

Residential Client Full w/photos

335 Scarboro Road, Kelowna, V1X 1M3

MLS® #: **10091883**
Zone: **Central Okanagan**

Status: **Active** PID: **006-585-761**
Sub Area: **RS - Rutland South**

Price: **\$345,000**
ADOM: **13**



General Information

Prop Type: **Single Family Residential**
Type Dwell: **Single Family**
Style/Story: **Bi-Level**

Year Built: **1973**
Yr Blt Dsc: **Approximate**
Shop/Den: **-/No**

Layout

Beds: **4**
Full Baths: **2**
Half Baths: **0**
En Suite: **No Ens. Baths**
Ttl Baths: **2**

Finished Floor Area

Main: **1120**
Above Main:
Below Main: **1120**
Basement:
Total: **2240**

Lot Information

Frontage: **76**
Depth: **118**
Irregular:
Acres: **0.21**
Wtr Frnt:
Wtr Infl:
View: **Mountain View**

Parking

Prk Cov: **1** RV Park: **Yes**
Prk Uncov: **3** Add Prk: **Yes**
Prk Spcs: Carport: **Single**
Grg Opt:
Grg Dsc:

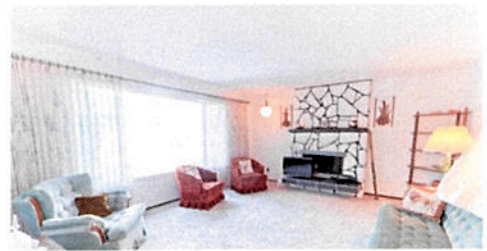
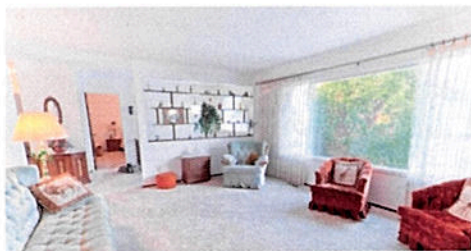
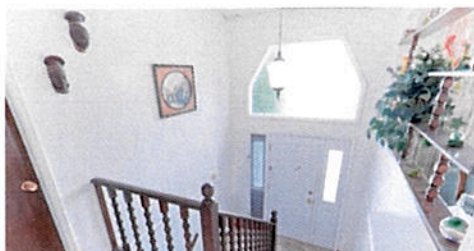
Rentals:	Not Applicable	B&B:	No	Pets:	N/A
Fireplace:	2, Wood, Conventional	Bsmt:	Full/Separate Entrance/Fully Finished		
Construct:	Frame - Wood	Roof:	Asphalt/Fibreglass Shingles		
Foundation:	Concrete	Suites Dsc:			
Exterior Fin:	Wood Siding	Heat/Cool:	Forced Air		
Water:	Municipal	Fuel:	Natural Gas		
Fencing:		Outside Area:			
Pool Type:		Sewage:	Septic		
Equip/Appl:	Dishwasher, Dryer, Refrigerator, Stove - Electric, Washer, Window Coverings				
Flooring:	Carpeting/Wall-to-Wall, Linoleum				
Exterior Feat:	Fenced Yard, Private Yard, Underground Sprinkler				
Interior Feat:	Vacuum Built-In				
Site Infl:	Cablevision Available, Central Location, Easy Access, Family Oriented, Flat Site, Fully Landscaped, Paved Roads, Public Transit Nearby, Quiet Area, Recreation Nearby, Schools Nearby, Shopping Nearby				

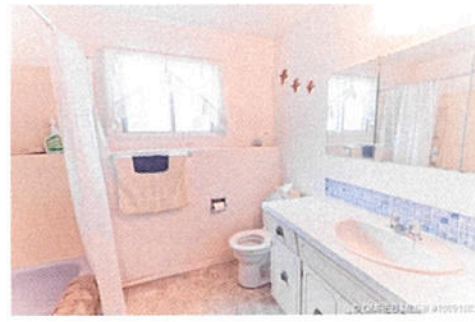
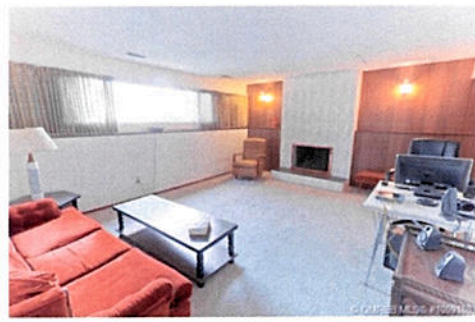
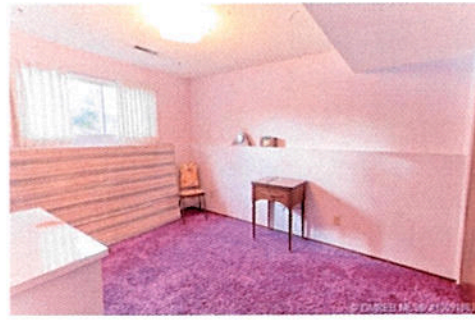
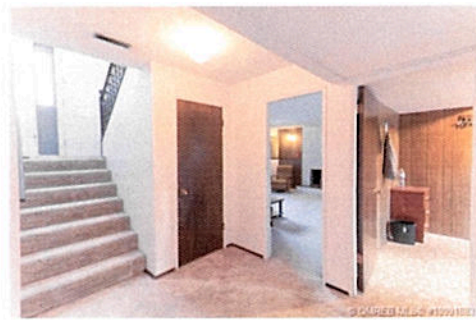
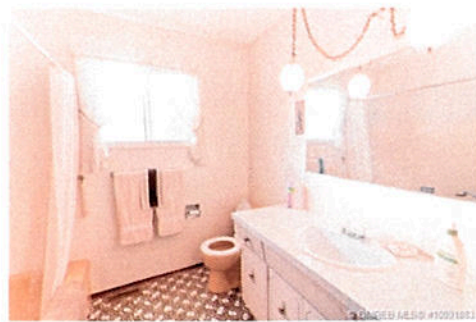
Room	L	Dimensions	Room	L	Dimensions	Room	L	Dimensions
Kitchen	L1	11'X12'	Living Room	L1	17'X14'6"	Dining Room	L1	12'6X10'
Bedroom	L1	12'3X10'	Master Bedroom	L1	12'X14'	Deck	L1	22'X14'
Laundry	B	11'6X17'6"	Family Room	B	17'X14'	Bathroom - Full	B	8'X8'
Bathroom - Full	L1	9'X7'9"	Patio	B	13'6X9'6"	Bedroom	B	9'X12'
Bedroom	B	11'6X13'9"						

Native Res:	No	LR Owner:	No	Taxes:	\$2,381.00	Tax Yr:	2014
Title Held:	Freehold	Terms Sale:		Court Sale:	No		
Trades:							
Legal Dsc:	Lot 9, Section 23, Township 26, ODYD, Plan 23047						

Dtl Loc: **Rutland Road S to Husch Road to Scarboro**

Pub Rmks: **Are you looking for a well-kept/immaculate 4 BEDROOM home with SUITE POTENTIAL FOR UNDER \$350K? First time on the market in 35+ years. This home has been well cared for and offers a 14'x13' master bedroom, 2nd guest room, full bathroom, large living room with natural wood burning fireplace, formal dining room and functional kitchen with sliding doors to the covered deck. Enjoy sunny and warm okanagan evenings BBQ-ing under the covered deck which also features easy access to the backyard. The lower level boasts 2 bedrooms, large laundry room with access to the carport, full bath, and family room equipped with another wood burning fireplace and wet bar. Desirable lot offering SOUTH-FACING backyard, RV PARKING, and SHOP POTENTIAL. This home also features a newer roof and furnace, u/g sprinklers, and central vacuum. GREAT PACKAGE AND OPPORTUNITY?don't delay!**







Information Deemed Reliable But Cannot Be Guaranteed

CONTRACT OF PURCHASE AND SALE INFORMATION ABOUT THIS CONTRACT

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

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

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

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

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

Costs to be Borne by the Seller

Lawyer or Notary Fees and Expenses:

- attending to execution documents.

