelowna, V1W 1C6

MLS® #: 10086459
Zone: Central Okanagan

Status: Active
Sub Area: LM - Lower Mission

PID: 001-893-254

Price: \$359,900
ADOM: 34



General Information

Prop Type: Single Family Residential
Type Dwell: Single Family
Style/Story: One Storey

Year Built: 1950
Yr Blt Dsc: Approximate
Shop/Den: -/No

Layout

Beds: 4
Full Baths: 1
Half Baths: 1
En Suite:
Ttl Baths: 2

Finished Floor Area

Main: 1350
Above Main:
Below Main:
Basement:
Total: 1350

Lot Information

Frontage: 80.95
Depth: 123.95
Irregular: Yes
Acres: 0.22
Wtr Frnt:
Wtr Infl:
View:

Parking

Prk Cov: RV Park: Yes
Prk Uncov: Add Prk:
Prk Spcs: Carport:
Grq Opt:
Grq Dsc:

Features

Rentals: Not Applicable
Fireplace: 1, Wood, Conventional
Construct: Frame - Wood
Foundation: Concrete
Exterior Fin: Stucco
Water: Municipal
Fencing:
Pool Type:
Flooring: Carpeting/Wall-to-Wall, Laminate
Exterior Feat: Fenced Yard, Underground Sprinkler

B&B: No
Bsmt: Crawl
Roof: Asphalt/Fibreglass Shingles
Suites Dsc:
Heat/Cool: Forced Air
Fuel: Natural Gas
Outside Area:
Sewage: Sewer

Pets: N/A

Rooms

Room	L	Dimensions	Room	L	Dimensions	Room	L	Dimensions
Kitchen	L1	14'11X8	Dining Room	L1	9'7X8	Living Room	L1	13X16'7
Master Bedroom	L1	9'2X13'8	Ensuite - Half	L1	5'6X3	Bedroom	L1	15X10'5
Bedroom	L1	9'10X10'10	Bedroom	L1	10X13'2	Bathroom - Full	L1	8'6X8
Laundry	L1	6X3'5						

Finance/Tax

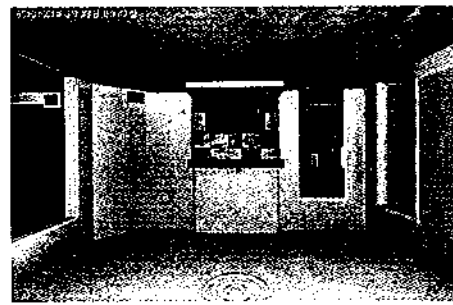
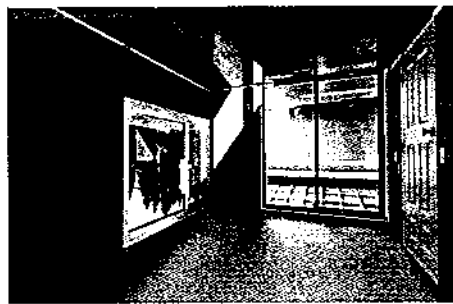
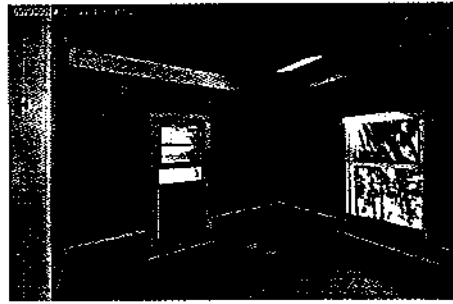
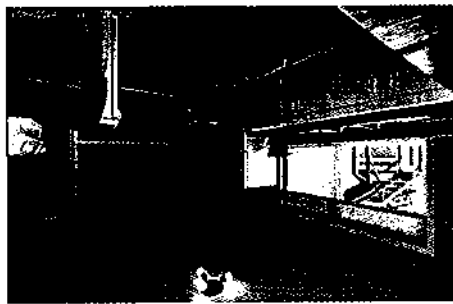
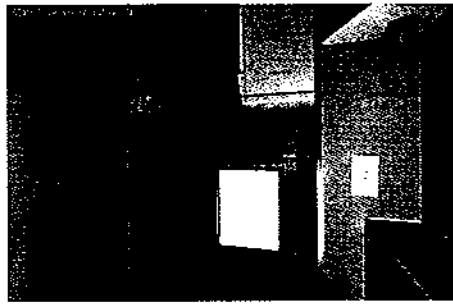
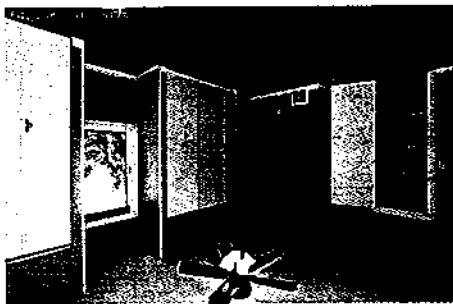
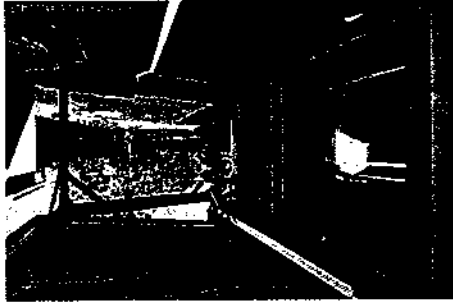
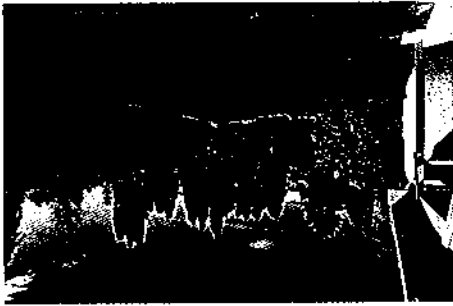
Native Res: No
Title Held: Freehold
Trades:
Legal Dsc: lot 12, District Lot 358, ODYD, Plan KAP 29686

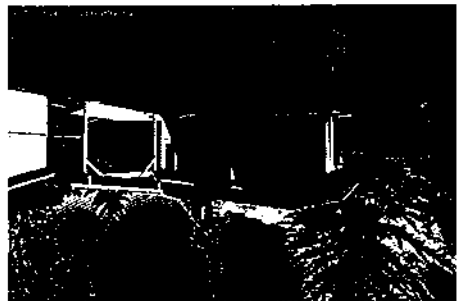
LR Owner: No
Terms Sale:
Taxes: \$2,399.00
Court Sale: No
Tax Yr: 2014

Remarks

Dtl Loc: DeHart at Lakeshore
Pub Rmks: Charming 4 bedroom 2 bathroom home in highly sought after lower mission area. Oversized park-like lot with one level bungalow. Perfect for a home business! Great Development potential in this property. Living room with cozy wood fireplace, formal dining area, master bedroom with ensuite & access to private deck, 6ft crawl space. Extremely private fully fenced backyard, underground irrigation, landscaped, newer roof, 3 sheds & ample room for a single garage or addition. City is constructing sidewalks out front & a park is also planned for across the street. Walk to schools, beach, shopping & H2O Center.







Information Deemed Reliable But Cannot Be Guaranteed

Tax Record Detail

DB Modified: **2014/06/16**

Prop Mod: **2014/03/26**

Jurisdiction: **217 City of Kelowna**
Roll No: **12184172**

Address: **614 DEHART Road**

PID/MHR Details

PID No: **001-893-254**
Add'l PID #'s:
MHR(s):

Municipal Taxes

Tax Year: **2014** Gross Txs: **\$2,399**

Actual Values

Year: **2014** Land: **\$221,000** Imprvmnts: **\$93,000** Total: **\$314,000**

Taxable Values

<u>Municipal</u>	<u>Land</u>	<u>Imprvmnts</u>	<u>Total</u>	<u>Sch/Hosp</u>	<u>Land</u>	<u>Imprvmnts</u>	<u>Total</u>
Gross:	\$221,000	\$93,000	\$314,000	Gross:	\$221,000	\$93,000	\$314,000
Exmpt:	\$	\$	\$	Exmpt:	\$	\$	\$
Net:	\$221,000	\$93,000	\$314,000	Net:	\$221,000	\$93,000	\$314,000

Legal Description

Plan: **KAP29686** Lot: **12** Block: Dist Lot: **358**
Section: Tnshp: Meridian:
L.D.: **41 Osoyoos Div of Yale** Freeform: **Except Plan KAP91695.**

Lot Size

SqFt: Width: Acres: **0.2210** Depth:

