

Residential Full w/photos

1290 Lawson Avenue, Kelowna, V1Y 6T9

MLS® #: **10094667**
Zone: **Central Okanagan**

Status: **Active**
Sub Area: **GL - Glenmore**

PID: **008-745-889**

Price: **\$400,000**
Orig Price: **\$425,000**
ADOM: **16**



General Information

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

Year Built: **1969**
Yr Blt Dsc: **Approximate**
Shop/Den: **No/No**

Layout

Beds: **3**
Full Baths: **2**
Half Baths: **0**
En Suite: **No Ens. Baths**
Ttl Baths: **2**

Finished Floor Area

Main: **1383**
Above Main:
Below Main:
Basement: **1383**
Total: **2766**

Lot Information

Frontage: **120**
Depth: **75**
Irregular: **No**
Acres: **0.19**
Wtr Frnt:
Wtr Infl:
View:

Parking

Prk Cov: **1** RV Park: **Yes**
Prk Uncov: **2** Add Prk: **Yes**
Prk Spcs:
Carpport:
Grg Opt: **Single**
Grg Dsc: **Detached**

List Date: **02/27/2015**
Exp Date:
Permit Pub: **Yes**
X List F#:
TC Length:
World Property:

Hold Date:
Act Date: **02/27/2015**
P MLS.CA: **Yes**
X List C#:

Cncl Type:
Cncl Date:
Incl MLS.CA: **Yes**
Link List#:

Last Mod: **03/06/2015**
Sbj Rmv:
Incl Addr: **Yes**
Intr MLS#:

Features

Wood Stove:
Rentals: **Not Applicable**
Fireplace: **2, Gas, Insert**
Construct: **Frame - Wood**
Foundation: **Concrete**
Exterior Fin: **Stucco, Vinyl**
Water: **Municipal**
Fencing:
Pool Type:
Equip/Appl: **Dishwasher, Dryer, Refrigerator, Stove - Electric, Washer, Window Coverings**
Flooring: **Laminate**
Structures: **Deck, Shed**
Exterior Feat: **Fenced Yard, One Balcony, Underground Sprinkler**
Interior Feat: **Skylights**
Site Infl: **Central Location, Corner Site, Easy Access, Family Oriented, Flat Site, Fully Landscaped, Golf Nearby, Landscaped, Level, Park Nearby, Paved Roads, Public Transit Nearby, Recreation Nearby, Schools Nearby, Shopping Nearby**

Handicap Eq: **No**
Gated: **No**
Pets: **N/A**
Bsmt: **Full/Separate Entrance/Fully Finished**
Roof: **Tar and Gravel**
Suites Dsc:
Heat/Cool: **Forced Air**
Fuel: **Natural Gas**
Outside Area:
Sewage: **Sewer**

Rooms

Room
Living Room
Family Room
Bedroom
Laundry

L Dimensions
L1 20'10X13
B 23X15
L1 10X9
B 11'10X10

Room
Dining Room
Master Bedroom
Bathroom - Full
Nook

L Dimensions
L1 11'4X10'4
L1 12X12
L1
L1 9X6

Room
Kitchen
Bedroom
Bathroom - Full

L Dimensions
L1 12'3X9
L1 11X9'6
B

Title Held: **Freehold**
Assign Cont: **No**
Trades:
Terms Sale: **Negotiable**
Poss: **Negotiable**

Court Sale: **No**
Cont Dsc:
Title Form: **Conventional**

Fract Int:

Native Res: **No**
LR Owner: **No**
Sell Disclose:
Re-Zone:
Zone Typ:
Non-Fin Enc:
Seller Nm: **0703966 BC Ltd**
Tenant Nm:
Legal Dsc: **Lot 31, Plan KAP15718, DL 137, 410DYD**

Levies: **No Levies**
Imprv: **\$191,000.00**
Occupied By: **Tenant**
Lnd Asmnt: **\$221,000.00**
Zone STyp:
Stat Tax: **Assessed**
Taxes: **\$2,979.00**
Tax Yr: **2014**
Ttl Asmnt: **\$412,000.00**

Phone:
Ten.Phone:

List Brk: **Century 21 Assurance Realty Ltd**
List Rep: **Annette Lipkovits**
Co List Brk: **Century 21 Assurance Realty Ltd**
Co List Rep: **Maureen Yakimchuk**
Comm: **3.5% On the 1st \$100,000 and 1.5% on the remainder**

Phone: **250-869-0101**
Phone: **250-317-7567**
Phone: **250-869-0101**
Phone: **250-870-2510**