Costs of clearing title, including:

- discharge fees charged by

encumbrance holders,

- prepayment penalties.

Real Estate Commission (plus GST).

Goods and Services Tax.

Costs to be Borne by the Buyer

Lawyer or Notary Fees and Expenses:

- searching title,

- investigating title,

- drafting documents.

Land Title Registration fees.

Survey Certificate (if required).

Costs of Mortgage, including:

- mortgage company's Lawyer/Notary

- appraisal (if applicable)

- Land Title Registration fees.

Fire Insurance Premium.

Sales Tax (if applicable).

Property Transfer Tax.

Goods and Services Tax.

14

DS
RB

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

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

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

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

BRITISH COLUMBIA
REAL ESTATE
ASSOCIATIONTHE CANADIAN
BAR ASSOCIATION
British Columbia Branch

PAGE 1 of 5 PAGES

CONTRACT OF PURCHASE AND SALE

BROKERAGE: Century 21 Assurance Realty Ltd DATE: December 20, 2014
 ADDRESS: 251 Harvey Ave Kelowna PC: V1Y 6C2 PHONE: (250) 869-0101
 PREPARED BY: Brad Regnier MLS® NO: 10091883

SELLER: <u>Irene Hagel</u>	BUYER: <u>Ryan Bennett</u>
SELLER: _____	BUYER: _____
ADDRESS: <u>335 Scarboro Rd</u>	ADDRESS: <u>1031 16th Street NE</u>
Kelowna PC: <u>V1X 1M3</u>	Salmon Arm PC: <u>V1E 2V2</u>
PHONE: _____	PHONE: _____
RESIDENT OF CANADA ☒ NON-RESIDENT OF CANADA	OCCUPATION: _____
as defined under the <i>Income Tax Act</i> .	

PROPERTY:

335 Scarboro RD
 UNIT NO ADDRESS OF PROPERTY
Kelowna V1X 1M3
 CITY/TOWN/MUNICIPALITY POSTAL CODE
006-585-761
 PID OTHER PID(S)
Lot 9, Section 23, Township 26, ODYD, Plan 23047
 LEGAL DESCRIPTION

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

- PURCHASE PRICE:** The purchase price of the Property will be _____
Three Hundred Forty-Five Thousand Five Hundred
 _____ DOLLARS \$ 345,500.00 (Purchase Price)
- DEPOSIT:** A deposit of \$ 20,000.00 which will form part of the Purchase Price, will be paid **within 24 hours of acceptance** unless agreed as follows:
Within 48 hours of final subject removals

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 Century 21 Assurance Realty Ltd- In Trust 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.

DS
 RB INITIALS (H)

335 Scarboro RD
PROPERTY ADDRESS

Kelowna

VIX 1M3

PAGE 2 of 5 PAGES

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

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

- 4. COMPLETION:** The sale will be completed on January 30, yr. 2015
(Completion Date) at the appropriate Land Title Office.
- 5. POSSESSION:** The Buyer will have vacant possession of the Property at 10:00 a.m. on January 31, yr. 2015 (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 January 30, yr. 2015 (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:
Dishwasher, Stove- Electric, Dryer, Refrigerator, Washer, Window Coverings, Deep Freezer, Bar Fridge,
Central Vacuum and all attachments.

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 December 20, 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.

DS
RB
INITIALS

335 Scarboro RD

Kelowna

VIX IM3

PAGE 3 of 5 PAGES

PROPERTY ADDRESS

- 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:
- for all purposes consistent with the transaction contemplated herein;
 - 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;
 - for enforcing codes of professional conduct and ethics for members of real estate boards; and
 - for the purposes (and to the recipients) described in the brochure published by the British Columbia Real Estate Association entitled *Working With a REALTOR®*.

DS			
RB			JH

INITIALS

335 Scarboro RD

Kelowna

V1X 1M3

PAGE 4 of 5 PAGES

PROPERTY ADDRESS

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

Ryan Peterson, PREC* who is licensed in relation to Royal LePage Kelowna

DESIGNATED AGENT/LICENSEE

BROKERAGE

B. the Buyer has an agency relationship with

Brad Regnier who is licensed in relation to Century 21 Assurance Realty Ltd

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 11:00 o'clock p.m. on December 20, 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

DocuSigned by:

Ryan Bennett

BUYER
E499C38182EE428

SEAL

Ryan Bennett

PRINT NAME

X

WITNESS

BUYER

SEAL

PRINT NAME

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

Seller's acceptance is dated December 20, yr. 2014

X

WITNESS

SELLER

SEAL

Irene Hagel

PRINT NAME

X

WITNESS

SELLER

SEAL

PRINT NAME

*PREC represents Personal Real Estate Corporation

Trademarks are owned or controlled by The Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA (REALTOR®) and/or the quality of services they provide (MLS®).

BC2057 REV. DA NOV 2013

COPYRIGHT - BC REAL ESTATE ASSOCIATION AND CANADIAN BAR ASSOCIATION (BC BRANCH)

WEBForms® Jan/2014



July 21


 BC REAL ESTATE ASSOCIATION
 REALTOR®

 THE CANADIAN
 BAR ASSOCIATION
 British Columbia Branch

CONTRACT OF PURCHASE AND SALE ADDENDUM

MLS® NO.: 10091883

DATE: December 20, 2014

PAGE 5 of 5 PAGES

335 Scarboro RD

Kelowna

V1X 1M3

RE: ADDRESS

Lot 9, Section 23, Township 26, ODYD, Plan 23047

LEGAL DESCRIPTION:

006-585-761

PID

OTHER PID(S)

FURTHER TO THE CONTRACT OF PURCHASE AND SALE DATED December 20, 2014

MADE BETWEEN Ryan Bennett AS BUYER, AND

Irene Hagel AS SELLER AND COVERING

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

- 1) Subject to a new first mortgage being made available to the Buyer on or before January 05, 2015.
- 2) Subject to the Buyer on or before January 05, 2015 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. If approved, such statement will be incorporated into and form part of this contract.
- 3) Subject to the Buyer, on or before January 05, 2015 at the Buyer's expense, obtaining and approving an inspection report against any defects whose cumulative cost of repair exceeds \$1500.00 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.
- 4) This offer is subject to the Buyer obtaining approval for fire/property insurance, on terms and at rates, satisfactory to the Buyer, by January 05, 2015.
- 5) Subject to the Buyer obtaining legal advice satisfactory to the Buyer or Seller concerning Contract of Purchase and Sale by January 05, 2015.

The above 5 conditions are all for the sole benefit of the Buyer.

Subject to the Buyer, on or before January 05, 2015 searching and approving title to the property against the presence of any charge or other feature, whether registered or not, that reasonably may affect the property's use or value.

The Seller warrants that the appliances included in the purchase of this property will be in proper working order as of the Possession Date.