Last Three Sales per BCA

<u>Year</u>	<u>Month</u>	<u>Price</u>	<u>Title</u>	<u>Type</u>
2011	1	\$293000	CA1869919	Improved Single Property Cash Transaction
2010	12	\$0	LB428535	Reject - Not Suitable for Sales Analysis
2010	11	\$176500	CA1801779	Reject - Not Suitable for Sales Analysis

Exemption/Taxation Code

Nghbrhd:
Actual Use: **Single Family Dwelling**

Tenure: **Crown-Granted**
Equity: **Registered Owner**

Miscellaneous Codes

School Dist: **23** Elect Area: Impr Dist: Spc/Df Ar:
Reg Dist: **07** Indian Band: Local Area:

Owner Information

Owner 1 Nm: Owner 2 Nm:
Owner 3 Nm: Owner 4 Nm:
Owner 5 Nm:

CONTRACT OF PURCHASE AND SALE INFORMATION ABOUT THIS CONTRACT

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

- 1. CONTRACT:** This document, when signed by both parties, is a legally binding contract. READ IT CAREFULLY. The parties should ensure that everything that is agreed to is in writing.
- 2. DEPOSIT(S):** Section 28 of the *Real Estate Services Act* requires that money held by a brokerage in respect of a real estate transaction for which there is an agreement between the parties for the acquisition and disposition of the real estate be held by the brokerage as a stakeholder. The money is held for the real estate transaction and not on behalf of one of the parties. If a party does not remove a subject clause, the brokerage requires the written agreement of both parties in order to release the deposit. If both parties do not sign the agreement to release the deposit, then the parties will have to apply to court for a determination of the deposit issue.
- 3. COMPLETION:** (Clause 4) Unless the parties are prepared to actually meet at the Land Title Office and exchange title documents for the Purchase Price, it is, in every case, advisable for the completion of the sale to take place in the following sequence:
 - (a) The Buyer pays the Purchase Price or down payment in trust to the Buyer's Lawyer or Notary (who should advise the Buyer of the exact amount required) several days before the Completion Date and the Buyer signs the documents.
 - (b) The Buyer's Lawyer or Notary prepares the documents and forwards them for signature to the Seller's Lawyer or Notary who returns the documents to the Buyer's Lawyer or Notary.
 - (c) The Buyer's Lawyer or Notary then attends to the deposit of the signed title documents (and any mortgages) in the appropriate Land Title Office.
 - (d) The Buyer's Lawyer or Notary releases the sale proceeds at the Buyer's Lawyer's or Notary's office.

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

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

- 4. POSSESSION:** (Clause 5) the Buyer should make arrangements through the real estate licensee for obtaining possession. The Seller will not generally let the Buyer move in before the Seller has actually received the sale proceeds. Where residential tenants are involved, Buyers and Sellers should consult the *Residential Tenancy Act*.
- 5. TITLE:** (Clause 9) It is up to the Buyer to satisfy the Buyer on matters of zoning or building or use restrictions, toxic or environmental hazards, encroachments on or by the Property and any encumbrances which are staying on title before becoming legally bound. It is up to the Seller to specify in the Contract if there are any encumbrances, other than those listed in Clause 9, which are staying on title before becoming legally bound. If you as the Buyer are taking out a mortgage, make sure that title, zoning and building restrictions are all acceptable to your mortgage company. In certain circumstances, the mortgage company could refuse to advance funds. If you as the seller are allowing the Buyer to assume your mortgage, you may still be responsible for payment of the mortgage, unless arrangements are made with your mortgage company.
- 6. CUSTOMARY COSTS:** (Clause 15) In particular circumstances there may be additional costs, but the following costs are applicable in most circumstances:

Costs to be Borne by the Seller

Lawyer or Notary Fees and Expenses:
 - attending to execution documents.
 Costs of clearing title, including:
 - discharge fees charged by encumbrance holders,
 - prepayment penalties.
 Real Estate Commission (plus GST).
 Goods and Services Tax.

Costs to be Borne by the Buyer

Lawyer or Notary Fees and Expenses:
 - searching title,
 - investigating title,
 - drafting documents.
 Land Title Registration fees.
 Survey Certificate (if required).
 Costs of Mortgage, including:
 - mortgage company's Lawyer/Notary.

- appraisal (if applicable)
 - Land Title Registration fees.
 Fire Insurance Premium.
 Sales Tax (if applicable).
 Property Transfer Tax. 1% ON FIRST
 Goods and Services Tax.
 \$200,000. + 2% ON Balance

- 7. RISK:** (Clause 16) The Buyer should arrange for insurance to be effective on the earlier of the Completion Date or the date the Seller receives the proceeds of sale, or the date the Seller vacates the property.
- 8. FORM OF CONTRACT:** This Contract of Purchase and Sale is designed primarily for the purchase and sale of freehold residences. If your transaction involves:

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

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

CONTRACT OF PURCHASE AND SALE

BROKERAGE: Lexterra Real Estate Corporation

DATE: August 29, 2014

ADDRESS: 201-1447 Ellis Street Kelowna

PC: V1Y 2A3 PHONE: 888-231-0836

PREPARED BY: Wayne Ross

MLS® NO: 10086459

SELLER: Grain, John-Erik
SELLER: Grain, Tracey
ADDRESS: 614 DeHart RD
Kelowna PC: VIW 1C6
PHONE: _____
RESIDENT OF CANADA ☒ NON-RESIDENT OF CANADA ☐
as defined under the *Income Tax Act*.

BUYER: Kallo, Eduard
BUYER: Kalova, Bohumila
ADDRESS: _____
PC: _____
PHONE: 250.899.0608
OCCUPATION: _____

PROPERTY:

614 DeHart RD

UNIT NO. ADDRESS OF PROPERTY

Kelowna

VIW 1C6

CITY/TOWN/MUNICIPALITY

POSTAL CODE

001-893-254

PID

OTHER PID(S)

lot 12, District Lot 358, ODYD, Plan KAP 29686

LEGAL DESCRIPTION

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

1. **PURCHASE PRICE:** The purchase price of the Property will be _____

Three Hundred Twenty-Five Thousand

DOLLARS \$ 325,000.00

(Purchase Price)

2. **DEPOSIT:** A deposit of \$ 5,000.00 which will form part of the Purchase Price, will be paid within 24 hours of acceptance unless agreed as follows: ☐

Within 24 hours of final subject removal by way of a bank draft

All monies paid pursuant to this section (Deposit) will be paid in accordance with section 10 or by uncertified cheque except as otherwise set out in this section 2 and will be delivered in trust to Lexterra Real Estate Corp

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

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

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

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

5. **POSSESSION:** The Buyer will have vacant possession of the Property at UPON REGISTRATION m. on Nov 30, yr. 2014 (Possession Date) OR, subject to the following existing tenancies, if any:

6. **ADJUSTMENTS:** The Buyer will assume and pay all taxes, rates, local improvement assessments, fuel utilities and other charges from, and including, the date set for adjustments, and all adjustments both incoming and outgoing of whatsoever nature will be made as of Nov 30, yr. 2014 (Adjustment Date).

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

FRIDGE, STOVE, DISHWASHER, WASHER, DRYER, WINDOW COVERINGS

BUT EXCLUDING:

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

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

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

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

BK EK
INITIALS

- 12. TIME:** Time will be of the essence hereof, and unless the balance of the cash payment is paid and such formal agreements to pay the balance as may be necessary is entered into on or before the Completion Date, the Seller may, at the Seller's option, terminate this Contract, and, in such event, the amount paid by the Buyer will be non-refundable and absolutely forfeited to the Seller in accordance with the *Real Estate Services Act*, on account of damages, without prejudice to the Seller's other remedies.
- 13. BUYER FINANCING:** If the Buyer is relying upon a new mortgage to finance the Purchase Price, the Buyer, while still required to pay the Purchase Price on the Completion Date, may wait to pay the Purchase Price to the Seller until after the transfer and new mortgage documents have been lodged for registration in the appropriate Land Title Office, but only if, before such lodging, the Buyer has: (a) made available for tender to the Seller that portion of the Purchase Price not secured by the new mortgage, and (b) fulfilled all the new mortgagee's conditions for funding except lodging the mortgage for registration, and (c) made available to the Seller, a Lawyer's or Notary's undertaking to pay the Purchase Price upon the lodging of the transfer and new mortgage documents and the advance by the mortgagee of the mortgage proceeds pursuant to the Canadian Bar Association (BC Branch) (Real Property Section) standard undertakings (the "CBA Standard Undertakings").
- 14. CLEARING TITLE:** If the Seller has existing financial charges to be cleared from title, the Seller, while still required to clear such charges, may wait to pay and discharge existing financial charges until immediately after receipt of the Purchase Price, but in this event, the Seller agrees that payment of the Purchase Price shall be made by the Buyer's Lawyer or Notary to the Seller's Lawyer or Notary, on the CBA Standard Undertakings to pay out and discharge the financial charges, and remit the balance, if any, to the Seller.
- 15. COSTS:** The Buyer will bear all costs of the conveyance and, if applicable, any costs related to arranging a mortgage and the Seller will bear all costs of clearing title.
- 16. RISK:** All buildings on the Property and all other items included in the purchase and sale will be, and remain, at the risk of the Seller until 12:01 am on the Completion Date. After that time, the Property and all included items will be at the risk of the Buyer.
- 17. PLURAL:** In this Contract, any reference to a party includes that party's heirs, executors, administrators, successors and assigns; singular includes plural and masculine includes feminine.
- 18. REPRESENTATIONS AND WARRANTIES:** There are no representations, warranties, guarantees, promises or agreements other than those set out in this Contract and the representations contained in the Property Disclosure Statement if incorporated into and forming part of this Contract, all of which will survive the completion of the sale.
- 19. PERSONAL INFORMATION:** The Buyer and the Seller hereby consent to the collection, use and disclosure by the Brokerages and by the managing broker(s), associate broker(s) and representative(s) of those Brokerages (collectively the "Licensee(s)") described in Clause 20, the real estate boards of which those Brokerages and Licensees are members and, if the Property is listed on a Multiple Listing Service®, the real estate board that operates the Multiple Listing Service®, of personal information about the Buyer and the Seller:
- A. for all purposes consistent with the transaction contemplated herein;
 - B. if the Property is listed on a Multiple Listing Service®, for the purpose of the compilation, retention and publication by the real estate board that operates the Multiple Listing Service® and other real estate boards of any statistics including historical Multiple Listing Service® data for use by persons authorized to use the Multiple Listing Service® of that real estate board and other real estate boards;
 - C. for enforcing codes of professional conduct and ethics for members of real estate boards; and
 - D. for the purposes (and to the recipients) described in the brochure published by the British Columbia Real Estate Association entitled *Working With a REALTOR®*.

BK EL  
INITIALS

614 DeHart RD
PROPERTY ADDRESS

Kelowna

V1W 1C6

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

A. the Seller has an agency relationship with

Jennifer Black who is licensed in relation to RE/MAX Kelowna
DESIGNATED AGENT/LICENSEE BROKERAGE

B. the Buyer has an agency relationship with

Wayne Ross who is licensed in relation to Lexterra Real Estate Corporation
DESIGNATED AGENT/LICENSEE BROKERAGE

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

DESIGNATED AGENT/LICENSEE

who is/are licensed in relation to

BROKERAGE

having signed a Limited Dual Agency Agreement dated

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

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

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

B. exercise any option(s) herein contained.

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

23. OFFER: This offer, or counter-offer, will be open for acceptance until 4 o'clock 1 m. on August 30 yr. 2014 (unless withdrawn in writing with notification to the other party of such revocation prior to notification of its acceptance), and upon acceptance of the offer, or counter-offer, by accepting in writing and notifying the other party of such acceptance, there will be a binding Contract of Purchase and Sale on the terms and conditions set forth.

X
WITNESS

X
WITNESS

Kallo

BUYER

Kallo

BUYER

SEAL Kallo, Eduard

PRINT NAME

SEAL Kalova, Bohumila

PRINT NAME

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

Seller's acceptance is dated

X
WITNESS

X
WITNESS

SELLER

SELLER

SEAL Grain, John-Erik

PRINT NAME

SEAL Grain, Tracey

PRINT NAME

*PREC represents Personal Real Estate Corporation

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WEBForms® Jan/2014

CONTRACT OF PURCHASE AND SALE ADDENDUM

MLS® NO.: 10086459

DATE: August 29, 2014

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RE: ADDRESS 614 DeHart RD Kelowna VIW 1C6
LEGAL DESCRIPTION: lot 12, District Lot 358, ODYD, Plan KAP 29686
PID 001-893-254 OTHER PID(S) _____

FURTHER TO THE CONTRACT OF PURCHASE AND SALE DATED August 29, 2014
MADE BETWEEN Kallo, Eduard Kalova, Bohumila AS BUYER, AND
Grain, John-Erik Grain, Tracey AS SELLER AND COVERING
THE ABOVE-MENTIONED PROPERTY, THE UNDERSIGNED HEREBY AGREE AS FOLLOWS:

Subject to the Buyer on or before September 13, 2014 obtaining and approving the most recent Property Disclosure Statement with respect to the information that reasonably may adversely affect the use or value of the property. This condition is for the sole benefit of the Buyer. If approved, such statement will be incorporated into and form part of this contract.

Subject to the Buyer on or before September 13, 2014 obtaining and approving the attached copy of the title search results against the presence of any charge or other feature, whether registered or not, that reasonably may adversely affect the property's use or value. This condition is for the sole benefit of the Buyer. If this condition is waived or declared fulfilled, the attached copy of the title search result will be incorporated into and form part of this contract and the Buyer acknowledges and accepts, despite any other provision in this contract, that upon completion the Buyer will receive title containing any non-financial charge set out in the copy of the title search results that is attached to and forms part of this contract.

This offer is subject to the Buyer obtaining approval for fire/property insurance, on terms and at rates, satisfactory to the Buyer, by September 13, 2014. This condition is for the sole benefit of the Buyer.

Subject to the Buyer, on or before September 13, 2014 at the Buyer's expense, obtaining and approving an inspection report against any defects whose cumulative cost of repair exceeds \$500 and which reasonably may adversely affect the property's use or value. This condition is for the sole benefit of the Buyer. The Seller will allow access to the property for this purpose on reasonable notice.

Subject to a new first mortgage being made available to the Buyer on or before September 13, 2014, in the amount of \$ _____ at an interest rate not to exceed _____ % per annum calculated _____, not in advance, with a _____ - year amortization period, _____ - year term and repayable in blended payments of approximately \$ _____ per month including principal and interest (plus 1/12 of the annual taxes, if required by the mortgagee). This condition is for the sole benefit of the Buyer.

Subject to the Buyers viewing and being satisfied with the property on or before September 5, 2013. The Sellers will allow access to the property for this purpose and will ensure the tenant is absent during the viewing. This condition is for the sole benefit of the Buyers.

X <u>W. Ross</u>	<u>Kallo,</u>	SEAL <u>Kallo, Eduard</u>
WITNESS	BUYER	PRINT NAME
X <u>W. Ross</u>	<u>Kalova,</u>	SEAL <u>Kalova, Bohumila</u>
WITNESS	BUYER	PRINT NAME
X _____	SELLER	SEAL <u>Grain, John-Erik</u>
WITNESS		PRINT NAME
X _____	SELLER	SEAL <u>Grain, Tracey</u>
WITNESS		PRINT NAME

*PREC represents Personal Real Estate Corporation
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Credit Bureau Report

USER REF. SNICHOLSON THIS FORM PRODUCED BY EQUIFAX C.I.S. P 1
 MULTIPLE FILES INDICATOR: 0
 EQUIFAX AND AFFILIATE BUREAUS-REFER CONSUMER INQUIRIES TO 1-800-465-7166

FN 00-0008159-00-040 UN 3737639462 07/25/14 PG01

SAFESCAN WARNING:

1- NO FRAUD INDICATION WAS DETECTED

BEACON SCORE: 715
 AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH.
 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED.
 TOO MANY INQUIRIES LAST 12 MONTHS.
 PROPORTION OF BALANCES TO CREDIT LIMITS ON REV ACCTS IS TOO HIGH.
 BANK. NAV. INDEX 2 SCORE: 919
 NUMBER OF INQUIRIES IN LAST 6 MONTHS.
 TOTAL BALANCE FOR OPEN NATIONAL CARD TRADES.
 RATIO OPEN PERSONAL FINANCE TRADES TO TOTAL OPEN TRADES.
 THICK PRIME CREDIT FILE SCORECARD.
 CRP 3.0 SCORE: 675
 TOTAL BALANCE FOR OPEN NATIONAL CARD TRADES.
 AVERAGE DECREASE IN RATING IN LAST 24 MONTHS.
 AVERAGE AGE OF TRADES.
 THICK PRIME CREDIT FILE
 ERS 2.0 SCORE: 696
 WORST RATE EVER ON ALL TRADES.
 NUMBER OF INQUIRIES ON FILE IN THE LAST YEAR.
 NUMBER OF INQUIRIES ON FILE.
 CLEAN AND THICK.