Dtl Loc: **Bernard to Richmond, on the corner of Richmond and Lawson**
Pub Rmks: **Loads of potential in this great family home or revenue property in Glenmore, just steps to Bankhead Elementary. Home has 4 bedrooms (4th bedroom does not have closet), 2 bathrooms. Corner lot, detached garage, new H/W tank. This home has loads of potential and is priced to sell!**
Rep Rmks: **All measurements are approximate please verify if important.**
Int Rmks: **Loads of potential in this great family home or revenue property in Glenmore, just steps to Bankhead Elementary. Home has 4 bedrooms (4th bedroom does not have closet), 2 bathrooms. Corner lot, detached garage, new H/W tank. This home has loads of potential and is priced to sell!**
Show Inst: **Call REALTOR®**





Information Deemed Reliable But Cannot Be Guaranteed

TITLE SEARCH PRINT

Declared Value \$ 379000

2015-02-27, 13:24:28

Requestor: Donna Webb

****CURRENT INFORMATION ONLY - NO CANCELLED INFORMATION SHOWN******Land Title District**
Land Title OfficeKAMLOOPS
KAMLOOPS**Title Number**
From Title NumberCA1168288
KW138318**Application Received**

2009-06-29

Application Entered

2009-07-07

Registered Owner in Fee Simple

Registered Owner/Mailing Address:

0703966 BC LTD., INC.NO. BC0703966
525 CARAMILLO COURT
KELOWNA, BC
V1V 2K9**Taxation Authority**

CITY OF KELOWNA

Description of Land

Parcel Identifier:

008-745-889

Legal Description:

LOT 31 DISTRICT LOT 137 OSOYOOS DIVISION YALE DISTRICT PLAN 15718

Legal Notations

NONE

Charges, Liens and Interests

Nature:

RIGHT OF WAY

Registration Number:

121950E

Registration Date and Time:

1965-11-29 14:31

Registered Owner:

CITY OF KELOWNA

Remarks:

INTER ALIA
PART ON PLAN A2828

Nature:

MORTGAGE

Registration Number:

CA1168289

Registration Date and Time:

2009-06-29 15:42

Registered Owner:

CIBC MORTGAGES INC.
INCORPORATION NO. A33457

TITLE SEARCH PRINT

Declared Value \$ 379000

2015-02-27, 13:24:28

Requestor: Donna Webb

Nature:	ASSIGNMENT OF RENTS
Registration Number:	CA1168290
Registration Date and Time:	2009-06-29 15:42
Registered Owner:	CIBC MORTGAGES INC. INCORPORATION NO. A33457

Duplicate Indefeasible Title

NONE OUTSTANDING

Transfers

NONE

Pending Applications

NONE

INFORMATION ABOUT THE PROPERTY DISCLOSURE STATEMENT RESIDENTIAL

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

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

EFFECT OF THE PROPERTY DISCLOSURE STATEMENT:

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

"The attached Property Disclosure Statement dated
Feb 26 yr. 2015 is incorporated into
and forms part of this contract."

ANSWERS MUST BE COMPLETE AND ACCURATE:

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

BUYER MUST STILL MAKE THE BUYER'S OWN INQUIRIES:

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

FOUR IMPORTANT CONSIDERATIONS:

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

Date of disclosure: February 25, 2015

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

ADDRESS/BARE-LAND STRATA LOT #: 1290 Lawson Ave
Kelowna

V1Y 6T9

(the "Premises")

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

 INITIALS

DATE OF DISCLOSURE

ADDRESS/BARE-LAND STRATA LOT #: 1290 Lawson Ave

Kelowna

V1Y 6T9

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

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

5-13 Disclosure of latent defects

(1) For the purposes of this section:

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

(a) a defect that renders the real estate

(i) dangerous or potentially dangerous to the occupants

(ii) unfit for habitation



INITIALS

DATE OF DISCLOSURE

ADDRESS/BARE-LAND STRATA LOT #: 1290 Lawson Ave

Kelowna

VIY 6T9

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

3-C - THERE IS A WRAP ON THE HEATING
DUKTS THAT MAY CONTAIN ASBESTOS.
NEVER TESTED!

I HAVE NEVER LIVED IN THE HOME.
IT HAS BEEN A RENTAL. I HAVE
ANSWERED THE QUESTIONS TO THE BEST
OF MY KNOWLEDGE

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

PLEASE READ THE INFORMATION PAGE BEFORE SIGNING.


SELLER(S)

SELLER(S)

The buyer acknowledges that the buyer has received, read and understood a signed copy of this property disclosure statement from the seller or the seller's brokerage on the _____ day of _____ yr. _____.

The prudent buyer will use this property disclosure statement as the starting point for the buyer's own inquiries.

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

BUYER(S)

BUYER(S)

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

*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®).