 X
 WITNESS

DocuSigned by:

 Ryan Bennett
 BUYER
 E499CB8182EE428

 SEAL Ryan Bennett
 PRINT NAME

 X
 WITNESS

BUYER

 SEAL
 PRINT NAME

 X
 WITNESS

 X Irene Hagel
 SELLER

 SEAL Irene Hagel
 PRINT NAME

 X
 WITNESS

SELLER

 SEAL
 PRINT NAME

*PREC represents Personal Real Estate Corporation
 Trademarks are owned or controlled by The Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA (REALTOR®)
 and/or the quality of services they provide (MLS®).

	COMPANY CONTRACT	QUOTE	COST	OVER/UNDER
100 General Requirements				
102 General Labour	Ryan bennett	350.00	0.00	-350.00
105 Fees, Permits, Licences	city of kelowna	1225.00		-1225.00
106 Insurances				0.00
108 Testing				0.00
110 Survey and Layout				0.00
112 Small Tools				0.00
113 Telephones				0.00
114 Site Radios				0.00
117 Site Office				0.00
118 Temporary Toilets				0.00
119 Temporary Power				0.00
121 Temporary Heat				0.00
122 Temporary Lighting				0.00
123 Temporary Water				0.00
124 Hoarding and Barricades				0.00
125 Scaffolding and Staging				0.00
126 Material Protection				2.00
128 Machine Rentals				0.00
130 Final Cleanup				0.00
131 Signs				0.00
132 Street Cleaning				0.00
135 Security				0.00
136 First Aid Attendant/Safety				0.00
138 Crane Rental				0.00
140 Electrical Setup,Transformer				0.00
145 Theft/Breakage				0.00
152 Hydro/Tel/Cable Fees				0.00
Subtotal		1575.00	0.00	-1575.00
200 Site Work				
210 Demolition	Ryan bennett	250.00	0.00	-250.00
219 Structrual Fill Material				0.00
220 Structural Fill Material				0.00
222 Backfill/Sitework				0.00
225 Detailed Excavation				0.00
226 Trench Excavation & Fill				0.00
240 Shoring				0.00
245 Perimeter Drain Fill				0.00
250 Site Drainage				0.00
255 Onsite Services				0.00
256 Offsite Services				0.00
257 Roadways				0.00
258 Cival Work (Hydro,Tel,Cable				0.00
261 Aphalt Paving & Curbs				0.00
263 Sidewalks & Crossings				0.00
271 Fences and Gates				0.00
275 Retaining Walls				0.00
280 Landscaping				0.00

Subtotal		250.00	0.00	-250.00
300 Concrete				
311 Formwork Labour				0.00
314 Shoring & Scaffolding				0.00
315 Concrete Aecessories				0.00
320 Concrete Reinforcing				0.00
330 Concrete Supply				0.00
331 Concrete Pumping				0.00
333 Concrete Finishing				0.00
Subtotal		0.00	0.00	0.00
400 Masonary				
420 Concrete Block Masonary				0.00
430 Brick Masonary				0.00
Subtotal		0.00	0.00	0.00
500 Metals				
510 Structural Metal Frame				0.00
550 Misc. Metals				0.00
560 Misc. Flashing				0.00
570 Steel Handrails & Railing				0.00
573 Aluminium Railings				0.00
Subtotal		0.00	0.00	0.00
600 Wood and Plastic				
610 Rough Carpentry Material	home hardware	2000.00		-2000.00
611 Rough Capentry Labour	Ryan Bennett	1500.00	0.00	-1500.00
Roof/Floor Sheeting				0.00
619 Wood Trusses				0.00
620 Finish Carpentry Material	home hardware	500.00		-500.00
621 Finish Carpentry Labour	sinclair contracting	1250.00	0.00	-1250.00
622 Interior Stairs				0.00
623 Exterior Stairs				0.00
625 Exterior Finish Material/Lab				0.00
Subtotal		5250.00	0.00	-5250.00
700 Thermal & Moisture Protection				
705 Dampproofing				0.00
710 Waterproofing				0.00
720 Insulation	kelowna insolation	650.00		-650.00
746 Fire Stopping	Ryan Bennett	100.00	0.00	-100.00
750 Asphalt Roofing				0.00
755 Membrane Decking				0.00
775 Gutters & Downspouts				0.00
780 Skylights				0.00
Subtotal		750.00	0.00	-750.00
800 Doors and Windows				
810 Metal Doors and Frames				0.00
820 Wood Doors and Frames	home hardware	625.00		-625.00
830 Overhead Doors				0.00
840 Entrances & Storefronts	star line	800.00		-800.00
850 Double Glazed Windows				0.00
870 Hardware				0.00

Subtotal		1425.00	0.00	-1425.00
900 Finishes				
925 Steel Stud & Drywall	Harris Drywall	3000.00		-3000.00
includes insulation				0.00
928 Spraytex Ceilings				0.00
930 Ceramic Tile	Sinclair contracting	450.00		-450.00
935 Exterior Tile and Granite				0.00
965 Vinyl Flooring				0.00
968 Carpeting				0.00
970 Hardwood Flooring				0.00
990 Interior Painting	Ryan bennett	1000.00	250.00	-750.00
995 Exertior Painting				0.00
Subtotal		4450.00	250.00	-4200.00
1000 Specialties				
1020 Louvres and Vents				0.00
1030 Fireplaces				0.00
1055 Postal Specialties				0.00
1057 Signage				0.00
1061 Fire Extinguishers				0.00
1062 Closet Shelving				0.00
1080 Washroom & Toilet Access.				0.00
1085 Shower Doors				0.00
1090 Mirrors				0.00
1099 Misc. Specialties				0.00
Subtotal		0.00	0.00	0.00
1100 Equipment				
1163 Laundry				0.00
1180 Vaccuum Systems				0.00
1191 Appliances	Used	500.00		-500.00
1192 Cabinets and Vanities	Home Depo	1300.00		-1300.00
1193 Countertops				0.00
Subtotal		1800.00	0.00	-1800.00
1200 Furnishings				
1255 Blinds				#VALUE!
1260 Lobby Finishes				0.00
Subtotal		0.00	0.00	0.00
1300 Special Construction				
1350 Recreation Centre				0.00
Guest Suites				0.00
Fixtures (Pools,Sauna, Furn)				0.00
Subtotal		0.00	0.00	0.00
1400 Conveying Systems				
1420 Elevators				0.00
Subtotal		0.00	0.00	0.00
1500 Mechanical				
1540 Iumbing Work	Domi plumbing	425.00		-425.00
1541 Plumbing Fixtures	Andrew sharaite	750.00		-750.00
1550 Sprinklers				0.00
1560 Air Conditioning				0.00

1580 Ventilation			0.00
Subtotal	1175.00	0.00	-1175.00
1600 Electrical			
1610 Electrical Work	Quantis	1850.00	-1850.00
1650 Light Fixtures			0.00
1651 Street Lights			0.00
1660 Entryphone System			0.00
1676 Security Systems			0.00
Subtotal	1850.00	0.00	-1850.00
1700 Consultants			
1701 Development Manager			0.00
1702 Project Manager	sinclair contracting	1500.00	-1500.00
1703 Site Supervisor			0.00
1704 Solis Engineer			0.00
1705 Architects			0.00
1706 Illustrators			0.00
1707 Landscapre Architect			0.00
1708 Structural Engineer			0.00
1709 Mechanical Engineer			0.00
1710 Electrical Engineer			0.00
1711 Surveyors			0.00
1712 Legal			0.00
1713 Interior Design			0.00
1715 Environmental Consultant			0.00
1716 Civil Engineer			0.00
1717 Appraisers			0.00
1718 Ext. Warranty			0.00
1719 Administration			0.00
Subtotal	1500.00	0.00	-1500.00
1800 Land			
1803 Conveyance Legal Expense			0.00
1804 Land Purchase			0.00
1805 Vacant Possession Payment			0.00
1806 Transfer Tax			0.00
Subtotal	0.00	0.00	0.00
1900 Municipal Levies			
1901 Permits			0.00
1902 DCC			0.00
1903 Property Taxes			0.00
1904 Connection Fees			0.00
1905 Road Upgrade			0.00
1906 Licensing Fees			0.00
Subtotal	0.00	0.00	0.00
2000 Financing			
2001 Financing Fees			0.00
2002 Commitment Fee			0.00
2003 Financing Legal			0.00
2004 Mortgage Inspection Fee			0.00
2005 Finance Interest Cost			0.00
Subtotal	0.00	0.00	0.00