*KALLOVA,BOHUMILA,B SINCE 06/11/08 FAD 07/24/14
 735,COOK RD #109A,,KELOWNA,BC V1W3G6,TAPE RPTD 09/10
 841,TAMARACK DRIVE,,KELOWNA,BC V1X1E3,STS RPTD 06/08
 BDS-10/08/81,SSS-751-737-529,

*INQS-SUBJECT SHOWS 2 INQUIRIES SINCE 04/14
 07/24/14 036FM1819 ORIGINATION MORTGAGE (778) 478-9877
 06/11/14 601FM36509 VERICO COMPLETE (604) 636-4303
 03/18/14 036FC2 INTERIOR SAVINGS (250) 765-7715
 03/07/14 601FM36509 VERICO COMPLETE (604) 636-4303
 12/13/13 007FM10576 BOOMERANGFIN (403) 255-5750
 05/09/13 040FC105 VALLEY FIRST CREDIT (250) 490-2720
 12/01/12 036FC2 INTERIOR SAVINGS (250) 765-7715
 09/14/12 481UT1975 KODOO MOBILE (416) 279-7844
 01/28/12 481DC7873 CHASE FUTURE SH PL (800) 265-3675

INQS - 17

ES-UNEMPLOYED

SUMMARY 12/08-07/14, NO-PR/OI,FB-NO, TOTAL-9,HC\$204-23K, 8-ONES, 1-TWO.

* BUS/ID CODE RPTD OPND H/C TRMS BAL P/D RT 30/60/90 MR DLA

KODOO MOBILE (866) 995-6636

I*650UT57 07/14 09/12 204 144 81 02 01 00 00 23 07/14

ACCOUNT NUMBER XXX...564

MONTHLY PAYMENTS

VALLEY FIRST CR UN (250) 763-6117

I*036FC85 06/14 05/13 1000 0 0 R1 00 00 00 14 10/13

ACCOUNT NUMBER XXX...981

MONTHLY PAYMENTS

FIDO (888) 288-2106

I*650UT24 07/14 08/10 82 0 01 00 00 00 44 06/14

ACCOUNT NUMBER XXX...106

MONTHLY PAYMENTS

CAPITAL ONE HBC (866) 640-7858

I*650DC40251 07/14 11/11 3000 0 0 R1 00 00 00 33 02/12

ACCOUNT NUMBER XXX...307

MONTHLY PAYMENTS

AMOUNT IN H/C COLUMN IS CREDIT LIMIT

CUETS FINANCIAL LTD (800) 561-7849

I*481ON1380 07/14 05/13 3000 0 0 R1 00 00 00 14

ACCOUNT NUMBER XXX...722

MONTHLY PAYMENTS

AMOUNT IN H/C COLUMN IS CREDIT LIMIT

CHASE FUTURE SHOP PL(877) 862-1214

I*650DC40288 07/14 01/12 2200 0 0 R1 02 00 00 30 12/12

ACCOUNT NUMBER XXX...228

PREV HI RATES: R2 12/12, R2 04/12.

ACCOUNT PAID

MONTHLY PAYMENTS

INTERIOR SAVINGS (250) 765-7715

J*036FC2 07/14 12/12 2000 7 1000 0 R1 00 00 00 19 06/14

ACCOUNT NUMBER XXX...698

MONTHLY PAYMENTS

CITIFINANCIAL (888) 638-2274

I*481FP4806 06/14 01/10 2500 0 0 R1 00 00 00 54 10/10

ACCOUNT NUMBER XXX...383

ACCOUNT CLOSED

MONTHLY PAYMENTS

TD CREDIT CARDS (800) 983-8472

I*650ON44 06/14 12/08 23K 200 14K 0 R1 00 00 00 55 06/14

ACCOUNT NUMBER XXX...885

MONTHLY PAYMENTS

AMOUNT IN H/C COLUMN IS CREDIT LIMIT

&

END OF REPORT

Credit Bureau Report

USER REF. SNICHOLSON THIS FORM PRODUCED BY EQUIFAX C.I.S. P 1
MULTIPLE FILES INDICATOR: 0
EQUIFAX AND AFFILIATE BUREAUS-REFER CONSUMER INQUIRIES TO 1-800-465-7166

FN 00-0008095-00-019 UN 3737639504 07/24/14 PG01

SAFESCAN WARNING:

1- NO FRAUD INDICATION WAS DETECTED

BEACON SCORE: 753

DATE OF LAST INQUIRY TOO RECENT OR UNKNOWN.

LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED.

TOO MANY INQUIRIES LAST 12 MONTHS.

NO RECENT BANK/NATIONAL REVOLVING BALANCES.

BANK. NAV. INDEX 2 SCORE: 958

NUMBER OF INQUIRIES IN LAST 6 MONTHS.

NUMBER OF INQUIRIES IN LAST 12 MONTHS.

AVERAGE AGE OF NATIONAL CARD TRADES.

THICK PRIME CREDIT FILE SCORECARD.

CRP 3.0 SCORE: 707

NUMBER OF INQUIRIES IN PREVIOUS 12 MONTHS.

NUMBER OF INQUIRIES IN LAST 3 MONTHS.

NUMBER OF REVOLVING TRADES WITH HIGH UTILIZATION IN LAST 3 MONTHS.

THIN PRIME CREDIT FILE

ERS 2.0 SCORE: 759

NUMBER OF INQUIRIES ON FILE IN THE LAST YEAR.

NUMBER OF INQUIRIES ON FILE.

NUMBER OF INQUIRIES IN THE LAST 3 MONTHS.

CLEAN AND THICK.

*KALLO,EDUARD,E SINCE 06/11/08 FAD 07/24/14

735,COOK RD #109,,KELOWNA,BC V1W3G6,TAPE RPTD 01/12

841,TAMARACK DRIVE,,KELOWNA,BC V1X1E3,STS RPTD 06/08

BDS-08/24/75,

* TELEPHONE #: 250-899-0608 EXTN: , RESIDENTIAL/HOME,

DATE FIRST REPORTED 2012/04/16, DATE LAST RECEIVED 2014/04/15

* TELEPHONE #: 250-899-0137 EXTN: , RESIDENTIAL/HOME,

DATE FIRST REPORTED 2011/06/16, DATE LAST RECEIVED 2011/06/16

*INQS-SUBJECT SHOWS 2 INQUIRIES SINCE 04/14

07/24/14 036FM1819 ORIGINATION MORTGAGE (778) 478-9877

06/11/14 601FM36509 VERICO COMPLETE (604) 636-4303

03/18/14 036FC2 INTERIOR SAVINGS (250) 765-7715

03/07/14 601FM36509 VERICO COMPLETE (604) 636-4303

12/13/13 007FM10576 BOOMERANGFIN (403) 255-5750

04/14/13 481DC7881 CHASE BESTBUY PL (800) 265-3675

04/04/13 040FC105 VALLEY FIRST CREDIT (250) 490-2720

12/01/12 036FC2 INTERIOR SAVINGS (250) 765-7715

04/16/12 481ON2354 PRESIDENTS CHOICE MC (866) 246-7262

INQS - 14

ES-BRICKLAYER

SUMMARY 2010/06/13-2013/04/14 NO-PR/OI,FB-NO, TOTAL-4,HC\$0-2000, 4-ONES.