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, WEN SQU
 - drafting documents
 Land Title Registration fees
 Survey Certificate (if required)
 Costs of Mortgage, including mortgage company's Lawyer/Notary,
 - appraisal (if applicable)
 - Land Title Registration fees,
 Fire Insurance Premium,
 Sales Tax (if applicable),
 Property Transfer Tax,
 Goods and Services Tax.

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



CONTRACT OF PURCHASE AND SALE

BROKERAGE: Royal LePage Kelowna DATE: March 14, 2015
 ADDRESS: #1 - 1890 Cooper Road Kelowna PC: V1Y 8B7 PHONE: (250) 860-1100
 PREPARED BY: Nicolle Mesenbrink MLS® NO: 10094667

SELLER: <u>0703966 BC Ltd</u>	BUYER: <u>William Brandon Walker</u>
SELLER: _____	BUYER: <u>Stephanie Delise Barberie Walker</u>
ADDRESS: <u>1290 Lawson AVE</u>	ADDRESS: <u>1601 Feedham Ave</u>
	<u>Kelowna, BC</u>
Kelowna PC: <u>V1Y 6T9</u>	PC: <u>V1P 1M8</u>
PHONE: _____	PHONE: _____
RESIDENT OF CANADA NON-RESIDENT OF CANADA	OCCUPATION: _____
as defined under the <i>Income Tax Act</i>	

PROPERTY:

1290 Lawson AVE
 UNIT NO. _____ ADDRESS OF PROPERTY _____
Kelowna V1Y 6T9
 CITY/TOWN/MUNICIPALITY POSTAL CODE
008-745-889
 PID OTHER PID(S) _____
Lot 31, Plan KAP15718, DL 137, 410DYD
 LEGAL DESCRIPTION

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

- 1. PURCHASE PRICE:** The purchase price of the Property will be _____
Four Hundred Thousand Two Hundred
 _____ DOLLARS \$ 400,200.00 (Purchase Price)
- 2. DEPOSIT:** A deposit of \$ 20,000.00 which will form part of the Purchase Price, will be paid **within 24 hours of acceptance** unless agreed as follows:
Upon Final Subject Removal

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 Royal LePage Kelowna 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.

SDW
 INITIALS

1290 Lawson AVE
PROPERTY ADDRESS

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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:
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 refundable in accordance with the *Real Estate Services Act*.

4. **COMPLETION:** The sale will be completed on April 15, yr. 2015
(Completion Date) at the appropriate Land Title Office.
5. **POSSESSION:** The Buyer will have vacant possession of the Property at _____ m. on April 16, 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 April 16, yr. 2015 (Adjustment Date).
7. **INCLUDED ITEMS:** The Purchase Price includes any loadings, 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, **INCLUDED:**
Fridge, Stove, Dishwasher, washer, Dryer

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 March 14, yr. 2015
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 disbursement.
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.

INITIALS

1290 Lawson AVE

Kelowna

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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 of 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 in full CBA Standard Undertakings to pay out and discharge the financial charges, and remit the balance, if any, to the Buyer.
- 15. COSTS:** The Buyer will bear all costs of the conveyance and, if applicable, legal 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®*.

BC	SDW		
INITIALS			

1290 Lawson AVE

Kelowna

V1Y 6T9

PAGE 4 of 6 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

Annette Lipkovits who is licensed in relation to Century 21 Assurance Realty Ltd

DESIGNATED AGENT/LICENSEE

BROKERAGE

B. the Buyer has an agency relationship with

Nicolle Mosenbrink who is licensed in relation to Royal LePage Kelowna

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 8 o'clock p.m. on March 14, yr. 2015 (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

BUYER
14/2015 5:37:22 PM
BUYER
14/2015 5:38:36 PM

SEAL William Brandon Walker

PRINT NAME

SEAL Stephanie Delise Barberie Walker

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

March 14

yr. 2015

X
WITNESS

X
WITNESS

SELLER

SELLER

SEAL 0703966 BC Ltd

PRINT NAME

SEAL

PRINT NAME

*PREC represents Personal Real Estate Corporation

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BC2057 REV. 01/14 NOV 2013

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WEBForms® Jan/2014



THE CANADIAN
BAR ASSOCIATION
of British Columbia Branch

CONTRACT OF PURCHASE AND SALE ADDENDUM

MLS® NO. 10094667

DATE: March 14, 2015

PAGE 5 of 5 PAGES

1290 Lawson AVE		Kelowna	V1Y 6T9
RE: ADDRESS			
Lot 31, Plan KAP15718, DL 137, 410DYD			
LEGAL DESCRIPTION:			
008-745-889			
PID	OTHER PID(S)		

FURTHER TO THE CONTRACT OF PURCHASE AND SALE DATED March 14, 2015
 MADE BETWEEN William Brandon Walker Stephanie Delise Barberie Walker AS BUYER, AND
 0703966 BC Ltd AS SELLER AND COVERING
 THE ABOVE-MENTIONED PROPERTY, THE UNDERSIGNED HEREBY AGREE AS FOLLOWS:

1. TITLE SEARCH

Subject to the Buyer(s) on or before March 21, 2015 searching and approving title to the property against the presence of any charge or other feature, whether registered or not, that may reasonably affect the property's use or value. The Buyer(s) are advised to obtain title insurance. This condition is for the sole benefit of the Buyer(s).

