APPRAISAL WEST REAL ESTATE CORP.
Box 30001, RPO Glenpark, Kelowna, BC

File No. 1605-ROB-ev

APPRAISAL OF

APPRAISAL OF A STRATA TOWNHOUSE

LOCATED AT:

30-10724 Bottom Wood Lake Road
Lake Country, BC V4V2T3

FOR:

Coast Capital Savings Credit Union - Broker Orders
15117 - 101 Avenue
Surrey, BC V3R 8P7

BORROWER:

Javier & Perla Robles

AS OF:

19-May-2016

BY:

Ed Villeneuve

RESIDENTIAL APPRAISAL REPORT

CLIENT REF #: 45583
SOLIDIFI ORDER #: OR0638303

APPRAISAL OF A STRATA TOWNHOUSE

APPRAISER FILE #: 1605-ROB-ev

CLIENT

CLIENT:	Coast Capital Savings Credit Union - Broker Orders
ATTENTION:	
ADDRESS:	15117 - 101 Avenue Surrey, BC V3R 8P7
E-MAIL:	
PHONE:	604-517-7400
FAX:	604-517-7405

APPRAISER

APPRAISER:	Ed Villeneuve
COMPANY:	Appraisal West Real Estate Corp.
ADDRESS:	Box 30001 RPO Glenpark Kelowna, BC
E-MAIL:	ed@appraisalwest.com
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SUBJECT

PROPERTY ADDRESS: 30-10724 Bottom Wood Lake Road CITY: Lake Country PROVINCE: BC POSTAL CODE: V4V2T3

COMPLEX / DEVELOPMENT NAME: Vivid Park

LEGAL DESCRIPTION: Proposed Lot 30, Plan EPS2203, District Lot 169, LD 41, ODYD.

PIN/PID: Not yet registered. SOURCE: BC Assessment

MUNICIPALITY AND DISTRICT: Lake Country District Municipality MLS DISTRICT: Winfield MLS #:

ASSESSMENT: ☐ N/A Land $ 0 Imps $ 0 Total $ 0 ASSESSMENT DATE: 01-JUL- 2015 Taxes $ NA Year 2015

ASSESSMENT COMMENT: The property has not yet been assessed.

EXISTING USE: Residential Condominium; OCCUPIED BY: Vacant;

ASSIGNMENT

APPLICANT: Javier & Perla Robles

PURPOSE OF THE APPRAISAL: [X] To estimate market value (see definition herein) or ☐ Other

INTENDED USE OF THE APPRAISAL: Purchase Financing Purposes only Other Intended Use:

INTENDED USERS (by name or type): Coast Capital Savings Credit Union

REQUESTED BY: ☐ Client above [X] Other Origination Mortgage for Coast Capital Savings Credit Union c/o Solidifi

THIS APPRAISAL REPORT REPRESENTS THE FOLLOWING VALUE: (if not current, see comments) [X] Current ☐ Retrospective ☐ Prospective

☐ Update of original report completed on ______ with an effective date of ______ File No. ______

PROPERTY RIGHTS APPRAISED: [X] Fee Simple ☐ Leasehold ☐ Other (see comments) OTHER OWNERSHIP: ☐ Cooperative [X] Condominium/Strata ☐ Co-ownership ☐ Other

PROPERTY RIGHTS COMMENT: OTHER OWNERSHIP COMMENT:

FIRST NATIONS LAND / RESERVE: ☐ Yes [X] No ☐ Unknown

MAINTENANCE FEE (if applicable): $ 157 [X] Monthly ☐ Annually Comment: From developer information.

SPECIAL ASSESSMENTS: ☐ Yes [X] No ☐ Unknown If yes, comment:

IS THE SUBJECT A FRACTIONAL INTEREST, PHYSICAL SEGMENT OR PARTIAL HOLDING? [X] No ☐ Yes (if yes, see comments)

VALUE APPROACHES USED IN THE DEVELOPMENT OF THIS APPRAISAL: [X] DIRECT COMPARISON APPROACH ☐ COST APPROACH ☐ INCOME APPROACH ☐ OTHER

EXTRAORDINARY ASSUMPTIONS & LIMITING CONDITIONS — An extraordinary assumption or limiting condition has been invoked in this appraisal report. [X] YES ☐ NO If yes, see attached addendum.

HYPOTHETICAL CONDITIONS — An hypothetical condition has been invoked in this appraisal report. [X] YES ☐ NO If yes, see attached addendum.