BUS/ID CODE	RPTD	OPND	H/C TRMS	BAL	P/D RT	30/60/90 MR	DLA
* INTERIOR SAVINGS (250) 765-7715							
J*036FC2	07/14	12/12	2000 7	1000	0 R1	00 00 00	19 06/14
ACCOUNT NUMBER XXX...698							
MONTHLY PAYMENTS							
CHASE BEST BUY PL (877) 862-1208							
I*650DC40297	06/14	04/13	2200	0	0 R1	00 00 00	15 10/13
ACCOUNT NUMBER XXX...169							
MONTHLY PAYMENTS							
AMOUNT IN H/C COLUMN IS CREDIT LIMIT							
CHASE SEARS (800) 265-3675							
I*650ON42315	06/14	06/10	600	0	0 R1	00 00 00	48 02/12
ACCOUNT NUMBER XXX...087							
ACCOUNT PAID							
MONTHLY PAYMENTS							
PRESIDENTS CHOICE MC(866) 246-7262							
I*650ON42119	04/14	04/12	2000	0	R1	00 00 00	24
ACCOUNT NUMBER XXX...875							
AMOUNT IN H/C COLUMN IS CREDIT LIMIT							
MONTHLY PAYMENTS							
BUS/ID CODE	DT RPT	DT OPND	DLA	02/03/4+	TR	RT	
CREDIT LIMIT	HIGH CREDIT	BALANCE	PMT-AMT	PAST DUE	WRTN OFF AMT		
ACT PMT/AMT	DT/CLOSED	FRST/DELQ	MEMBER#/ID		PREV/MEMBER#/ID		
* INTERIOR SAVINGS (250) 765-7715							
J*036FC2	2014/07/01	2012/12/01	2014/06/01	000/000/000	019	C1	
2000	2000	1000	7	0			
ACCOUNT NUMBER XXX...698							
PREVIOUS REPORTINGS: 19 PORTFOLIO TYPE: C PAYMENT FREQUENCY: MONTHLY							
111111111111111111							
* CHASE BEST BUY PL (877) 862-1208							
I*650DC40297	2014/06/27	2013/04/14	2013/10/16	000/000/000	015	R1	
2200	1059	0	0	0			
ACCOUNT NUMBER XXX...169							
PREVIOUS REPORTINGS: 15 PORTFOLIO TYPE: R PAYMENT FREQUENCY: MONTHLY							
111111111111110							
* CHASE SEARS (800) 265-3675							
I*650ON42315	2014/06/25	2010/06/13	2012/02/02	000/000/000	048	R1	
600	723	0	0	0			
ACCOUNT NUMBER XXX...087							
ACCOUNT PAID							
PREVIOUS REPORTINGS: 36 PORTFOLIO TYPE: R PAYMENT FREQUENCY: MONTHLY							

OMGC-325

Credit Bureau View

Eduard Kallo

2061 Abbott Street
Kelowna British Columbia
V1Y 1C5

END OF REPORT

Canada Revenue
AgencyAgence du revenu
du Canada**T1 GENERAL 2013****Income Tax and Benefit Return**

Complete all the sections that apply to you. For more information, see the guide.

Identification

BC 7

Print your name and address below.

First name and initial

BOHUMILA

Last name

KALLOVA

c/o

Mailing address

Apt. No.

109

Street No. Street name

735A COOK ROAD

PO Box

RR

City

KELOWNA

Prov/Terr

BC

Postal Code

V1W3G6

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:

BRITISH COLUMBIA

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

Month Day Month Day
entry ☐ ☐ or departure ☐ ☐

Information about youEnter your social insurance
number (SIN):

751-737-529

Year Month Day

Enter your date of birth:

1981-10-08

English Français

Your language of correspondence:

☒ ☐**Is this return for a deceased person?**

If this return is for a deceased

Year Month Day

person, enter the date of death:

Marital status

Check 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 checked box 1 or 2 above)

Enter his or her SIN:

751-737-610

Enter his or her first name:

EDUARD

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

20,743 92

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:

Check this box if he or she was self-employed in 2013:

☒

Do not use this area

Residency information for tax administration agreementsFor 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 ☐ 2Your authorization is valid until you file your next return. Your information will only be used for purposes permitted under the Canada
Elections Act which includes 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 ☒ 2Do not use
this area

172

171

1 - Business income

☐ If you have business income, check this box and complete this part. Do not complete parts 1 and 2 on the same form.

Gross sales, commissions, or fees (including GST/HST collected or collectible)	62,883	25	A
Income reported on T4A slips			A1
Income reported on T3 slips			A2
Minus PST, GST/HST, returns, allowances, discounts included in sales, and GST/HST adjustments	3,995	10	(i)
Subtotal (line A plus line A1, plus line A2, minus line (i))	58,888	15	B
For those using the Quick Method - Government assistance calculated as follows:			
GST/HST collected or collectible on sales, commissions and fees eligible for the Quick Method			(ii)
GST/HST remitted, calculated on (sales, commissions and fees eligible for the Quick Method plus			(iii)
GST/HST collected or collectible) multiplied by the applicable Quick Method remittance rate			(iv)
Subtotal (line (ii) minus line (iii))			
Adjusted gross sales (line B plus line (iv)) - Enter this amount on line 8000 in Part 3 below	58,888	15	C

Part 2 - Professional Income

☐ If you have professional income, check this box and complete this part. Do not complete parts 1 and 2 on the same form.

Gross professional fees including work-in-progress (WIP) and GST/HST collected or collectible			D
Income reported on T4A slips			D1
Minus PST, GST/HST included in the fees, GST/HST adjustments and WIP at the end of the year if you elect to exclude it (see Chapter 2 of Guide T4002)			(i)
Subtotal (line D Plus D1 minus line (i))			E
For those using the Quick Method - Government assistance calculated as follows:			
GST/HST collected or collectible on professional fees eligible for the Quick Method			(ii)
GST/HST remitted, calculated on (professional fees eligible for the Quick Method plus			(iii)
GST/HST collected or collectible) multiplied by the applicable Quick Method remittance rate			(iv)
Subtotal (line (ii) minus line (iii))			
Work-in-progress (WIP), start of the year, per election to exclude WIP (see Chapter 2 of Guide T4002)			(v)
Adjusted professional fees (line E plus lines (iv), and (v)) - Enter this amount on line 8000 in Part 3 below			F

Part 3 - Gross business or professional income

Adjusted gross sales (from line C in Part 1) or adjusted professional fees (from line F in Part 2)	8000	58,888	15	G
Plus				
Reserves deducted last year	8290			
Other income				
Recapture of CCA	8230			
Total of the above two lines (8290 and 8230)				H
Gross business or professional income (line G plus line H)	8299	58,888	15	
Enter this amount on the appropriate line of your income tax and benefit return: business on line 162, professional on line 164, or commission on line 166				

✓ GST/HST has been remitted or an input tax credit has been claimed, do not include GST/HST when you calculate the cost of goods sold, expenses, or net income (loss) in parts 4 to 6.

Part 4 - Cost of goods sold and gross profit

If you have business income, complete this part. Enter only the business part of the costs.

Gross business income from line 8299 in Part 3 above		58,888	15	I
Opening inventory (include raw materials, goods in process, and finished goods)	8300			
Purchases during the year (net of returns, allowances, and discounts)	8320			
Direct wage costs	8340			
Subcontracts	8360	15,909	00	
Other costs	8450			
Total of the above five lines		15,909	00	
Minus				
Closing inventory (include raw materials, goods in process, and finished goods)	8500			
Cost of goods sold	8518	15,909	00	J
Gross profit (line I minus line J)	8519	42,979	15	

Canada Revenue
AgencyAgence du revenu
du Canada

T1 GENERAL 2012

Income Tax and Benefit Return

Complete all the sections that apply to you. For more information, see the guide.

Identification

Print your name and address below.

First name and initial

BOHUMILA

Last name

KALLOVA

c/o

Mailing address

Apt. No.

109

PO Box

Street No. Street name

735A COOK ROAD

RR

City

KELOWNA

Prov./Terr.

BC

Postal code

V1W3G6

Information about your residence

Enter your province or territory of residence on

December 31, 2012:

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 2012,
enter the province or territory of
self-employment:

BRITISH COLUMBIA

If you became or ceased to be a resident of Canada for income tax purposes
in 2012, enter the date of:

entry Month Day or departure Month Day

Information about you

Enter your social insurance
number (SIN):

751-737-529

Enter your date of birth:

Year Month Day

1981-10-08

Your language of correspondence:

English Français

☒☐

Marital status

Check the box that applies to your marital status on December 31, 2012:

1 ☒ Married 2 ☐ Living common-law 3 ☐ Widowed
4 ☐ Divorced 5 ☐ Separated 6 ☐ SingleInformation about your spouse or
common-law partner (if you checked box 1 or 2 above)

Enter his or her SIN:

751-737-610

Enter his or her first name:

EDUARD

Enter his or her net income for 2012

11,551 | 81

to claim certain credits:

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 2012:

1 ☒

Person deceased in 2012

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

Year Month Day

Do not use this area

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

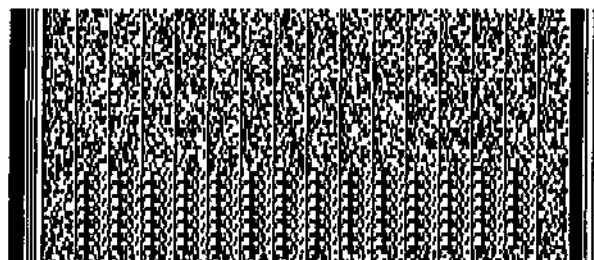
Answer the following question only if you are a Canadian citizen.