2100 Sales & Marketing

2101 Advertising, Marketing			0.00
2102 Brochure & Printing			0.00
2104 Display Suite			0.00
2105 Misc. Signs			0.00
2106 Promotions - Free Upgrades			0.00
2107 Sales			0.00

Subtotal	0.00	0.00	0.00
-----------------	-------------	-------------	-------------

2200 Contingencies

2201 General Contingencies			0.00
2203 Bondings			0.00
2204 New Home Warranty			0.00

Subtotal	0.00	0.00	0.00
-----------------	-------------	-------------	-------------

TOTAL COST	20025.00	250.00	-19775.00
-------------------	-----------------	---------------	------------------

TOTAL SQUARE FOOT	100.00	100.00
--------------------------	---------------	---------------

Total Cost PSF	200.25	2.50
----------------	--------	------

Total Cost PSF not including land	200.25	2.50
--------------------------------------	--------	------

HARD COSTS	<u>18525.00</u>	<u>250.00</u>
-------------------	------------------------	----------------------

Construction Fee

TOTAL COSTS	<u>20025.00</u>	<u>250.00</u>
--------------------	------------------------	----------------------

Account Activity - Details

CHEQUING

TD UNLIMITED CHEQUING ACCOUNT - 9366 6335949 \$1,607.35

OK

Last 31 Days

Balance Date: Dec 29, 2014
 Statement Balance: \$1,607.35
 Available Balance*: \$1,907.35

Reverse Date Order

Bottom

Dec 29, 2014	SSV TO: 93666331838	2.50	\$1,607.35
Dec 29, 2014	NOFRILLS BRAD'S	36.55	\$1,609.85
Dec 29, 2014	SUBWAY #42712	14.05	\$1,646.40
Dec 29, 2014	7-ELEVEN #29907	5.93	\$1,660.45
Dec 29, 2014	PETRO-CANADA	69.86	\$1,666.38
Dec 24, 2014	SELECT LIQUOR S	54.05	\$1,736.24
Dec 24, 2014	THE SOURCE #595	33.59	\$1,790.29
Dec 24, 2014	DOLLARAMA # 748	7.84	\$1,823.88
Dec 24, 2014	LULULEMON #161	50.00	\$1,831.72
Dec 24, 2014	MIND GAMES COQU	123.17	\$1,881.72
Dec 24, 2014	SSV TO: 93666331838	0.50	\$2,004.89
Dec 24, 2014	HAWK RIDGE CONT PAY	1,646.71	\$2,005.39
Dec 23, 2014	THE JOLLY COACH _F	14.75	\$358.68
Dec 23, 2014	SSV TO: 93666331838	2.50	\$373.43
Dec 22, 2014	CHEVRON #1785	40.00	\$375.93
Dec 22, 2014	NON-TD ATM W/D	202.00	\$415.93
Dec 22, 2014	SELECT LIQUOR S	57.30	\$617.93
Dec 22, 2014	COOPER'S #149 _F	38.82	\$675.23
Dec 22, 2014	NON-TD ATM W/D	43.00	\$714.05
Dec 19, 2014	CHQ#00011-2300276647	17,000.00	\$757.05
Dec 19, 2014	SSV TO: 93666331838	0.50	\$17,757.05
Dec 18, 2014	HUSKY SALMON AR	81.14	\$17,757.55
Dec 18, 2014	SSV TO: 93666331838	0.50	\$17,838.69
Dec 17, 2014	SHUSWAP WINE CE	6.67	\$17,839.19
Dec 17, 2014	CASH WITHDRAWAL	30.00	\$17,845.86
Dec 17, 2014	SSV TO: 93666331838	1.00	\$17,875.86
Dec 16, 2014	BULK BARN #693	18.08	\$17,876.86
Dec 16, 2014	WAL-MART #1100	23.10	\$17,894.94
Dec 16, 2014	WAL-MART #1100	108.04	\$17,871.84
Dec 16, 2014	SSV TO: 93666331838	3.00	\$17,979.88

Dec 15, 2014	Koodo Mobile BPY	88.48	\$17,982.88
Dec 15, 2014	GC 9364-DEPOSIT	17,000.00	\$18,071.36
Dec 15, 2014	WAL-MART #1100	73.43	\$1,071.36
Dec 15, 2014	BULK BARN #693	13.89	\$1,144.79
Dec 15, 2014	DOLLAR TREE #40 _F	36.98	\$1,158.68
Dec 15, 2014	CANADIAN TIRE #	37.79	\$1,195.66
Dec 15, 2014	CANADA SAFEWAY _F	21.46	\$1,233.45
Dec 15, 2014	NOFRILLS BRAD'S	112.00	\$1,254.91
Dec 12, 2014	JX435 TFR-TO C/C	55.40	\$1,366.91
Dec 12, 2014	JX422 TFR-TO 6331838	170.00	\$1,422.31
Dec 12, 2014	PODP FEE DEC/10/2014	5.00	\$1,592.31
Dec 12, 2014	HAWK RIDGE CONT PAY	1,677.66	\$1,597.31
Dec 11, 2014	PODP FEE DEC/09/2014	5.00	(\$80.35)
Dec 10, 2014	JANE M LETOURNE	65.00	(\$75.35)
Dec 09, 2014	PETRO-CANADA	97.03	(\$10.35)
Dec 08, 2014	ICBC INS	94.64	\$86.68
Dec 05, 2014	SSV TO: 93666331838	0.50	\$181.32
Dec 04, 2014	CHOPPING CREW H	28.05	\$181.82
Dec 03, 2014	SSV TO: 93666331838	1.00	\$209.87
Dec 02, 2014	EMAIL TFR FEE	1.50	\$210.87
Dec 02, 2014	E TFR C07xVXbb	780.00	\$212.37
Dec 02, 2014	BC LIQUOR #048 _F	24.60	\$992.37
Dec 02, 2014	NOFRILLS BRAD'S	8.79	\$1,016.97
Dec 02, 2014	DEPOSIT	780.00	\$1,025.76
Dec 02, 2014	SSV TO: 93666331838	1.50	\$245.76
Dec 01, 2014	PYT+INS: 93653203176	3.23	\$247.26
Dec 01, 2014	SSV TO: 93666331838	0.50	\$250.49
Dec 01, 2014	LITTLE CAESARS _F	5.83	\$250.99
Dec 01, 2014	KERNELS POPCORN	9.44	\$256.82
Dec 01, 2014	PETRO-CANADA	106.71	\$266.26
Dec 01, 2014	CASH WITHDRAWAL	1,360.00	\$372.97
Nov 28, 2014	MONTHLY ACCOUNT FEE	14.95	\$1,732.97
Nov 28, 2014	JW495 TFR-TO C/C	46.45	\$1,747.92
Nov 28, 2014	NOFRILLS BRAD'S	104.33	\$1,794.37
Nov 28, 2014	HAWK RIDGE CONT PAY	1,785.71	\$1,898.70

[Top](#)

*Includes available overdraft limit and any funds subject to a hold.