JURISDICTIONAL EXCEPTION — A jurisdictional exception has been invoked in this appraisal report. ☐ YES [X] NO If yes, see attached addendum.

NEIGHBOURHOOD

NATURE OF DISTRICT: [X] Residential ☐ Commercial ☐ Industrial ☐ Agricultural ☐ Other

TYPE OF DISTRICT: [X] Urban ☐ Suburban ☐ Rural ☐ Recreational ☐ Agricultural

TREND OF DISTRICT: ☐ Improving [X] Stable ☐ Transition ☐ Deteriorating

BUILT-UP: [X] Over 75% ☐ 25 - 75% ☐ Under 25% ☐ Rural ☐ Other

CONFORMITY Age: [X] Newer ☐ Similar ☐ Older

Condition: ☐ Superior [X] Similar ☐ Inferior

Size: ☐ Larger [X] Similar ☐ Smaller

OVERALL NEIGHBOURHOOD RATING: ☐ Excellent [X] Good ☐ Average ☐ Fair ☐ Poor

	From	To
AGE RANGE OF PROPERTIES (years):	1	47
PRICE RANGE OF PROPERTIES:	$ 230,000	$ 1,000,000

MARKET OVERVIEW: Supply: ☐ Good [X] Average ☐ Poor

Demand: [X] Good ☐ Average ☐ Poor

PRICE TRENDS: [X] Increasing ☐ Stable ☐ Declining

SUMMARY: Includes value trends, market appeal, neighbourhood boundaries, proximity to employment and amenities, apparent adverse influences in the area, if any (e.g. railroad tracks, unkempt properties, major traffic arteries, Hydro facilities, anticipated public or private improvements, commercial/industrial sites, landfill sites, etc.)

WINFIELD area of Lake Country District Municipality is a growing residential & agricultural area approximately 15 miles north of Kelowna City centre along Hwy 97. It's approx. boundaries is that area lying east of Camp Road, north of the north end of Duck Lake, south of the south end of Wood Lake & incl. Indian Reserve #7. It has most amenities including public transportation, shopping, schools and recreation facilities. The area is developing. The 4 lane Hwy 97 affords easy access to and from Kelowna and Vernon. The area is popular, affordable and family oriented. No adverse influences were observed.

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SITE

SITE DIMENSIONS: Strata

SITE AREA: NA ☐ Sq. Ft. ☐ Sq. M. ☒ Acres ☐ Hectares

SOURCE: CORD Mapping/BCA

TOPOGRAPHY: Level

CONFIGURATION: Irregular

ZONING: ☒ Residential ☐ Commercial ☐ Agricultural ☐ Other (see comments)

The site is zoned RM2-Low density row housing.

Source: CORD Mapping/BCA

DOES EXISTING USE CONFORM TO ZONING? ☒ YES ☐ NO (see comments)

TITLE SEARCHED: ☐ YES ☒ NO

KNOWN EASEMENTS: ☐ Utility ☐ Access ☒ Unknown ☐ Other (see comments)

UTILITIES: ☒ Telephone ☒ Sanitary Sewer ☐ Storm Sewer ☒ Natural Gas ☐ Septic ☐ Open Ditch ☐ Propane ☐ Other

WATER SUPPLY: ☒ Municipal ☐ Private Well ☐ Communal Well ☐ Other

FEATURES: ☐ Gravel Road ☒ Paved Road ☐ Lane ☒ Sidewalk ☒ Curbs ☒ Street Lights ☒ Cablevision ☐ Other

ELECTRICAL: ☐ Overhead ☒ Underground ☐ Other

DRIVEWAY: ☒ Private ☒ Mutual ☐ None ☒ Single ☒ Double ☐ Underground ☐ Laneway ☐ Other

DRIVEWAY SURFACE: ☒ Asphalt ☒ Concrete ☐ Stone ☐ Gravel ☐ Brick ☐ Other (see comments)

PARKING: ☒ Garage ☐ Carport ☒ Driveway ☒ Street ☐ N/A

LANDSCAPING: ☐ Good ☒ Average ☐ Fair ☐ Poor ☐ N/A

CURB APPEAL: ☒ Good ☐ Average ☐ Fair ☐ Poor

ACCESS: ☒ Year Round ☐ Seasonal ☐ Water ☐ Private ☐ Gated

SITE COMMENTS

COMMENTS: (Includes any positive and negative features such as conformity with zoning, effects of known easements, known restrictions on title, such as judgements or liens, effect of assemblage, any known documentation of environmental contamination, etc.)