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 ☐ 2Your authorization is valid until you file your next return. Your information will only be used for purposes permitted under the Canada
Elections Act which includes 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 ☒ 2Do not use
this area

172

171

A large, dense, black and white abstract pattern, possibly a high-resolution scan of a textured surface or a heavily degraded image. The pattern consists of numerous small, irregular, dark and light gray shapes packed closely together, creating a complex, noisy texture. The overall appearance is that of a corrupted or heavily processed digital image.



Canada Revenue
Agency

Agence du revenu
du Canada

STATEMENT OF ACCOUNT

T7DE (07)

Keep this part for your records.

01

Mailing date May 30, 2014	Name BOHUMILA KALLOVA	Social insurance number 751 737 529
------------------------------	--------------------------	--

0003594

Date	Details	Amount
Mar 3, 2014	Amount owing on last statement	\$0.00
Mar 20, 2014	2013 Assessment	5,956.62
Apr 11, 2014	Payment - Thank you	1,857.00 CR
May 16, 2014	Interest charged	8.99
May 16, 2014	Payment - Thank you	4,099.00 CR
May 23, 2014	Amount owing	\$9.61

You can avoid additional interest charges if you pay the amount owing by June 19, 2014.

The current rate of arrears interest and instalment interest is 5%. For example, interest on \$500 for 30 days is \$2.06. The current rate of refund interest is 3%. Please see the back of this statement for more details on how we calculate interest.

This statement includes transactions we have processed to your account up to May 23, 2014. If you made a payment recently which does not appear on this statement, we will show it on your next statement.

If you have any questions about the information on this statement, please call your tax centre at the number shown below. For general tax enquiries, please call 1-800-959-8281. You can also view your account balance or request a more detailed statement of account online at www.cra.gc.ca/myaccount.

00440-809
INTERIOR SALVAGE
MISSION B.C. 1000
KELOWNA, BC V1Y 1C4
JUN 27 2014
CREDIT UNION CENTRAL OF B.C.
VANCOUVER, B.C.
00440-809

9.61

Tax Centre	Surrey Tax Centre, Surrey BC V3T 5E1 604-585-8649 (local) or 1-800-959-5506 (toll-free)
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▼ Tear off here and return the lower portion with your payment. ▼



Canada Revenue
Agency

Agence du revenu
du Canada

STATEMENT OF ACCOUNT

T7D E (07)

Keep this part for your records.

01

Mailing date May 30, 2014	Name EDUARD KALLO	Social insurance number 751 737 610
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0003593

Date	Details	Amount
Mar 3, 2014	Amount owing on last statement	\$0.00
Mar 20, 2014	2013 Assessment	2,742.88
Apr 11, 2014	Payment - Thank you	1,743.00 CR
May 16, 2014	Interest charged	2.19
May 16, 2014	Payment - Thank you	1,000.00 CR
May 16, 2014	Adjustment	2.07 CR
May 23, 2014	Amount owing	\$0.00

The current rate of arrears interest and instalment interest is 5%. For example, interest on \$500 for 30 days is \$2.06. The current rate of refund interest is 3%. Please see the back of this statement for more details on how we calculate interest.

If you have any questions about the information on this statement, please call your tax centre at the number shown below. For general tax enquiries, please call 1-800-959-8281. You can also view your account balance or request a more detailed statement of account online at www.cra.gc.ca/myaccount.

Tax Centre	Surrey Tax Centre, Surrey BC V3T 5E1 604-585-8649 (local) or 1-800-959-5506 (toll-free)
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Canada Revenue
Agency

Agence du revenu
du Canada

T7D E (07)

* Surrey BC V3T 5E1

EDUARD KALLO
109-735A COOK RD
KELOWNA BC V1W 3G6



Date Mar 20, 2014	Name BOHUMILA KALLOVA	Social insurance No. 751 737 529	Tax year 2013	Tax centre Surrey BC V3T 5E1
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Summary

0003256

Line	Description	\$ Amount
150	Total income	31,693
	Deductions from total income	1,395
236	Net income	30,298
260	Taxable income	30,298
350	Total federal non-refundable tax credits	2,275
6150	Total British Columbia non-refundable tax credits	616
420	Net federal tax	2,269.68
421	CPP contributions payable	2,791.14
428	Net British Columbia tax	895.80
435	Total payable	5,956.62
437	Total income tax deducted	0.00
482	Total credits	0.00
	(Total payable minus Total credits)	5,956.62
	Balance from this assessmentDR	5,956.62
	Balance dueDR	5,956.62
	(Please see the explanation page)	

- 1,857.00
4099.00

Andrew Treusch
Commissioner of Revenue

Date Mar 20, 2014	Name BOHUMILA KALLOVA	Social insurance No. 751 737 529	Tax year 2013	Tax centre Surrey BC V3T 5E1
----------------------	--------------------------	-------------------------------------	------------------	---------------------------------

Your 2014 RRSP/PRPP Deduction Limit Statement

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

RRSP/PRPP deduction limit for 2013	\$16,124
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	\$16,124
Plus: 18% of 2013 earned income of \$31,693 = (max. \$24,270) ..	\$5,704
Minus: 2013 pension adjustment	\$0
	\$5,704 *
	\$21,828
Minus: 2014 net past service pension adjustment	\$0
Plus: 2014 pension adjustment reversal	\$0
Your RRSP/PRPP deduction limit for 2014	\$21,828 *(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.



Date Jan 2, 2014	Name BOHUMILA KALLOVA	Social insurance No. 751 737 529	Tax year 2012	Tax centre Surrey BC V3T 5E1
---------------------	--------------------------	-------------------------------------	------------------	---------------------------------

Summary

0013824

Line	Description	\$ Amount on previous assessment	\$ Revised amount
150	Total income	23,658	23,458
	Deductions from total income	987	987
236	Net income	22,671	22,471
260	Taxable income	22,671	22,471
350	Total federal non-refundable tax credits	2,484	2,484
6150	Total British Columbia non-refundable tax credits	753	753
420	Net federal tax	1,066.65	886.65
421	CPP contributions payable	1,975.80	1,975.80
428	Net British Columbia tax	217.65	126.88
435	Total payable	3,260.10	2,989.33
437	Total income tax deducted	0.00	0.00
452	Refundable medical expense supplement ..	54.25	54.25
	Subtotal credits	54.25	54.25
482	Total credits	54.25	54.25
	Subtotal	3,205.85	2,935.08
	(Total payable minus Total credits)		
	Change to tax payable	CR	270.77
	(Revised subtotal - Previous subtotal)		
	Adjustment to arrears interest	CR	8.32
			... 3

Andrew Treusch
Commissioner of Revenue

Date Jan 2, 2014	Name BOHUMILA KALLOVA	Social insurance No. 751 737 529	Tax year 2012	Tax centre Surrey BC V3T 5E1
---------------------	--------------------------	-------------------------------------	------------------	---------------------------------

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	\$11,902
Minus: Allowable RRSP contributions deducted for 2012	\$0
Unused RRSP deduction limit at the end of 2012	\$11,902
Plus: 18% of 2012 earned income of \$23,458 = (max. \$23,820) ..	\$4,222
Minus: 2012 pension adjustment	\$0
	\$4,222 *
	\$16,124
Minus: 2013 net past service pension adjustment	\$0
Plus: 2013 pension adjustment reversal	\$0
Your RRSP deduction limit for 2013	\$16,124 *(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.