2. PROPERTY DISCLOSURE STATEMENT

Subject to the Buyer(s) on or before March 21, 2015 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. This condition is for the sole benefit of the Buyer(s).

3. HOME & PROPERTY INSPECTION

Subject to the Buyer(s), at the Buyer's expense, obtaining and approving a Home & Property Inspection Report on the property by March 21, 2015 from a Home Inspector of the Buyer's choice. The Seller agrees to allow access to the property upon reasonable notice. This condition is for the sole benefit of the Buyer(s).

4. BUYER FINANCING

Subject to a FIRST MORTGAGE being made available to the Buyer(s) at current interest rates by March 21, 2015. This condition is for the sole benefit of the Buyer(s).

X WITNESS		BUYER	William Brandon Walker PRINT NAME
X WITNESS		BUYER	Stephanie Delise Barberie Walker PRINT NAME
X WITNESS		SELLER	0703966 BC Ltd PRINT NAME
X WITNESS		SELLER	

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 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 (MLSP®).



Okanagan Mainline Real Estate Board

THE CANADIAN
BAR ASSOCIATION
and its member firms

CONTRACT OF PURCHASE AND SALE ADDENDUM

MLS® NO.: 10094667

DATE: March 14, 2015

PAGE 1 of 2 PAGES

1290 Lawson AVE Kelowna V1Y 6T9

RE: ADDRESS

Lot 31, Plan KAP15718, DL 137, 410DYD

LEGAL DESCRIPTION:

008-745-889

PID

OTHER PID(S)

FURTHER TO THE CONTRACT OF PURCHASE AND SALE DATED March 14, 2015

MADE BETWEEN William Brandon Walker Stephanie Delise Barberie Walker AS BUYER, AND

0703966 BC Ltd AS SELLER AND COVERING

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

5. INSURANCE

Subject to the Buyer(s) obtaining approval for FIRE/PROPERTY Insurance, satisfactory to the Buyer(s), on the property by March 21st 2015. This condition is for the sole benefit of the Buyer(s).

6. LEGAL ADVICE

Subject to the Buyers obtaining and approving independent Legal Advice concerning the transaction by March 21, 2015. This condition is for the sole benefit of the Buyer(s).

The Sellers confirm that the Tenant will have vacated the property by the possession date. Any possessions left by the tenant will be dealt with by the seller in accordance to the Tenancy act.

X

WITNESS

Authentic

BUYER

3/14/2015 5:37:40 PM

Authentic

BUYER

3/14/2015 5:38:38 PM

Authentic

SELLER

Authentic

SELLER

Authentic

SELLER

SEAL

William Brandon Walker

PRINT NAME

SEAL

Stephanie Delise Barberie Walker

PRINT NAME

SEAL

0703966 BC Ltd

PRINT NAME

SEAL

PRINT NAME

*PREC represents Personal Real Estate Corporation

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BC2005 REV SEPT/14

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WEBForms® Aug/2014

Reno List

Upstairs

- adding laundry
- new flooring throughout
- new paint and trim
- refacing fireplace
- renovating bathroom
- taking out wall between kitchen & living room
- renovating kitchen
- putting in gas stove
- adding AC unit
- french doors

Downstairs

- two bedroom suite
- adding a kitchen
- moving walls
- renovating bathroom
- putting in new entrance
- new flooring
- new paint and trim

Maybe's List

- redoing windows up and down
- outside paint job
- adding shutters
- changing front rail
- landscaping - tree removal and new fence in backyard
- anything discussed by the inspector

print this page

account summary

Welcome STEPHANIE WALKER

Your customer number is: 0007763980

Last signed in: March 07, 2015 - 12:49 EST

accounts & products	bank card designation	funds available	balance ?
no fee bank account [0077706547]	Chequing	\$44.44	\$44.44
Interest Plus savings account [0083531996]		\$115,079.39	\$115,079.39

†President's Choice Financial services are provided by the direct banking division of CIBC. President's Choice Financial MasterCard is provided by President's Choice Bank.