See Attached Addendum

ADVERSE INFLUENCES

ADVERSE INFLUENCE (Indicate any features that negatively impact the property valuation:):

Are there any adverse influences: ☐ Yes ☒ No

ADVERSE INFLUENCES				APPLICABLE TO: NEIGHBOURHOOD	SITE	IMPROVEMENTS
Part of Rental Pool:	☐ Yes	☐ No	☐ Unknown	☐	☐	☐
Student Rental:	☐ Yes	☐ No	☐ Unknown	☐	☐	☐
Illegal Rental Unit:	☐ Yes	☐ No	☐ Unknown	☐	☐	☐
Commercial Component:	☐ Yes	☐ No	☐ Unknown	☐	☐	☐
Rooming House:	☐ Yes	☐ No	☐ Unknown	☐	☐	☐
Hotel Component:	☐ Yes	☐ No	☐ Unknown	☐	☐	☐
Laneway Housing:	☐ Yes	☐ No	☐ Unknown	☐	☐	☐
Carriage House:	☐ Yes	☐ No	☐ Unknown	☐	☐	☐
Conversion:	☐ Yes	☐ No	☐ Unknown	☐	☐	☐
Agricultural or Farm Use:	☐ Yes	☐ No	☐ Unknown	☐	☐	☐
Wind Turbine:	☐ Yes	☐ No	☐ Unknown	☐	☐	☐
Railroad/Railway/Railtracks:	☐ Yes	☐ No	☐ Unknown	☐	☐	☐
Highway:	☐ Yes	☐ No	☐ Unknown	☐	☐	☐
Industrial Building:	☐ Yes	☐ No	☐ Unknown	☐	☐	☐
Traffic Noise:	☐ Yes	☐ No	☐ Unknown	☐	☐	☐
Airport:	☐ Yes	☐ No	☐ Unknown	☐	☐	☐
High Voltage Power Transmission:	☐ Yes	☐ No	☐ Unknown	☐	☐	☐
Landfill:	☐ Yes	☐ No	☐ Unknown	☐	☐	☐
Cemetery:	☐ Yes	☐ No	☐ Unknown	☐	☐	☐
Mould:	☐ Yes	☐ No	☐ Unknown	☐	☐	☐
High Traffic Artery:	☐ Yes	☐ No	☐ Unknown	☐	☐	☐
Redevelopment:	☐ Yes	☐ No	☐ Unknown	☐	☐	☐
High Crime Rate:	☐ Yes	☐ No	☐ Unknown	☐	☐	☐
Island Property:	☐ Yes	☐ No	☐ Unknown	☐	☐	☐
Environmental Hazard:	☐ Yes	☐ No	☐ Unknown	☐	☐	☐
Near Gas Station:	☐ Yes	☐ No	☐ Unknown	☐	☐	☐
Near Dry Cleaner:	☐ Yes	☐ No	☐ Unknown	☐	☐	☐
Flood Zone/Fringe Flood Zone:	☐ Yes	☐ No	☐ Unknown	☐	☐	☐
☐ Other:	☐ Yes	☐ No		☐	☐	☐
☐ Other:	☐ Yes	☐ No		☐	☐	☐
☐ Other:	☐ Yes	☐ No		☐	☐	☐

COMMENTS:(Any question marked as "unknown" has been deemed beyond the scope of the appraisal assignment and/or the appraiser does not have the necessary facts to answer these questions)

No adverse influences observed.

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IMPROVEMENTS

YEAR BUILT (estimated): 2016
EFFECTIVE AGE: 0 years
REM. ECONOMIC LIFE: 70 years
DEPRECIATION: 0 %

CONSTRUCTION COMPLETE: YES - AS IF COMPLETE
PERCENTAGE COMPLETE: 94 %
HOLDBACK RECOMMENDED: [ ] Yes [X] No [ ] Unknown
COMMENTS: See comments in improvements.