Date	Name	Social insurance No.	Tax year	Tax centre
Jan 2, 2014	BOHUMILA KALLOVA	751 737 529	2012	Surrey BC V3T 5E1

Summary

0013825

Line	Description	\$ Amount on previous assessment	\$ Revised amount
	Balance from this reassessment	CR	279.09
	Direct deposit	CR	279.09

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Date	Name	Social insurance No.	Tax year	Tax centre
Jan 14, 2013	BOHUMILA KALLOVA	751 737 529	2011	Surrey BC V3T 5E1

Summary

0024877

Line	Description	\$ Amount on previous assessment	\$ Revised amount
150	Total income	22,622	23,113
	Deductions from total income	946	970
236	Net income	21,676	22,143
260	Taxable income	21,676	22,143
350	Total federal non-refundable tax credits	3,183	3,078
6150	Total British Columbia non-refundable tax credits	978	942
420	Net federal tax	68.25	243.45
421	CPP contributions payable	1,893.02	1,941.69
435	Total payable	1,961.27	2,185.14
437	Total income tax deducted	0.00	0.00
453	Working income tax benefit	489.18	82.95
482	Total credits	489.18	82.95
	Subtotal	1,472.09	2,102.19
	(Total payable minus Total credits)		
	Change to tax payable		DR 630.10
	(Revised subtotal - Previous subtotal)		
	Adjustment to penalties		DR 126.02
	Adjustment to arrears interest		DR 26.42
	Balance from this reassessment		DR 782.54
	Balance due		DR 782.54



Date Sept 29, 2011	Name BOHUMILA KALLOVA	Social insurance no. 922 583 042	Tax year 2010	Tax centre Surrey BC V3T 5E1
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Summary

0021829

Line	Description	\$ Amount
150	Total income	18,369
	Deductions from total income	994
236	Net income	17,375
260	Taxable income	17,375
350	Total federal non-refundable tax credits	3,478
6150	Total British Columbia non-refundable tax credits	1,057
420	Net federal tax	0.00
421	CPP contributions payable	1,230.20
435	Total payable	1,230.20
437	Total income tax deducted	382.74
452	Refundable medical expense supplement	504.25
453	Working income tax benefit	1,107.97
482	Total credits	1,994.96
	(Total payable minus Total credits)	764.76
	Balance from this assessmentCR	764.76
	Direct depositCR	764.76

Linda Lizotte-MacPherson
Commissioner of Revenue

Date Sept 29, 2011	Name BOHUMILA KALLOVA	Social insurance no. 922 583 042	Tax year 2010	Tax centre Surrey BC V3T 5E1
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Your 2011 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 2010	\$4,465
Minus: Allowable RRSP contributions deducted for 2010	\$0
Unused RRSP deduction limit at the end of 2010	\$4,465
Plus: 18% of 2010 earned income of \$18,206 = (max. \$22,450)	\$3,277
Minus: 2010 pension adjustment	\$0
	\$3,277 *
	\$7,742
Minus: 2011 net past service pension adjustment	\$0
Plus: 2011 pension adjustment reversal	\$0
Your RRSP deduction limit for 2011	\$7,742 *(A)

You have \$0 (B) of unused RRSP contributions available for 2011. 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**T1 GENERAL 2013****Income Tax and Benefit Return**

Complete all the sections that apply to you. For more information, see the guide.

Identification

BC 7

Print your name and address below.

First name and initial

EDUARD

Last name

KALLO

c/o

Mailing address

Apt. No.

109

Street No. Street name

735A COOK ROAD

PO Box

RR

City

KELOWNA

Prov/Terr

BC

Postal Code

V1W3G6

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

Month	Day	Month	Day
entry	☐	☐	or departure ☐

Information about youEnter your social insurance
number (SIN):

751-737-610

Enter your date of birth:

Year Month Day

1975-08-24

Your language of correspondence:

English ☒ Francais ☐**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

Check 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 checked box 1 or 2 above)

Enter his or her SIN:

751-737-529

Enter his or her first name:

BOHUMILA (BONNIE)

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

30,297.86

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:

Check this box if he or she was self-employed in 2013:

1 ☒

Do not use this area

Residency information for tax administration agreementsFor 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 ☐ 2Your authorization is valid until you file your next return. Your information will only be used for purposes permitted under the Canada
Elections Act which includes 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 ☐ 2Do not use
this area

172

171

The guide contains valuable information to help you complete your return. When you come to a line on the return that applies to you, go to the line number in the guide for more information.

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.

Employment income (box 14 of all T4 slips)

Commissions included on line 101 (box 42 of all T4 slips)

Wage loss replacement contributions

(see line 101 in the guide)

Other employment income

Old age security pension (box 18 of the T4A(OAS) slip)

CPP or QPP benefits (box 20 of the T4A(P) slip)

Disability benefits included on line 114

Box 16 of the T4A(P) slip)

Other pensions or superannuation

Elect split-pension amount (attach Form T1032)

Universal child care benefit (UCCB)

UCCB amount designated to a dependant

Employment insurance and other benefits (box 14 of the T4E slip)

Table amount of dividends (eligible and other than eligible) from taxable

Canadian corporations (attach Schedule 4)

Taxable amount of dividends other than eligible dividends.

Excluded on line 120, from taxable Canadian corporations

Interest and other investment income (attach Schedule 4)

Net partnership income: limited or non-active partners only

Registered disability savings plan income

Rental income _____ Gross **160** _____ Net _____

Taxable capital gains (attach Schedule 3)

Support payments received	Total	156	Taxable amount
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RSP income (from all T4RSP slips)

Other income _____ Specify: _____

Self-employment income

Business income	Gross	162	31,681	51	Net	135	21,541	55
					Net	137		

Business income	Gross	164	Net	137
Professional income	Gross		Net	139

Professional income				Net	139
Commission income	Gross	166		Net	141

Commission income			Net	141
Farming income	Gross	168	Net	143

Net	143		
Gross	170		

Workers' compensation benefits (box 10 of the T5007 slip)	144	
	145	

Social assistance payments		145	
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Net federal supplements (box 21 of the T4A(OAS) slip) 146

Add lines 144, 145, and 146 (see line 250 in the guide).

Add lines 101, 104 to 143, and 147. **This is your total income.** 150 21,641 95

5000-R

Part 1 - Business income

☒ If you have business income, check this box and complete this part. Do not complete parts 1 and 2 on the same form.

Gross sales, commissions, or fees (including GST/HST collected or collectible)	33,807	99	A
Income reported on T4A slips			A1
Income reported on T3 slips			A2
Minus PST, GST/HST, returns, allowances, discounts included in sales, and GST/HST adjustments	2,126	48	(i)
Subtotal (line A plus line A1, plus line A2, minus line (i))	31,681	51	B
For those using the Quick Method - Government assistance calculated as follows:			
GST/HST collected or collectible on sales, commissions and fees eligible for the Quick Method			(ii)
GST/HST remitted, calculated on (sales, commissions and fees eligible for the Quick Method plus GST/HST collected or collectible) multiplied by the applicable Quick Method remittance rate			(iii)
Subtotal (line (ii) minus line (iii))			(iv)
Adjusted gross sales (line B plus line (iv)) - Enter this amount on line 8000 in Part 3 below	31,681	51	C

Part 2 - Professional Income

☐ If you have professional income, check this box and complete this part. Do not complete parts 1 and 2 on the same form.

Gross professional fees including work-in-progress (WIP) and GST/HST collected or collectible			D
Income reported on T4A slips			D1
Minus PST, GST/HST included in the fees, GST/HST adjustments and WIP at the end of the year if you elect to exclude it (see Chapter 2 of Guide T4002)			(i)
Subtotal (line D Plus D1 minus line (i))			E
For those using the Quick Method - Government assistance calculated as follows:			
GST/HST collected or collectible on professional fees eligible for the Quick Method			(ii)
GST/HST remitted, calculated on (professional fees eligible for the Quick Method plus GST/HST collected or collectible) multiplied by the applicable Quick Method remittance rate			(iii)
Subtotal (line (ii) minus line (iii))			(iv)
Work-in-progress (WIP), start of the year, per election to exclude WIP (see Chapter 2 of Guide T4002)			(v)
Adjusted professional fees (line E plus lines (iv), and (v)) - Enter this amount on line 8000 in Part 3 below			F

Part 3 - Gross business or professional income

Adjusted gross sales (from line C in Part 1) or adjusted professional fees (from line F in Part 2)	8000	31,681	51	G
Plus				
Reserves deducted last year	8290			
Other income				
Recapture of CCA	8230			
Total of the above two lines (8290 and 8230)	8299	31,681	51	H
Gross business or professional income (line G plus line H)				

Enter this amount on the appropriate line of your income tax and benefit return: business on line 162, professional on line 164, or commission on line 166

If GST/HST has been remitted or an input tax credit has been claimed, do not include GST/HST when you calculate the cost of goods sold, expenses, or net income (loss) in parts 4 to 6.

Part 4 - Cost of goods sold and gross profit

If you have business income, complete this part. Enter only the business part of the costs.				
Gross business income from line 8299 in Part 3 above			31,681	51 I
Opening inventory (include raw materials, goods in process, and finished goods)	8300			
Purchases during the year (net of returns, allowances, and discounts)	8320			
Direct wage costs	8340			
Subcontracts	8360			
Other costs	8450			
Total of the above five lines				
Minus				
Closing inventory (include raw materials, goods in process, and finished goods)	8500			
Cost of goods sold	8518			J
Gross profit (line I minus line J)	8519	31,681	51	

Canada Revenue
AgencyAgence du revenu
du Canada**T1 GENERAL 2012****Income Tax and Benefit Return**

Complete all the sections that apply to you. For more information, see the guide.