Date	Name	Social insurance No.	Tax year	Tax centre
Apr 28, 2014	STEPHANIE WALKER	736 754 821	2013	Surrey BC V3T 5E1

Summary

025261

Line	Description	\$ Amount
150	Total income	6,536
	Deductions from total income	150
236	Net income	6,386
260	Taxable income	6,386
350	Total federal non-refundable tax credits	1,678
6150	Total British Columbia non-refundable tax credits	527
420	Net federal tax	0.00
421	CPP contributions payable	300.60
435	Total payable	300.60
437	Total income tax deducted	0.00
482	Total credits	0.00
	(Total payable minus Total credits)	300.60
	Balance from this assessmentDR	300.60
	Balance dueDR	300.60
	(Please see the explanation page)	

Andrew Trausch
Commissioner of Revenue

Date Apr 28, 2014	Name STEPHANIE WALKER	Social insurance No. 736 754 821	Tax year 2013	Tax centre Surrey BC V3T 5E1
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Your 2014 RRSP/PRPP Deduction Limit Statement

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

RRSP/PRPP deduction limit for 2013	\$2,217
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	\$2,217
Plus: 18% of 2013 earned income of \$6,536 = (max. \$24,270)	\$1,176
Minus: 2013 pension adjustment	\$0
	\$1,176 *
	\$3,393
Minus: 2014 net past service pension adjustment	\$0
Plus: 2014 pension adjustment reversal	\$0
Your RRSP/PRPP deduction limit for 2014	\$3,393 *(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.

2013 Tax Return Summary

Taxpayer personal information		Spousal information	
SIN	736 754 821	SIN	738 098 375
Name	Walker, Stephanie	Name	Walker, Brandon
Care of		Birthdate	1989/04/20
Street address	1601 Feedham Avenue	Apt #	
P.O. Box, R.R.			
City	Kelowna	Filing	
Province	BC	Province of residence on 2013/12/31	
Postal code	V1P 1M8	British Columbia	
Home phone	(250) 859-7364	Apply for GST/HST credit?	
Birthdate	1990/01/09	☐ Yes ☒ No	
Marital status	Married	EFILE this return?	
		☒ Yes ☐ No	
		Is return discounted?	
		☐ Yes ☒ No	
		Use preparer address for:	
		Nothing	

Total Income

Self-employment income

Business income Gross 162 27,438/23

Net 135 6,536/43

Total Income 160 6,536/43 ▶ 6,536/43

Net Income

Deduction for CPP or QPP contributions on self-employment and other earnings (attach Schedule 8 or Form RC381, whichever applies)

Add lines 207 to 224, 229, 231 and 232.

222 150/30

233 150/30 ▶ 150/30

Net Income 235 6,386/13

Taxable Income

Taxable income 260 6,386/13

Non-refundable tax credits

Basic personal amount

claim \$11,038 300 11,038/00

CPP or QPP contributions on self-employment and other earnings

310 150/30 *

Add lines 1 to 26

335 11,188/30

Multiply the amount on line 26 by 15%

= 338 1,678/24

Total federal non-refundable tax credits: 27 and 28. 350 1,678/24

Refund or Balance owing

CPP contributions payable on self-employment and other earnings (attach Schedule 8 or Form RC381, whichever applies)

421 300/61

Total payable 435 300/61 *

Total credits 482 ▶

Total payable minus total credits 300/61

Balance owing 485 300/61 *

3,393/00

2014 Estimated

RRSP contribution limit

Prepared without audit based on information provided by the taxpayer.



Income Tax and Benefit Return

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

BC 7

Identification

First name and initial		
Stephanie		
Last name		
Walker		
Care of		
Mailing address: Apt No - Street No Street name		
1601 Feedham Avenue		
PO Box	RR	
City	Prov./Terr.	Postal Code
Kelowna	BC	V1P 1M8

Information about your residence

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

If your province or territory of residence changed in 2013, enter the date of your move.

Is your home address the same as your mailing address? ☐ Yes ☐ No

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 you

Enter your social insurance number (SIN) 736 754 821

Enter your date of birth: Year/Month/Day
1990/01/09

Your language of correspondence: English ☒ Français ☐

Votre langue de correspondance : ☒ ☐

Is this return for a deceased person?