BUILDING TYPE: Town/Row End unit;
DESIGN/STYLE: 2-Storey
CONSTRUCTION: Wood;
BASEMENT TYPE: [ ] Full [ ] Full (with Walk Out) [ ] Full (with Walk Up) [ ] Partial [ ] Partial (with Walk Out) [ ] Partial (with Walk Up) [ ] Crawlspace [X] Slab [ ] None [ ] Other
BASEMENT AREA: [ ] Apartment or Suite
Separate private entrance? [ ] Yes [X] No
[ ] Fully Finished [ ] Partially Finished [ ] Unfinished [ ] Dirt Floor [ ] Other (see comments)
ESTIMATED BASEMENT AREA: 0 [ ] Sq. M. [X] Sq. Ft.
BASEMENT FINISH: [X] 0 to 25% [ ] 25 to 50% [ ] 50 to 75% [ ] 75 to 100%
FOUNDATION WALLS: Poured Concrete;Concrete Slab;

ROOFING: [X] Asphalt Shingle [ ] Wood Shingle [ ] Tar & Gravel [ ] Metal [ ] Clay Tile [ ] Concrete Tile [ ] Rubber Membrane [ ] Slate [ ] Fibreglass [ ] Other (see comments)
Condition: [X] Good [ ] Average [ ] Fair [ ] Poor [ ] N/A
Roof Approx. Age: 0-5 yrs Source Assumed

EXTERIOR FINISH: [ ] Solid Brick [ ] Brick Veneer [ ] Solid Stone [ ] Stone Veneer [ ] Stucco [ ] Insulbrick [ ] Wood [ ] Aluminium [ ] Vinyl [ ] Board/Batten [ ] Metal [ ] Concrete [ ] Shingle [ ] Log [ ] EIFS [ ] Glass [ ] Johns-Mansville [X] Other (see comments)
Condition: [X] Good [ ] Average [ ] Fair [ ] Poor [ ] N/A

BATHROOMS (Use comments if more than five) Location	Fixtures	Condition
Main	2	Good
Second	4	Good
Second	4	Good

INTERIOR FINISH	Walls	Ceilings
Drywall	[X]	[X]
Plaster	[ ]	[ ]
Panelling	[ ]	[ ]
	[ ]	[ ]
	[ ]	[ ]

CLOSETS: [X] Good [ ] Average [ ] Fair [ ] Poor
INSULATION: [X] Ceiling [X] Walls [ ] Basement [ ] Crawl Space
INSULATION TYPE: Batt-Type: Fibreglass;
Info Source: Assumed
PLUMBING LINES: Mixed
Info Source: Assumed

FLOORING: [ ] Hardwood [ ] Softwood [X] Carpet [ ] Marble [ ] Clay Tile [ ] Quarry Tile [ ] Terrazzo [ ] Wool Carpet [ ] Plywood [X] Vinyl [ ] Travertine [ ] Ceramic Tile [ ] Parquet [ ] Granite [ ] Flagstone [ ] Brick [ ] Paint [ ] Slate [X] Laminate [ ] Plank [ ] Porcelain [ ] Other (see comments)
ELECTRICAL: [ ] Fuses [X] Breakers [ ] Other
ESTIMATED RATED CAPACITY OF MAIN PANEL: 100 amps
WIRING: [X] Copper [ ] Aluminium [ ] Knob-and-tube [ ] Other
HEATING SYSTEM: Forced Air; Fuel type: Gas;
WATER HEATER: Type: Electric;
BURIED OR UNDERGROUND OIL TANK: [ ] Yes [X] No [ ] Unknown

FLOOR PLAN: [ ] Good [X] Average [ ] Fair [ ] Poor
BUILT-INS/EXTRAS: [ ] Stove [ ] Oven [X] Dishwasher [ ] Garburator [ ] Vacuum [ ] Security System [X] Fireplace(s) [ ] Skylights [ ] Solarium [ ] HR Ventilator [X] Central Air [ ] Air Cleaner [ ] Sauna [ ] Whirlpool [ ] Garage Opener [ ] Swimming Pool [ ] Other
WINDOWS: [ ] Wood [X] Vinyl [ ] PVC [ ] Aluminium [ ] Other
WINDOW GLAZING/SASHING: Double;
OVERALL INT. COND: [X] Good [ ] Average [ ] Fair [ ] Poor
COMMENTS: See comments in improvements.

ROOM ALLOCATION

LEVEL:	ENTRANCE	LIVING	DINING	KITCHEN	FAMILY	BEDROOMS	DEN	FULL BATH	HALF BATH	LAUNDRY	Mech.			TOTAL	AREA
MAIN	3	1	1	1					1		1			4	582
SECOND						3		2		1				3	845
THIRD															
ABOVE GRADE TOTALS	ROOMS: 7	BEDROOMS: 3	BATHROOMS: 2	1										7	1,427
BASEMENT															0

ORDER TOTALS ROOMS: 7 BEDROOMS: 3 BATHROOMS: 2 1 UNIT OF MEASUREMENT: [ ] Sq. M. [X] Sq. Ft. 7 1,427

BASEMENT FINISHES/UTILITY: No basement. The house is built on a slab.