Copyright © TD Bank
[Click here](#) to view The Fine Print
[Click here](#) to view Internet Security Information.

Account Activity - Historical Details

TD UNLIMITED CHEQUING ACCOUNT - 9366 6335949 \$1,607.35

OK

November 2014

Balance as of Dec 29, 2014: \$1,607.35
Available Balance as of Dec 29, 2014*: \$1,907.35

Reverse Date Order			Bottom
Date	Description	Amount	Balance
Nov 28, 2014	MONTHLY ACCOUNT FEE	14.95	\$1,732.97
Nov 28, 2014	JW495 TFR-TO C/C	46.45	\$1,747.92
Nov 28, 2014	NOFRILLS BRAD'S	104.33	\$1,794.37
Nov 28, 2014	HAWK RIDGE CONT PAY	1,785.71	\$1,898.70
Nov 25, 2014	SSV TO: 93666331838	2.50	\$112.99
Nov 24, 2014	CANADIAN 4X4 RE	67.20	\$115.49
Nov 24, 2014	C80005 MAC'S CO	50.00	\$182.69
Nov 24, 2014	SALMAR COMMUNIT	37.00	\$232.69
Nov 24, 2014	ED'S WORLD OF C _F	8.50	\$269.69
Nov 24, 2014	CANADIAN TIRE #	33.77	\$278.19
Nov 18, 2014	SSV TO: 93666331838	2.00	\$311.96
Nov 17, 2014	Koodo Mobile BPY	88.48	\$313.96
Nov 17, 2014	NOFRILLS BRAD'S	82.69	\$402.44
Nov 17, 2014	SSV TO: 93666331838	0.50	\$485.13
Nov 17, 2014	LZ301 TFR-TO 6331838	600.00	\$485.63
Nov 17, 2014	LZ202 TFR-TO C/C	254.31	\$1,085.63
Nov 17, 2014	LZ275 TFR-TO 3203176	107.11	\$1,339.94
Nov 17, 2014	LZ264 TFR-TO 6331838	186.00	\$1,447.05
Nov 17, 2014	PETRO-CANADA	110.58	\$1,633.05
Nov 17, 2014	CANADIAN TIRE # _F	24.62	\$1,743.63
Nov 17, 2014	WAL-MART #1112	51.61	\$1,768.25
Nov 14, 2014	PETRO-CANADA	72.98	\$1,819.86
Nov 14, 2014	HAWK RIDGE CONT PAY	1,860.44	\$1,892.84
Nov 12, 2014	SSV TO: 93666331838	0.50	\$32.40
Nov 10, 2014	HUSKY SALMON AR _F	6.90	\$32.90
Nov 10, 2014	SSV TO: 93666331838	1.00	\$39.80
Nov 10, 2014	LX233 TFR-TO C/C	26.70	\$40.80
Nov 07, 2014	SALMON ARM LIQU	15.45	\$67.50
Nov 07, 2014	LORDCO PARTS LT	38.26	\$82.95
Nov 06, 2014	ICBC INS	94.64	\$121.21
Nov 04, 2014	SSV TO: 93666331838	2.00	\$215.85

Nov 03, 2014	EMAIL TFR FEE	1.50	\$217.85
Nov 03, 2014	PYT+INS: 93653203176	50.66	\$219.35
Nov 03, 2014	SSV TO: 93666331838	2.00	\$270.01
Nov 03, 2014	CANADA SAFEWAY _F	12.95	\$272.01
Nov 03, 2014	STAPLES 446	15.00	\$284.96
Nov 03, 2014	LH452 TFR-TO 3203176	170.00	\$299.96
Nov 03, 2014	LH402 TFR-TO 6331838	190.00	\$469.96
Nov 03, 2014	E TFR C0tzFkfg	780.00	\$659.96
Nov 03, 2014	CASH WITHDRAWAL	520.00	\$1,439.96
Nov 03, 2014	HOME BUILDING C _F	43.65	\$1,959.96
Nov 03, 2014	WAL-MART #1100	77.70	\$2,003.61
			Balance

[Top](#)

*Includes available overdraft limit and any funds subject to a hold.

Copyright © TD Bank
[Click here](#) to view The Fine Print
[Click here](#) to view Internet Security Information.

Account Activity - Historical Details

TD UNLIMITED CHEQUING ACCOUNT - 9366 6335949 \$1,607.35

OK

October 2014

Balance as of Dec 29, 2014: \$1,607.35
Available Balance as of Dec 29, 2014*: \$1,907.35

Reverse Date Order			Bottom
Date	Description	Amount	Balance
Oct 31, 2014	MONTHLY ACCOUNT FEE	14.95	\$2,081.31
Oct 31, 2014	C21619 HWY 33 W	108.56	\$2,096.26
Oct 31, 2014	BC LIQUOR #048 _F	25.34	\$2,204.82
Oct 31, 2014	NOFRILLS BRAD'S	104.92	\$2,230.16
Oct 31, 2014	ED'S WORLD OF C	8.50	\$2,335.08
Oct 31, 2014	HAWK RIDGE CONT PAY		1,925.19 \$2,343.58
Oct 29, 2014	SSV TO: 93666331838	1.50	\$418.39
Oct 28, 2014	MARK'S WORK WEA	27.69	\$419.89
Oct 28, 2014	SALMON ARM LIQU	24.55	\$447.58
Oct 28, 2014	C80005 MAC'S CO	30.00	\$472.13
Oct 28, 2014	SSV TO: 93666331838	0.50	\$502.13
Oct 27, 2014	WICKED SPOON CA	56.46	\$502.63
Oct 24, 2014	SSV TO: 93666331838	1.00	\$559.09
Oct 23, 2014	BC LIQUOR #048	53.71	\$560.09
Oct 23, 2014	CANADA SAFEWAY _F	90.02	\$613.80
Oct 22, 2014	Koodo Mobile BPY	88.48	\$703.82
Oct 21, 2014	WY163 TFR-TO 3203176	400.00	\$792.30
Oct 21, 2014	WY132 TFR-TO 6331838	170.00	\$1,192.30
Oct 21, 2014	WY115 TFR-TO C/C	195.42	\$1,362.30
Oct 21, 2014	SSV TO: 93666331838	2.50	\$1,557.72
Oct 20, 2014	SSV TO: 93666331838	0.50	\$1,560.22
Oct 20, 2014	WAL-MART #1100	63.05	\$1,560.72
Oct 20, 2014	HOME BUILDING C	33.13	\$1,623.77
Oct 20, 2014	WAL-MART #1100	53.71	\$1,656.90
Oct 20, 2014	CANADIAN TIRE #	20.72	\$1,710.61
Oct 20, 2014	SALMON ARM GAS	107.96	\$1,731.33
Oct 17, 2014	NOFRILLS BRAD'S	105.69	\$1,839.29
Oct 17, 2014	HAWK RIDGE CONT PAY		1,703.20 \$1,944.98
Oct 16, 2014	SSV TO: 93666331838	0.50	\$241.78
Oct 15, 2014	C80005 MAC'S CO	20.00	\$242.28
Oct 15, 2014	SSV TO: 93666331838	0.50	\$262.28