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

Your marital status on December 31, 2013

(see the "Marital status" section in the guide for details)

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

Information about your spouse or

common-law partner (if you ticked box 1 or 2 above)

Enter his or her social insurance number: 738 098 375

Enter his or her first name: Brandon

Enter his or her net income for 2013
to claim certain credits: 38,536.99

Enter the amount of UCCB included on line 117
of his or her return: _____

Enter the amount of UCCB repayment included
on line 213 of his or her return: _____

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

Do not use this area

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Do not use this area	172					171			
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Statement of Business or Professional Activities

Protected B
when completed

Identification

Your name Walker, Stephanie		Your social insurance number 736 754 821	
Business Name Love it Again		Account Number (15 characters) RT	
Business address			
Number Street, P.O. Box		Apartment or suite	
1601 Feedham Avenue			
City Kelowna		Province or territory BC	Postal code V1P 1M8
Fiscal Period From: Year/Month/Day 2013/01/01 to: 2013/12/31 Calendar Year		Was 2013 your last year of business? Yes ☐ No ☒	
Main product or service Clothing Designer		Industry code 315289 (see the appendix in Guide T4002)	
Tax shelter identification number TS	Partnership Business Number (9 digits)		Your percentage of the partnership 100.0000 %
Name and address of person or firm preparing this form Sarah Sabo, CPA, CMA Aries Accounting 877 Anders Road West Kelowna, British Columbia V1Z 1K2			

Internet business activities

How many Internet webpages and websites does your business earn income from? Enter "0" if none.	1
Provide the main webpage or site address(es) (also known as URL address(es)): http://	
Percentage of your gross income generated from the webpages and websites. (If no gross income was generated from the Internet, enter "0")	%

Prepared solely for income tax purposes without audit or review from information provided by the taxpayer

Canada Revenue Agency
Agence du revenu
du Canada

Canada

2012 Assessment - 09 MAY 2013

March 15, 2015

STEPHANIE WALKER

Date of birth

09 JAN 1990

Tax year

2012

Province of residence

BC

Language on file

ENGLISH

Filing date

30 APR 2013

Taxing province

BC

Marital status

MARRIED

Date of assessment

09 MAY 2013**Total income**

		\$ Amount
Other income	130	750
Total income	150	750

Net income

		\$ Amount
Net income before adjustments	234	750
Net income	236	750

Taxable income

		\$ Amount
Taxable income	260	750

Refund or Balance owing

		\$ Amount
Balance from this assessment	---	0.00

Federal Tax**Schedule 1*****Federal non-refundable tax credits***

		\$ Amount
Basic personal amount - federal	300	10,822
Non-refundable tax credits (excluding donations)	335	10,822
Net non-refundable tax credits	338	1,623
Total federal non-refundable tax credits	350	1,623

Federal Tuition, Education and Textbook Amounts**Schedule
11**

		\$ Amount
Eligible tuition fees paid	320	5,860
Education and textbook amounts according to number of months from column C of Forms T2202, T2202A, TL11A, and TL11C	322	4,650

British Columbia Tax**BC428*****Non-refundable tax credits***

		\$ Amount
Basic personal amount - provincial/territorial	5804	11,354
Non-refundable tax credits (excluding donations)	5880	11,354
Net non-refundable tax credits	5884	574
Provincial or Territorial non-refundable tax credits	6150	574

Provincial/Territorial Tuition and Education Amounts**Schedule
S11**

		\$ Amount
Eligible tuition fees paid	5914	5,860.00
Education amount for number of months of full-time attendance in accordance with column C of Forms T2202 and T2202A	5918	2,000.00
Provincial or territorial tuition and education amounts you are transferring	5920	5,000

Federal Jacket Outline – 2012

Identification

First name and initial
STEPHANIE

Last name
WALKER

Mailing address: Apt No – Street No Street name
17782 JUNIPER COVE ROAD

PO Box **RR**

City
LAKE COUNTRY

Prov./Terr. Postal code
BC V4V 1B8

Country

Information about you

Social insurance number (SIN): **736 754 821**

Date of birth: **1990-01-09**

Date of death:

Language of correspondence:

English ☒ Français ☐

Marital status on December 31, 2012:

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

Information about your spouse

His or her SIN: **738 098 375**

His or her first name: **BRANDON**

His or her net income for 2012: **41,905.70**

His or her UCCB income:

Amount of UCCB repayment included
on line 213 of his or her return:

He or she was self-employed in 2012: **1**

Information about your residence

Province of residence on Dec. 31: **British Columbia**

Province where you reside (if diff.):

Province of self-employment:

Date of entry or departure

Other information

Elections Canada: Yes ☐ No ☒

Elections Canada: Canadian citizen Yes ☒ No ☐

Foreign property over CAN \$100,000: Yes ☐ No ☒

GST/HST credit and provincial benefits

Total income

Other Income **130** **750.00**
Total income **160** **750.00**

Net income

Net income **236** **750.00**

Taxable income

Taxable income **280** **750.00**

Refund or balance owing

Total payable **436**

Balance owing/Refund (-)



Date	Name	Social insurance No	Tax year	Tax centre	
Apr 28, 2014	BRANDON WALKER	738 098 375	2013	Surrey BC	V3T 5E1