GARAGES/CARPORTS: Built-in 1 car garage, lined, insulated and painted, with 1 electric door lift.
DECKS, PATIOS, OTHER IMPROVEMENTS: Covered front entry and a covered rear patio.

Structural Damage/Cracks/Problems: [ ] Yes [X] No [ ] Unknown
Major Repairs Needed: [ ] Yes [X] No [ ] Unknown
Remedial Work Needed: [ ] Yes [X] No [ ] Unknown
Water Seepage/Leakage/Moisture: [ ] Yes [X] No [ ] Unknown
Location of Water Seepage/Leakage/Moisture: [ ] Basement [ ] Garage [ ] Main Floor [ ] Second Floor [ ] Third Floor [ ] Other

UFFI: [ ] Yes [X] No [ ] Removed [ ] Unknown
PYRITE: [ ] Yes [X] No [ ] Unknown
Grow Op/Meth Lab: [ ] Yes [X] No [ ] Removed [ ] Unknown
Asbestos: [ ] Yes [X] No [ ] Removed [ ] Unknown

COMMENTS: (Building, appearance, quality, condition, services, extras, anticipated public or private improvements, etc.)
See Attached Addendum

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HIGHEST AND BEST USE

LAND VALUE AS IF VACANT: $ NA SOURCE OF DATA: NA Comment: None

EXISTING USE: Residential Condominium;

HIGHEST AND BEST USE OF THE LAND AS IF VACANT: [X] Residential [ ] Other

HIGHEST AND BEST USE OF THE PROPERTY AS IMPROVED: [X] Existing Residential Use [ ] Other

SUMMARY AND CONCLUSION: No highest and best use study has been completed. The building/improvements are similar to those of the neighbourhood. As requested by the client, the property is appraised as is. Therefore, the highest and best use "as improved" is considered to be its current use (as if complete).

DIRECT COMPARISON APPROACH

	SUBJECT	COMPARABLE NO. 1 Description	COMPARABLE NO. 1 $ Adjustment	COMPARABLE NO. 2 Description	COMPARABLE NO. 2 $ Adjustment	COMPARABLE NO. 3 Description	COMPARABLE NO. 3 $ Adjustment
	30-10724 Bottom Wood Lake Road Lake Country, BC V4V2T3	21-10724 Bottom Wood Lake Road Lake Country, BC V4V2T3		109-11387 Bottom Wood Lake Road Lake Country, BC V4V2L4		4-12850 Stillwater Court Lake Country, BC V4V2S9	
PROXIMITY (KMS)		.01		1.1		4	
SOURCE / MLS #	#	MLS # 10102139		MLS # 10113542		MLS # 10111276	
DATE OF SALE		07-Apr-2016		15-Apr-2016		10-Mar-2016	2,700
SALE PRICE	$ 339,393	$ 325,395		$ 350,000		$ 340,000	
DAYS ON MARKET		289		19		28	
LOCATION	Vivid Park	Vivid Park		South Wood		Crystal Heights	
SITE SIZE	NA acres	NA acres		NA acres		NA	
BUILDING TYPE	Town/Row End unit;	Town/Row Full Att.;		Town/Row Full Att.;		Town/Row End unit;	
DESIGN/STYLE	2-Storey	2-Storey		2-Storey		2-Storey	
AGE (YRS) / CONDITION	0 / Good	1 / Good		14 / Good		4 / Good	
LIVEABLE FLOOR AREA	1,427 sq.ft.	1,427 sq.ft.		1,452 sq.ft.		1,383 sq.ft.	
ROOM-COUNT (Total / Bdrms / Baths Full / Half)	7 / 3 / 2 / 1	7 / 3 / 2 / 1		6 / 3 / 2 / 1		7 / 3 / 2 / 1	
BASEMENT SIZE	0 sq.ft.	0 sq.ft.		800 sq.ft.	-8,000	0 sq.ft.	
BASEMENT	None	None		Unfinished		Part-unfinished	
PARKING	Built-in Garage;	Built-in Garage;		2 Attached;	-10,000	2 Attached;	-10,000
Extras	Dw,fp,ca.	Dw,ca.	2,500	Ap,fp,ca,se.	-1,000	Ap,fp,ca.	
Location	End Unit/north	Int. Unit/south	15,000	Interior/farmland	10,000	End unit/private	
ADJUSTMENTS (Gross %, Net %, Dollar)		5.4 % 5.4 % $	17,500	8.3 % -2.6 % $	9,000	3.7 % -2.1 % $	7,300
ADJUSTED VALUES		$	342,895	$	341,000	$	332,700