Oct 14, 2014	SSV TO: 93666331838	0.50	\$262.78
Oct 14, 2014	HUSKY SILVER.CL	93.80	\$263.28
Oct 10, 2014	PETRO-CANADA	100.00	\$357.08
Oct 07, 2014	SSV TO: 93666331838	1.00	\$457.08
Oct 06, 2014	EMAIL TFR FEE	1.50	\$458.08
Oct 06, 2014	ICBC INS	94.64	\$459.58
Oct 06, 2014	SSV TO: 93666331838	0.50	\$554.22
Oct 06, 2014	UU371 TFR-TO 3203176	500.00	\$554.72
Oct 06, 2014	UU355 TFR-TO C/C	376.19	\$1,054.72
Oct 06, 2014	E TFR C0aSDFub	830.00	\$1,430.91
Oct 06, 2014	WAL-MART #1100	93.58	\$2,260.91
Oct 06, 2014	SAFEWAY GAS BAR	100.00	\$2,354.49
Oct 03, 2014	NOFRILLS BRAD'S	133.67	\$2,454.49
Oct 03, 2014	HAWK RIDGE CONT PAY	1,879.01	\$2,588.16
Oct 02, 2014	SSV TO: 93666331838	0.50	\$709.15
Oct 01, 2014	LORDCO PARTS LT	21.40	\$709.65
Oct 01, 2014	PYT+INS: 93653203176	50.12	\$731.05
Oct 01, 2014	SSV TO: 93666331838	0.50	\$781.17
			Balance

[Top](#)

*Includes available overdraft limit and any funds subject to a hold.

Copyright © TD Bank
[Click here](#) to view The Fine Print
[Click here](#) to view Internet Security Information.

Account Activity - Historical Details

SAVINGS

TD HIGH INTEREST SAVINGS ACCOUNT - 9366 6331838 \$17,191.55

OK

October 2014

Balance as of Dec 30, 2014: \$17,191.55

Available Balance as of Dec 30, 2014*: \$17,191.55

Reverse Date Order		Bottom	
Oct 31, 2014	INTEREST CREDIT	31.99	\$18,409.44
Oct 29, 2014	DEPOSIT	2,607.90	\$18,377.45
Oct 29, 2014	SSV FRM: 93666335949	1.50	\$15,769.55
Oct 28, 2014	DEPOSIT	73.00	\$15,768.05
Oct 28, 2014	SSV FRM: 93666335949	0.50	\$15,695.05
Oct 28, 2014	RETURNED CHEQUE	2,611.95	\$15,694.55
Oct 24, 2014	SSV FRM: 93666335949	1.00	\$18,306.50
Oct 23, 2014	DEPOSIT	2,611.95	\$18,305.50
Oct 21, 2014	WY132 TFR-FR 6335949	170.00	\$15,693.55
Oct 21, 2014	SSV FRM: 93666335949	2.50	\$15,523.55
Oct 20, 2014	TRF TO 6341221/9366	32,000.00	\$15,521.05
Oct 20, 2014	SSV FRM: 93666335949	0.50	\$47,521.05
Oct 16, 2014	SSV FRM: 93666335949	0.50	\$47,520.55
Oct 15, 2014	SSV FRM: 93666335949	0.50	\$47,520.05
Oct 14, 2014	SSV FRM: 93666335949	0.50	\$47,519.55
Oct 07, 2014	SSV FRM: 93666335949	1.00	\$47,519.05
Oct 06, 2014	SSV FRM: 93666335949	0.50	\$47,518.05
Oct 02, 2014	SSV FRM: 93666335949	0.50	\$47,517.55
Oct 01, 2014	SSV FRM: 93666335949	0.50	\$47,517.05

Top

*Includes available overdraft limit and any funds subject to a hold.

Copyright © TD Bank
[Click here](#) to view The Fine Print
[Click here](#) to view Internet Security Information.

Account Activity - Historical Details

TD HIGH INTEREST SAVINGS ACCOUNT - 9366 6331838 \$17,191.55

OK

November 2014

Balance as of Dec 30, 2014: \$17,191.55

Available Balance as of Dec 30, 2014*: \$17,191.55

Reverse Date Order		Bottom		
Nov 28, 2014	WITHDRAWAL FEES	5.00		\$17,005.55
Nov 28, 2014	INTEREST CREDIT		14.91	\$17,010.55
Nov 25, 2014	SSV FRM: 93666335949		2.50	\$16,995.64
Nov 18, 2014	SSV FRM: 93666335949		2.00	\$16,993.14
Nov 17, 2014	SSV FRM: 93666335949		0.50	\$16,991.14
Nov 17, 2014	LZ301 TFR-FR 6335949		600.00	\$16,990.64
Nov 17, 2014	LZ264 TFR-FR 6335949		186.00	\$16,390.64
Nov 12, 2014	SSV FRM: 93666335949		0.50	\$16,204.64
Nov 10, 2014	SSV FRM: 93666335949		1.00	\$16,204.14
Nov 10, 2014	LX225 TFR-TO 3203176	2,400.30		\$16,203.14
Nov 04, 2014	SSV FRM: 93666335949		2.00	\$18,603.44
Nov 03, 2014	SSV FRM: 93666335949		2.00	\$18,601.44
Nov 03, 2014	LH402 TFR-FR 6335949		190.00	\$18,599.44
Top				

*Includes available overdraft limit and any funds subject to a hold.

Copyright © TD Bank
[Click here](#) to view The Fine Print
[Click here](#) to view Internet Security Information.

Account Activity - Details

TD HIGH INTEREST SAVINGS ACCOUNT - 9366 6331838 \$17,191.55

OK

Last 31 Days

Balance Date: Dec 30, 2014
Statement Balance: \$17,191.55
Available Balance*: \$17,191.55

Reverse Date Order

Bottom

Dec 30, 2014	SSV FRM: 93666335949	2.00	\$17,191.55	
Dec 29, 2014	SSV FRM: 93666335949	2.50	\$17,189.55	
Dec 24, 2014	SSV FRM: 93666335949	0.50	\$17,187.05	
Dec 23, 2014	SSV FRM: 93666335949	2.50	\$17,186.55	
Dec 19, 2014	SSV FRM: 93666335949	0.50	\$17,184.05	
Dec 18, 2014	SSV FRM: 93666335949	0.50	\$17,183.55	
Dec 17, 2014	SSV FRM: 93666335949	1.00	\$17,183.05	
Dec 16, 2014	SSV FRM: 93666335949	3.00	\$17,182.05	
Dec 12, 2014	JX422 TFR-FR 6335949	170.00	\$17,179.05	
Dec 05, 2014	SSV FRM: 93666335949	0.50	\$17,009.05	
Dec 03, 2014	SSV FRM: 93666335949	1.00	\$17,008.55	
Dec 02, 2014	SSV FRM: 93666335949	1.50	\$17,007.55	
Dec 01, 2014	SSV FRM: 93666335949	0.50	\$17,006.05	

Top

*Includes available overdraft limit and any funds subject to a hold.

Copyright © TD Bank
[Click here](#) to view The Fine Print
[Click here](#) to view Internet Security Information.

Account Activity - Historical Details

TFSA

HIGH INTEREST TFSA SAVINGS ACCOUNT - 9366 6341221 \$12,066.18

OK

October 2014

Balance as of Dec 30, 2014: \$12,066.18

Available Balance as of Dec 30, 2014*: \$12,066.18

Reverse Date Order		Bottom	
Oct 31, 2014	BONUS INTEREST	10.52	\$32,021.04
Oct 31, 2014	INTEREST CREDIT	10.52	\$32,010.52
Oct 20, 2014	TRF FRM 6331838/9366	32,000.00	\$32,000.00
Oct 20, 2014	OPEN ACCOUNT	0.00	\$0.00
		Top	

*Includes available overdraft limit and any funds subject to a hold.