340728087294

Summary

Line	Description	\$ Amount
150	Total income	45,136
	Deductions from total income	6,600
236	Net income	38,536
260	Taxable income	38,536
350	Total federal non-refundable tax credits	5,205
6150	Total British Columbia non-refundable tax credits	1,802
420	Net federal tax	574.61
428	Net British Columbia tax	173.29
435	Total payable	747.90
437	Total income tax deducted	3,753.26
482	Total credits	3,753.26
	(Total payable minus Total credits)	3,005.36
	Balance from this assessment	CR 3,005.36
	Refund	CR 3,005.36

Andrew Treusch
Commissioner of Revenue

Your 2014 RRSP/PRPP Deduction Limit Statement

RRSP/PRPP deduction limit for 2014 – Amount (A) is the maximum amount you can deduct on your 2014 return for:

- your unused RRSP/PRPP contributions (**amount B**) that are available for 2014; and
- RRSP/PRPP contributions you make from March 4, 2014, to March 2, 2015.

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

Unused RRSP/PRPP contributions – Amount (B) is your unused RRSP/PRPP contributions at the end of 2013 that are available for 2014. You either could not deduct this amount, or you chose not to deduct it on a previous-year return. Report **amount (B)** on line 1 of your 2014 Schedule 7.

Tax on RRSP/PRPP excess contributions – You may have to pay a tax of 1% per month on RRSP/PRPP excess contributions if your unused RRSP/PRPP contributions (**amount B**) plus any additional contributions you may make from March 4, 2014, to December 31, 2014, exceed your RRSP/PRPP deduction limit for 2014 (**amount A**). If you have RRSP/PRPP excess contributions, see "Tax on RRSP/PRPP excess contributions" in Chapter 2 of Guide T4040, *RRSPs and Other Registered Plans for Retirement*.

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

2013 Tax Return Summary

Taxpayer personal information		Spousal information	
SIN	738 098 375	SIN	736 754 821
Name	Walker, Brandon	Name	Walker, Stephanie
Care of		Birthdate	1990/01/09
Street address	1601 Feedham Avenue		
P.O. Box, R.R.			
City	Kelowna		
Province	BC		
Postal code	V1P 1M8		
Home phone	(250) 859-7384		
Birthdate	1989/04/20		
Marital status	Married		

Filing	
Province of residence on 2013/12/31	British Columbia
Apply for GST/HST credit?	☒ Yes ☐ No
EFILE this return?	☒ Yes ☐ No
Is return discounted?	☐ Yes ☒ No
Use preparer address for:	Nothing

Total income

Employment income (box 14 on all T4 slips)

Interest and other investment income (Attach Schedule 4)

101	44,538.38	
121	598.61	
Total Income 160	45,136.99	45,136.99

Net income

RRSP deduction /pooled registered pension plan (PRPP) deduction (see Schedule 7 and attach receipts)

Add lines 207 to 224, 229, 231 and 232.

208	6,600.00	
233	6,600.00	
Net income 236	38,536.99	38,536.99

Taxable income

Taxable income 260	38,536.99	
---------------------------	------------------	--

Non-refundable tax credits

Basic personal amount

Spouse or common-law partner amount (if negative, enter "0")

CPP or QPP contributions through employment

Employment Insurance premiums from box 18 on all T4 slips

Canada employment amount (see the guide)

Public transit passes amount (see the guide)

Amounts transferred from your spouse or common-law partner (Attach Schedule 2)

Medical expenses (attach receipts)

Minus: \$2,162 or 3% of line 236, whichever is less

Subtotal

Add lines 30 and 31.

Add lines 1 to 26

Multiply the amount on line 26 by 15%

Donations and gifts

claim \$11,038 300	11,038.00	
303	4,651.87	
(maximum \$2,356.20) 308	2,031.37	•
(maximum \$891.12) 312	830.98	•
(maximum \$1,117) 363	1,117.00	•
364	54.00	•
326	4,210.20	
330	1,367.20	
	1,156.11	
	211.09	30
	211.09	332
	211.09	335
	24,144.51	

= 338	3,621.68	
Credit 349	1,583.90	

Total federal non-refundable tax credits: 27 and 28. 350	5,205.58	
---	-----------------	--

Refund or Balance owing**Provincial or territorial tax**

Total income tax deducted (from all information slips)

Net federal tax. 420	574.97	
428	172.93	
Total payable 436	747.90	•
437	3,753.26	•
Total credits 482	3,753.26	▶
Total payable minus total credits	(3,005.36)	
Refund 484	3,005.36	•

2014 Estimated

GST/HST credit

Provincial tax credit

RRSP contribution limit

Annual	33.00	
Annual	89.00	

Quarterly		
Quarterly	25.00	
	15,818.00	

Prepared without audit based on information provided by the taxpayer.