COMMENTS: Is subject currently offered for sale? [X] Yes [ ] No

Comparables 1 to 3 represent recent sales of similar townhouse residences located in the subject District. Adjustments for market conditions (time) are made where necessary. Adjustments are employed to improve their comparability to the subject property. All land adjustments in the site size category reflect overall land values taking into consideration size, location, views, topography and configuration. Adjustments in the age/condition category reflect overall age/condition and quality.

Comparable 1 is inferior in site location with inferior privacy as it backs onto a townhouse complex. The residence is similar to the subject in age and quality. The interior units in the complex have no fireplace.
Comparable 2 is inferior to the subject in residence age, offset by recent renovations. The unit is an interior unit with a 2 car garage.
Comparable 3 is superior to the subject in location. The residence is similar to the subject in quality and condition.

The sales, adjusted for various differences with the subject property, are reasonably good indicators of the subject value.
Comparable 1 is located in the subject complex and is most similar to the subject, therefore it is given the most weight, with good support from comparables 2 and 3. The value is derived by the Direct Comparison Approach.

ESTIMATED VALUE BY THE DIRECT COMPARISON APPROACH (rounded): [ ] AS-IS: $ [X] AS-COMPLETE: $ 342,000

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SALES HISTORY

Subject property has been listed and not sold in the past 12 months: [ ] Yes [X] No

ANALYSIS OF KNOWN CURRENT AGREEMENTS FOR SALE, OPTIONS, LISTINGS OR MARKETING OF THE SUBJECT: (minimum of one year) The subject property is currently marketed by the developer. The current subject to offer is reported to be $339,392 including GST. No other sales or listings within the past 3 years are known to exist.

ANALYSIS OF SALE TRANSFER HISTORY: (minimum of three years)

Previous Sale Date	Previous Sale Price: $	Source
NA	NA	MLS

Comments: No other sales or listings within the past 3 years are known to exist.

EXPOSURE TIME

EXPOSURE TIME RANGE (DAYS): 19 – 289

ANALYSIS OF REASONABLE EXPOSURE TIME: Exposure time is a retrospective view of the market and properties like the subject, in the subjects location and properly priced tend to sell with 1 to 4 months exposure in market conditions prevailing up to the date of the appraisal. The exposure time for comparable 1 is longer than typical as it includes the time that it was under construction.

RENTS

Market Rents: $ [ ] Monthly [ ] Annually Source:

Comments:

RECONCILIATION AND FINAL ESTIMATE OF VALUE

RECONCILIATION AND FINAL ESTIMATE OF VALUE: Value of the subject property is based on the final estimate indicated by the Direct Comparison Approach to value, based on the principle of substitution. The principle of substitution suggests that an informed buyer will not pay more for one property than for another that is equally desirable. The Cost Approach has not been completed because of the subjective nature of estimating pro-rated land & building values for strata titled units.

UPON REVIEWING AND RECONCILING THE DATA, ANALYSES AND CONCLUSIONS OF EACH VALUATION APPROACH, THE MARKET VALUE OF THE INTEREST IN THE SUBJECT PROPERTY

AS AT 19-May-2016 (Effective Date of the Appraisal) **IS ESTIMATED TO BE** [ ] **AS-IS: $** [X] **AS-COMPLETE: $** 342,000

THIS REPORT WAS COMPLETED ON: 20-May-2016

DEFINITIONS

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market as of the specified date under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus.

Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: buyer and seller are typically motivated; both parties are well informed or well advised, and acting in what they consider their own best interests; a reasonable time is allowed for exposure in the open market; payment is made in terms of cash in Canadian dollars or in terms of financial arrangements comparable thereto; and the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

(Source: Canadian Uniform Standards of Professional Appraisal Practice) *Note: If other than market value is being appraised, see additional comments.*

DEFINITION OF HIGHEST AND BEST USE: The reasonably probable and legal use of the property, that is physically possible, appropriately supported, and financially feasible, and that results in the highest value.