Copyright © TD Bank
[Click here](#) to view The Fine Print
[Click here](#) to view Internet Security Information.

Account Activity - Historical Details

HIGH INTEREST TFSA SAVINGS ACCOUNT - 9366 6341221 \$12,066.18

OK

November 2014

Balance as of Dec 30, 2014: \$12,066.18

Available Balance as of Dec 30, 2014*: \$12,066.18

Reverse Date Order				Bottom	
Nov 28, 2014	BONUS INTEREST	26.32	\$32,073.68		
Nov 28, 2014	INTEREST CREDIT	26.32	\$32,047.36		
				Top	

*Includes available overdraft limit and any funds subject to a hold.

Copyright © TD Bank
[Click here](#) to view The Fine Print
[Click here](#) to view Internet Security Information.

Account Activity - Details

HIGH INTEREST TFSA SAVINGS ACCOUNT - 9366 6341221 \$12,066.18

OK

Last 31 Days

Balance Date: Dec 30, 2014
Statement Balance: \$12,066.18
Available Balance*: \$12,066.18

[Reverse Date Order](#)

[Bottom](#)

Date				
Dec 29, 2014	CAD DRAFT 71917674	20,007.50		\$12,066.18
Date				

[Top](#)

*Includes available overdraft limit and any funds subject to a hold.

Copyright © TD Bank
[Click here](#) to view The Fine Print
[Click here](#) to view Internet Security Information.

HawkRidge Development Group

PO Box 29009

Kelowna, BC V1W 4A7

To whomever it may concern,

My name is Chris Sinclair and I am the Senior Vice President of HawkRidge Development Group. Ryan Bennett has been employed as a framer carpenter with HawkRidge since 2013 and has worked full time with us for one year. Ryan is a valued employee and has the opportunity to continue building his career with HawkRidge. I hope this information proves useful. If I can be of further assistance, please contact me at (250) 258-8274 or by email at Chris@HawkRidgeDevelopment.ca.

Sincerely,

Chris Sinclair

A handwritten signature in blue ink, appearing to read 'Chris Sinclair', written over the printed name.

Senior Vice President

Comparative

Comparative Tax Summary (Federal)

	2013	2012		2013	2012
Total income			Non-refundable tax credits		
Employment *	101 70,964	49,078	Basic personal amount	300 11,038	10,822
Old Age Security	113		Age amount	301	
CPP/QPP benefits	114		Spouse/eligible dependant *	303	7,222
Other pensions	115		Amount for children	367	4,382
Split-pension amount	116		Infirm dependants	306	
Universal Child Care Benefit	117		CPP/QPP/PIIP/EI *	308 3,247	3,096
Employment Insurance	119		Volunteer firefighters' amount	362	
Taxable dividends	120 1	3	Canada employment amount	363 1,117	1,095
Interest	121	1	Public transit passes amount	364	
Limited partnership	122		Children's fitness amount	365	507
RDSP	125		Children's arts amount	370	
Rental	126 6,215	2,316	Home buyers/Home renovation *	369	
Taxable capital gains	127		Adoption expenses	313	
Support payments	128		Pension income amount	314	
RRSP	129		Disability amount	316	
Other	130 6	25,475	Transfers *	318	
Self-employment *	135		Interest on student loans	319	
Workers' compensation and social assistance	147		Tuition/education	323 847	
Total income	150 77,187	76,873	Medical expenses	332	
			Subtotal	335 16,249	27,124
Net income			Credit at 15%	338 2,437	4,069
RPP	207		Donations and gifts	349	
RRSP *	208		Non-refundable tax credits	350 2,437	4,069
Split-Pension Deduction	210		Total payable		
Union and professional dues	212	514	Federal tax	404 13,932	13,274
UCCB repayment	213		Non-refundable tax credits	350 2,437	4,069
Child care expenses	214		Dividend tax credit	425	
Disability supports deduction	215		Min. tax carry-over/other *	426	
Business investment loss	217		Basic federal tax	429 11,494	9,205
Moving expenses	219	2,435	Non resident surtax		
Support payments	220		Foreign tax credits/other		
Carrying charges and interest	221		Federal tax	406 11,494	9,205
CPP/QPP/PIPP *	222		Political/inv. tax credit *	410	
Exploration and development	224		Labour-sponsored tax credit	414	
Employment expenses	229		Alternative minimum tax	417	
Social benefits repayment	235		WITB (RC210)	415	
Other deductions *	231		Special Taxes	418	
Net income	236 77,187	73,924	Net federal tax	420 11,494	9,205
Taxable income			CPP contributions payable	421	
Canadian Forces Personnel	244		EI self-employment	430	
Home relocation loan	248		Social benefits repayment	422	
Security options deductions	249		Provincial/territorial tax	428 4,295	3,586
Other payments deduction	250		Total payable	435 15,789	12,791
Losses of other years *	251		Total credits		
Capital gains deduction	254		Income tax deducted *	437 14,840	15,035
Northern residents	255		QC or YT abatement *	440	
Additional deductions	256		CPP/EI overpayment *	448 1,393	94
Taxable income	260 77,187	73,924	Medical expense supplement	452	
			WITB (Schedule 6)	453	
2014 Estimated			Other credits	454	
GST/HST credit			GST/HST rebate	457	
Child Tax Benefit			Instalments	476	
RRSP contribution limit	112,607.00		Provincial tax credits	479	
* More than one line is considered			Total credits	482 16,233	15,129
			Balance owing (refund)	(443)	(2,338)

CANADA)
PROVINCE OF)
BRITISH COLUMBIA)
TO WIT:)

IN THE MATTER OF

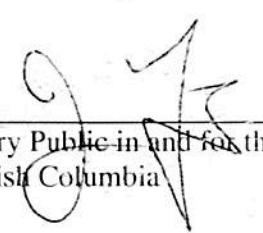
Child Support

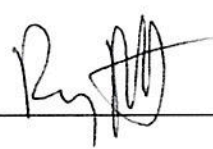
I, Ryan Bennett, presently of
1031 16th St NE in the city of
Salmon Arm, in the Province of British Columbia do
solemnly declare:

As of Feb 1/15 I will be Living in Kelowna, B.C.
and will have 50/50 custody of my kids
Jonah and Milan. Their mother Sarah Bennett
is in agreement with this declaration. Therefore
I will not be paying child support as of
Feb 1/15.

AND I make this solemn declaration, conscientiously believing it to be true and knowing
that it is of the same force and effect as if made under oath.

DECLARED before me at Salmon Arm
in the Province of British Columbia
this 30 day of DEC, 2014.


A Notary Public in and for the Province
Of British Columbia



JANE M. LETOURNEAU
P.O. BOX 3009
SALMON ARM, B.C. V1E 4R8
NOTARY PUBLIC
PHONE: (250) 832-9319

SEPARATION AGREEMENT

THIS SEPARATION AGREEMENT (the "Agreement") dated this 1 of November, 2014.