Identification

BC 7

Print your name and address below.

First name and initial

EDUARD

Last name

KALLO

c/o

Mailing address

Apt. No.

109

Street No. Street name

735A COOK ROAD

PO Box

RR

City

KELOWNA

Prov./Terr. Postal code

BC

V1W3G6

Information about your residence

Enter your province or territory of residence on

December 31, 2012:

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 2012,
enter the province or territory of
self-employment:

BRITISH COLUMBIA

If you became or ceased to be a resident of Canada for income tax purposes
in 2012, enter the date of:
 entry Month Day or departure Month Day
Information about youEnter your social insurance
number (SIN):

751-737-610

Enter your date of birth:

Year Month Day
1975-08-24

Your language of correspondence:

English ☒ Français ☐**Marital status**

Check the box that applies to your marital status on December 31, 2012:

 1 ☒ Married 2 ☐ Living common-law 3 ☐ Widowed
 4 ☐ Divorced 5 ☐ Separated 6 ☐ Single
**Information about your spouse or
common-law partner** (if you checked box 1 or 2 above)

Enter his or her SIN:

751-737-529

Enter his or her first name:

BOHUMILA (BONNIE)

Enter his or her net income for 2012
to claim certain credits:

23,669 | 70

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 2012:

1 ☒**Person deceased in 2012**If this return is for a deceased
person, enter the date of death:

Year Month Day

Do not use this area

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

A) Are you a Canadian citizen?

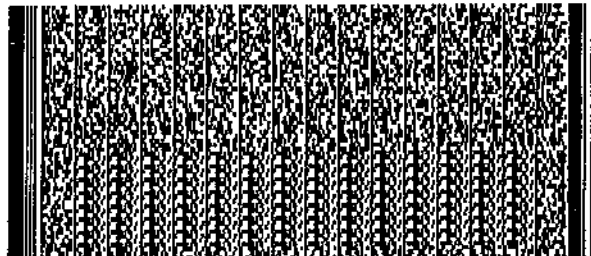
Yes ☒ 1 No ☐ 2

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 ☐ 2Your authorization is valid until you file your next return. Your information will only be used for purposes permitted under the Canada
Elections Act which includes 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 ☐ 2Do not use
this area

172

171

Contains valuable information to help you complete your return.

Protected B when completed

Come to a line on the return that applies to you, go to the line number in the guide for more information.

Use answer the following question:

Do you own or hold foreign property at any time in 2012 with a total cost of more than

At least \$100,000? see "Foreign income" section in the guide for more information

266 Yes ☐ 1 No ☒ 2

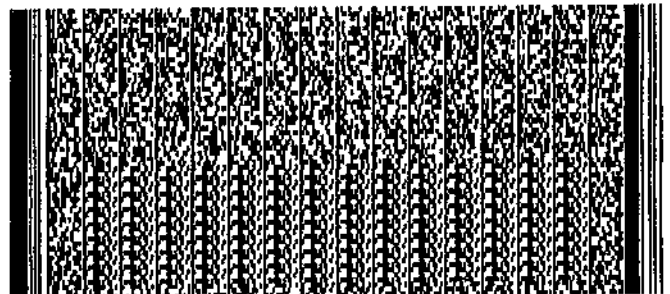
Yes, complete Form T1135 and attach it to your return.

If you had dealings with a non-resident trust or corporation in 2012, see "Foreign income" in the guide.

As a Canadian resident, 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		
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 or superannuation		115		
Elected split-pension amount (attach Form T1032)		116		
Universal child care benefit (UCCB)		117		
JCCB 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
Taxable capital gains (attach Schedule 3)		127		
Support payments received	Total	156		Taxable amount
RSP income (from all T4RSP slips)		129		
Other income Specify:		130		
Self-employment income				
Business income	Gross	162	35,028	Net
Professional income	Gross	164		Net
Commission income	Gross	166		Net
Farming income	Gross	168		Net
Fishing income	Gross	170		Net
Workers' compensation benefits (box 10 on 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.				150
This is your total income.				12,081





Date Sept 29, 2011	Name EDUARD KALLO	Social insurance no. 922 397 005	Tax year 2010	Tax centre Surrey BC V3T 5E1
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Summary

0004481

Line	Description	\$ Amount
150	Total income	8,500
	Deductions from total income	5,000
236	Net income	3,500
260	Taxable income	3,500
350	Total federal non-refundable tax credits	1,764
6150	Total British Columbia non-refundable tax credits	573
420	Net federal tax	0.00
435	Total payable	0.00
437	Total income tax deducted	207.69
448	CPP overpayment	86.61
482	Total credits	294.30
	(Total payable minus Total credits)	294.30
	Balance from this assessmentCR	294.30
	Direct depositCR	294.30

Linda Lizotte-MacPherson
Commissioner of Revenue

Date Sept 29, 2011	Name EDUARD KALLO	Social insurance no. 922 397 005	Tax year 2010	Tax centre Surrey BC V3T 5E1
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Your 2011 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 2010	\$3,845
Minus: Allowable RRSP contributions deducted for 2010	\$0
Unused RRSP deduction limit at the end of 2010	\$3,845
Plus: 18% of 2010 earned income of \$7,500 = (max. \$22,450)	\$1,350
Minus: 2010 pension adjustment	\$0
	\$1,350 *
	\$5,195
Minus: 2011 net past service pension adjustment	\$0
Plus: 2011 pension adjustment reversal	\$0
Your RRSP deduction limit for 2011	\$5,195 *(A)

You have \$0 (B) of unused RRSP contributions available for 2011. If this amount is more than amount (A) above, you may have to pay a tax on the excess contributions.



Date	Name	Social insurance No.	Tax year	Tax centre
Jan 14, 2013	EDUARD KALLO	751 737 610	2011	Surrey BC V3T 5E1

Summary

0007890

Line	Description	\$ Amount on previous assessment	\$ Revised amount
150	Total income	7,527	8,348
	Deductions from total income	4,115	4,215
236	Net income	3,412	4,133
260	Taxable income	3,412	4,133
350	Total federal non-refundable tax credits	1,987	1,998
6150	Total British Columbia non-refundable tax credits	699	702
420	Net federal tax	0.00	0.00
421	CPP contributions payable	279.92	479.95
435	Total payable	279.92	479.95
437	Total income tax deducted	0.00	0.00
452	Refundable medical expense supplement .	645.27	555.00
482	Total credits	645.27	555.00
	Subtotal	365.35	75.05
	(Total payable minus Total credits)		
	Change to tax payable		DR 290.30
	(Revised subtotal - Previous subtotal)		
	Balance from this reassessment		DR 290.30
	Balance due		DR 290.30



Date Jan 2, 2014	Name EDUARD KALLO	Social insurance No. 751 737 610	Tax year 2012	Tax centre Surrey BC V3T 5E1
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Summary

0013830

Line	Description	\$ Amount on previous assessment	\$ Revised amount
150	Total income	12,082	13,282
	Deductions from total income	529	529
236	Net income	11,553	12,753
260	Taxable income	11,553	12,753
350	Total federal non-refundable tax credits	1,687	1,687
6150	Total British Columbia non-refundable tax credits	596	596
420	Net federal tax	45.75	225.95
421	CPP contributions payable	849.58	849.58
435	Total payable	895.33	1,075.53
437	Total income tax deducted	0.00	0.00
482	Total credits	0.00	0.00
	Subtotal	895.33	1,075.53
	(Total payable minus Total credits)		
	Change to tax payable	DR	180.20
	(Revised subtotal - Previous subtotal)		
	Adjustment to arrears interest	DR	6.66
	Balance from this reassessment	DR	186.86
	Balance due	DR	186.86

Andrew Treusch
Commissioner of Revenue

Date Jan 2, 2014	Name EDUARD KALLO	Social insurance No. 751 737 610	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	\$6,697
Minus: Allowable RRSP contributions deducted for 2012	\$0
Unused RRSP deduction limit at the end of 2012	\$6,697
Plus: 18% of 2012 earned income of \$12,082 = (max. \$23,820) ..	\$2,174
Minus: 2012 pension adjustment	\$0
	\$2,174 *
	\$8,871
Minus: 2013 net past service pension adjustment	\$0
Plus: 2013 pension adjustment reversal	\$0
Your RRSP deduction limit for 2013	\$8,871 *(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.