**Income Tax and Benefit Return**

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

BC 7

Identification

First name and initial Brandon		
Last name Walker		
Care of		
Mailing address: Apt No – Street No Street name 1601 Feedham Avenue		
PO Box		RR
City Kelowna	Prov./Terr. BC	Postal Code V1P 1M8

Information about you

Enter your social insurance number (SIN)	738 098 375
Enter your date of birth:	Year/Month/Day 1989/04/20
Your language of correspondence:	English ☒ Français ☐
Votre langue de correspondance :	☒ ☐

Is this return for a deceased person?

If this return is for a deceased person, enter the date of death:	Year/Month/Day
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Your marital status on December 31, 2013

(see the "Marital status" section in the guide for details)

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

Information about your residence

Enter your province or territory of residence on December 31, 2013 :	British Columbia
If your province or territory of residence changed in 2013, enter the date of your move.	
Is your home address the same as your mailing address?	☐ Yes ☐ No
Enter the province or territory where you currently reside if it is not the same as your mailing address above:	
If you were self-employed in 2013, enter the province or territory of self-employment:	
If you became or ceased to be a resident of Canada for income tax purposes in 2013, enter the date of:	
Month/Day entry	Month/Day departure

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

Enter his or her social insurance number:	738 754 821
Enter his or her first name:	Stephanie
Enter his or her net income for 2013 to claim certain credits:	6,388.13
Enter the amount of UCCB included on line 117 of his or her return:	
Enter the amount of UCCB repayment included on line 213 of his or her return:	
Tick this box if he or she was self-employed in 2013:	1 ☒

Do not use this area

Do not use this area	172					171				
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Date	Name	Social insurance No.	Tax year	Tax centre
May 21, 2013	BRANDON WALKER	738 098 375	2012	Surrey BC V3T 5E1

Summary

017610.

Line	Description	\$ Amount
150	Total income	41,905
236	Net income	41,905
260	Taxable income	41,905
350	Total federal non-refundable tax credits	6,285
6150	Total British Columbia non-refundable tax credits	2,141
420	Net federal tax	0.00
428	Net British Columbia tax	108.73
435	Total payable	108.73
437	Total income tax deducted	0.00
482	Total credits	0.00
	(Total payable minus Total credits)	108.73
	Balance from this assessmentDR	108.73
	Balance dueDR	108.73
	(Please see the explanation page)	

Andrew Treusch
Commissioner of Revenue

Date	Name	Social insurance No.	Tax year	Tax centre
May 21, 2013	BRANDON WALKER	738 098 375	2012	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	\$6,860
Minus: Allowable RRSP contributions deducted for 2012	\$0
Unused RRSP deduction limit at the end of 2012	\$6,860
Plus: 18% of 2012 earned income of \$41,905 = (max. \$23,820)	\$7,542
Minus: 2012 pension adjustment	\$0
	\$7,542 *
	\$14,402
Minus: 2013 net past service pension adjustment	\$0
Plus: 2013 pension adjustment reversal	\$0
Your RRSP deduction limit for 2013	\$14,402 *(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.

Federal Jacket Outline – 2012

Identification First name and initial BRANDON Last name WALKER Mailing address: Apt No – Street No Street name 17782 JUNIPER COVE ROAD PO Box _____ RR _____ City LAKE COUNTRY Prov./Terr. Postal code BC V4V 1B8 Country 		Information about you Social insurance number (SIN): 738 098 375 Date of birth: 1989-04-20 Date of death: _____ Language of correspondence: English ☒ Français ☐ Marital status on December 31, 2012: 1 ☒ Married 2 ☐ Living common law 3 ☐ Widowed 4 ☐ Divorced 5 ☐ Separated 6 ☐ Single	
Information about your residence Province of residence on Dec. 31: British Columbia Province where you reside (if diff.): _____ Province of self-employment: _____ Date of entry _____ or departure _____		Information about your spouse His or her SIN: 736 754 821 His or her first name: STEPHANIE His or her net income for 2012: 750 0 His or her UCCB income: _____ Amount of UCCB repayment included on line 213 of his or her return: _____ He or she was self-employed in 2012: 1	
Total income Employment income (box 14 on all T4 slips) 101 41,905 70 Total income 150 41,905 7		Other information Elections Canada: Yes ☐ No ☒ Elections Canada: Canadian citizen Yes ☒ No ☐ Foreign property over CAN \$100,000: Yes ☐ No ☒ GST/HST credit and provincial benefits 243 1	
Net income Net income 236 41,905 7		Taxable income Taxable Income 280 41,905 7	
Refund or balance owing Net federal tax (attach Schedule 1, even if the result is "0") 420 0 0 Provincial or territorial tax (other than Quebec provincial tax) 428 108 7 Total payable 438 108 7 Balance owing/Refund (-) 108 7			