BETWEEN:

Ryan James Bennett
of Salmon Arm,
in the Province of British Columbia

("Husband")

-and-

Sarah Marisa Bennett
of Kelowna,
in the Province of British Columbia

("Wife")

BACKGROUND:

1. The Husband and the Wife (collectively the "Parties" and individually a "Party") were lawfully married on October 7th, 2000, in Pitt Meadows, British Columbia. Due to certain differences that have developed between the Parties, they agree to live separate and apart from each other, subject to the terms and conditions in this Agreement.
2. The Parties have made complete, fair and accurate disclosure to each other on all financial matters reflected in this Agreement.
3. The terms of this Agreement are intended to settle the matters addressed, but it will not be incorporated into a final decree of divorce. The Parties agree that a subsequent separation agreement will have to be made and duly incorporated into a final decree of divorce.
4. The Parties have each consulted an attorney with regards to his or her legal rights arising out of the marital relationship and the terms of this Agreement.

IN CONSIDERATION OF the mutual promises and covenants contained in this Agreement, and as well as the condition, means, needs and other circumstances of each spouse has been taken into consideration and other valuable consideration, the receipt and sufficiency of which consideration is acknowledged, the Parties agree as follows:

LIVING SEPARATE AND APART

5. The Parties have lived separate and apart since February 27, 2014. Neither Party will attend the other's living space or work without invitation or approval.

CHILDREN

6. There are 2 children of the marriage, namely:

Name:	Date of Birth:
Jonah Ryan Bennett	January 5, 2003
Milan James Bennett	January 25, 2005

PARENTING ARRANGEMENT

7. The Parties agree that joint legal guardianship is in the best interests of the children. The Parties agree that both parents are fit and proper persons to have joint responsibility for the care of the dependant children.
8. The Parties agree that the children will reside with both parents.
9. The Parties also agree that the Parties will have the following parenting time with the children:
Both parents have custody 50/50.

CHILD SUPPORT

10. Ryan James Bennett will pay child support in the amount of \$750.00 (or the amount payable pursuant to Federal Support Guidelines of Canada) monthly to Sarah Marisa Bennett. Child support payments will commence on November 1, 2014 and will be paid on the 1st day of each and every month.
11. The Parties will pay the cost of special and extraordinary expenses, such as the boys each have a cell phone at \$30 each per month. Each parent pays for one cell phone. Child support will be reviewed again in Feb. 2015., in proportion to their respective incomes as long as the child is a "child of the marriage" within the meaning of the *Divorce Act* of 1985.

12. The Parties agree that each will provide the other a copy of their income tax return and any notices of assessment and re-assessment issued, on an annual basis.
13. Neither Party can afford to maintain health insurance for the children this time.
14. Child support payments, contributions to uninsured health care costs, child care costs, additional costs, and the maintenance of health insurance will continue as long as a child is considered a "child of the marriage" pursuant to the *Divorce Act* of 1985, or as long as a child is attending an educational institution, full-time, and is 18 years old or younger.

SPOUSAL SUPPORT

15. Neither Party claims entitlement to spousal support. Both Parties expressly waive any claim to spousal support now and in the future, regardless of any change in circumstances experienced by either Party.

MARITAL HOME

16. The marital home is located at: 845 timrick crt, kelowna bc (the "Marital Home") and is owned by the Parties.
17. Ryan James Bennett will transfer his interest in the Marital Home to Sarah Marisa Bennett upon payment by Sarah Marisa Bennett of the sum of \$17,000.00.
18. Upon transfer of the Marital Home, Sarah Marisa Bennett will be solely responsible to pay all encumbrances registered against the Marital Home
19. Sarah Marisa Bennett will indemnify and hold Ryan James Bennett harmless from and against all obligations, and expenses, including reasonable attorney's fees, arising out of or relating to the Marital Home.

ASSETS

20. The Parties acknowledge that they have agreed upon a division of all assets, owned or possessed by them as marital property or separate property. The Parties are in possession of all of those assets to which each is respectively entitled. Accordingly, neither makes any claim to any assets in the possession of the other.

DEBTS

21. The Parties agree that any indebtedness secured against, or attributable to, any item of property that either Party is receiving under this Agreement will be the sole responsibility of the Party receiving the particular property.
22. Neither Party will incur any further debt or liability on the other Party's credit. Any debt accumulated as of the date of this Agreement is the debt of the individual Party, regardless if the debt was incurred as a result of joint credit.

GENERAL PROVISIONS

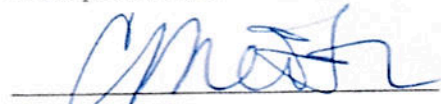
23. The Parties will promptly sign and give to the other all documents necessary to give effect to the terms of this Agreement.
24. This Agreement contains the entire agreement between the Parties about their relationship with each other. It replaces any earlier written or oral agreement between the Parties.
25. Should any portion of this Agreement be held by a court of law to be invalid, unenforceable, or void, such holding will not have the effect of invalidating or voiding the remainder of this Agreement, and the Parties agree that the portion so held to be invalid, unenforceable, or void, will be deemed amended, reduced in scope, or otherwise stricken only to the extent required for purposes of validity and enforcement in the jurisdiction of such holding.
26. The Parties may only amend this Agreement in writing after both Parties have obtained legal advice on the changes.
27. In the event that a dispute arises regarding this Agreement, the Parties will try to resolve the matter through negotiation or mediation, prior to initiating a court action.
28. Notwithstanding that the Parties acknowledge and agree that their circumstances at the execution of this Agreement may change for any reason, including but without limiting the generality of the foregoing, the passage of years, it is nonetheless their intention to be bound strictly by the terms of this Agreement at all times.
29. This Agreement creates a fiduciary relationship between the Parties in which each Party agrees to act with the utmost of good faith and fair dealing toward the other in all aspects of this Agreement.

30. The Parties agree to provide and execute such further documentation as may be reasonably required to give full force and effect to each terms of this Agreement.
31. The headings of this Agreement form no part of it, and will be deemed to have been inserted for convenience only.
32. This Agreement will be binding upon and will enure to the benefit of the Parties, their respective heirs, executors, administrators, and assigns.
33. If the Parties reconcile, the terms of this Agreement will remain in effect unless the Parties revoke it in writing.
34. This Agreement may only be terminated or amended by the Parties in writing signed by both of them.
35. The law of the Province of British Columbia will govern the interpretation of this Agreement, and the status, ownership, and division of property between the Parties wherever either or both of them may from time to time reside.

IN WITNESS WHEREOF the Parties have duly affixed their signatures on this 1 day of November, 2014.

SIGNED by Ryan James Bennett

In the presence of: Corin Meither


WITNESS


Ryan James Bennett

SIGNED by Sarah Marisa Bennett

In the presence of:


WITNESS


Sarah Marisa Bennett

ACKNOWLEDGMENT

THE PROVINCE OF BRITISH COLUMBIA

I, a Notary Public, within and for said Province, do certify that on this day came before me, Ryan James Bennett, personally known to me, whose name is signed to the foregoing Separation Agreement and so acknowledged his signatures on this Separation Agreement and that Ryan James Bennett entered into this Separation Agreement on his own free will and volition without force or duress by any Party.

Given my hand and seal this ____ day of _____, _____.

Notary Public

My Commission Expires:

(S E A L)

ACKNOWLEDGMENT**THE PROVINCE OF BRITISH COLUMBIA**

I, a Notary Public, within and for said Province, do certify that on this day came before me, Sarah Marisa Bennett, personally known to me, whose name is signed to the foregoing Separation Agreement and so acknowledged her signatures on this Separation Agreement and that Sarah Marisa Bennett entered into this Separation Agreement on her own free will and volition without force or duress by any Party.

Given my hand and seal this ____ day of _____, _____.

Notary Public

My Commission Expires:

(S E A L)