SCOPE

The scope of the appraisal encompasses the due diligence undertaken by the appraiser (consistent with the terms of reference from the client, the purpose and intended use of the report) and the necessary research and analysis to prepare a report in accordance with the Canadian Uniform Standards of Professional Appraisal Practice (CUSPAP) of the Appraisal Institute of Canada. The following comments describe the extent of the process of collecting, confirming and reporting data and its analysis, describe relevant procedures and reasoning details supporting the analysis, and provide the reason for the exclusion of any usual valuation procedures.

The appraisal issue that is the focus of this engagement has been discussed and defined with the client, the work required to solve the issue planned, and the necessary market data acquired, analyzed and reconciled into an estimate of market value in a manner typically expected in a "form" report.

The specific tasks and items necessary to complete this assignment include a summary of the following:

1. assembly and analysis of relevant information pertaining to the property being appraised, including listing and acquisition particulars if acquired within three years prior to the effective date of the appraisal;
2. an inspection of the subject property and the surrounding area;
3. assembly and analysis of pertinent economic and market data;
4. an analysis of land use controls pertaining to the subject property;
5. a summary discussion and statement of "Highest and Best Use", or most probable use;
6. a discussion of the appraisal methodologies and procedures employed in arriving at the indications of value;
7. inclusion of photographs, maps, graphics and addendum/exhibits when deemed appropriate; and
8. reconciliation of the collected data into an estimate of market value or market value range as at the effective date of the appraisal.

All data considered appropriate for inclusion in the appraisal is, to the best of our knowledge, factual. Due to the type of property being appraised and the nature of the appraisal issue, the findings have been conveyed in this "form" format.

Other: Data contained within this report has been collected from various sources including but not limited to : The City of Kelowna, Lake Country District Municipality, OMREB, CORD and the B.C. Assessment Authority. Additional data has been obtained through local realtors, contractors and appraisal files held at our office.

ASSUMPTIONS AND LIMITING CONDITIONS AND EXTRAORDINARY ITEMS

ORDINARY ASSUMPTIONS & LIMITING CONDITIONS

The certification that appears in this appraisal report is subject to compliance with the Personal Information and Electronics Documents Act (PIPEDA) and the following conditions:

1. This report is prepared at the request of the client and for the specific use referred to herein. It is not reasonable for any other party to rely on this appraisal without first obtaining written authorization from the client, the author and any supervisory appraiser, subject to the qualification in paragraph 11 below. Liability is expressly denied to any person other than the client and those who obtain written consent and, accordingly, no responsibility is accepted for any damage suffered by any such person as a result of decisions made or actions based on this report. Diligence by all intended users is assumed.
2. Because market conditions, including economic, social and political factors change rapidly and, on occasion, without warning, the market value estimate expressed as of the date of this appraisal cannot be relied upon as of any other date except with further advice from the appraiser and confirmed in writing.
3. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. No registry office search has been performed and the appraiser assumes that the title is good and marketable and free and clear of all encumbrances including leases, unless otherwise noted in this report. The property is appraised on the basis of it being under responsible ownership.
4. The subject property is presumed to comply with government regulations including zoning, building codes and health regulations and, if it doesn't comply, its non-compliance may affect market value.
5. No survey of the property has been made. Any sketch in the appraisal report shows approximate dimensions and is included only to assist the reader of the report in visualizing the property.
6. This report is completed on the basis that testimony or appearance in court concerning this appraisal is not required unless specific arrangements to do so have been made beforehand. Such arrangements will include, but not necessarily be limited to, adequate time to review the appraisal report and data related thereto and the provision of appropriate compensation.
7. Unless otherwise stated in this report, the appraiser has no knowledge of any hidden or unapparent conditions of the property (including, but not limited to, its soils, physical structure, mechanical or other operating systems, its foundation, etc.) or adverse environmental conditions (on it or a neighbouring property, including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable. It has been assumed that there are no such conditions unless they were observed at the time of inspection or became apparent during the normal research involved in completing the appraisal. This report should not be construed as an environmental audit or detailed property condition report, as such reporting is beyond the scope of this report and/or the qualifications of the appraiser. The author makes no guarantees or warranties, express or implied, regarding the condition of the property, and will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. The bearing capacity of the soil is assumed to be adequate.
8. The appraiser is not qualified to comment on environmental issues that may affect the market value of the property appraised, including but not limited to pollution or contamination of land, buildings, water, groundwater or air. Unless expressly stated, the property is assumed to be free and clear of pollutants and contaminants, including but not limited to moulds or mildews or the conditions that might give rise to either, and in compliance with all regulatory environmental requirements, government or otherwise, and free of any environmental condition, past, present or future, that might affect the market value of the property appraised. If the party relying on this report requires information about environmental issues then that party is cautioned to retain an expert qualified in such issues. We expressly deny any legal liability relating to the effect of environmental issues on the market value of the subject property.
9. The analysis set out in this report relied on written and verbal information obtained from a variety of sources we considered reliable. Unless otherwise stated herein, we did not verify client-supplied information, which we believed to be correct.
10. The opinions of value and other conclusions contained herein assume satisfactory completion of any work remaining to be completed in a good and workmanlike manner. Further inspection may be required to confirm completion of such work.
11. The contents of this report are confidential and will not be disclosed by the author to any party except as provided for by the provisions of the Canadian Uniform Standards of Professional Appraisal Practice ("The Standards") and/or when properly entered into evidence of a duly qualified judicial or quasi-judicial body. The appraiser acknowledges that the information collected herein is personal and confidential and shall not use or disclose the contents of this report except as provided for in the provisions of the Canadian Uniform Standards of Professional Appraisal Practice (the "Standards") and in accordance with the appraiser's privacy policy. The client agrees that in accepting this report, it shall maintain the confidentiality and privacy of any personal information contained herein and shall comply in all material respects with the contents of the appraiser's privacy policy and in accordance with the Personal Information Protection and Electronic Documents Act (PIPEDA).
12. The appraiser has agreed to enter into the assignment as requested by the client named in the report for the use specified by the client, which is stated in the report. The client has agreed that the performance of this appraisal and the report format are appropriate for the intended use.
13. Written consent from the author and supervisory appraiser, if applicable, must be obtained before any part of the appraisal report can be used for any purpose by anyone except the client and other intended users identified in the report. Where the client is the mortgagee and the loan is insured, liability is extended to the mortgage insurer. Liability to any other party or for any other use is expressly denied regardless of who pays the appraisal fee. Written consent and approval must also be obtained before the appraisal (or any part of it) can be altered or conveyed to other parties, including mortgagees (other than the client) and the public through prospectus, offering memoranda, advertising, public relations, news, sales or other media.
14. This report form is the property of the Appraisal Institute of Canada (AIC) and for use only by AIC members in good standing. Use by any other person is a violation of AIC copyright. This appraisal report, its content and all attachments/ addendums and their content are the property of the author who has signed this report (the author). The client, intended users and any appraisal facilitator are strictly forbidden and no permission is expressly or implicitly granted or deemed to be granted, to modify, alter, merge, publish (in whole or in part) screen scrape, database scrape, exploit, reproduce, decompile, reassemble or participate in any other activity intended to separate, collect, store, reorganize, scan, copy, manipulate electronically, digitally, manually or by any other means whatsoever this appraisal report, addendum, all attachments and the data contained within for any commercial, or other, use.
15. If transmitted electronically, this report will have been digitally signed and secured with personal passwords to lock the appraisal file. Due to the possibility of digital modification, only originally signed reports and those reports sent directly by the appraiser, can be relied upon without fault.
16. Where the intended use of this report is for financing or mortgage lending, and in accordance with the Office of the Superintendent of Financial Institutions Canada (OSFI) Residential Mortgage Underwriting Practices and Procedures B-20 (June 2012), it is the intended user's responsibility to grant mortgage loans on the basis of the borrower's demonstrated willingness and capacity to services his/her debt obligations.

CERTIFICATION

I certify that, to the best of my knowledge and belief that:

1. The statements of fact contained in this report are true and correct;
2. The reported analyses, opinions and conclusions are limited only by the reported assumptions and limiting conditions and are my impartial and unbiased professional analyses, opinions and conclusions;
3. I have no past, present or prospective interest in the property that is the subject of this report and no personal and/or professional interest or conflict of with respect to the parties involved with this assignment;
4. I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment;
5. My engagement in and compensation for this assignment were not contingent upon developing or reporting predetermined results, the amount of value estimate, or a conclusion favouring the client;
6. My analyses, opinions and conclusions were developed, and this report has been prepared, in conformity with the Canadian Uniform Standards of Professional Appraisal Practice (CUSPAP);
7. I have the knowledge and experience to complete this assignment competently, and where applicable this report is co-signed in compliance with the Canadian Uniform Standards of Professional Appraisal Practice;
8. Except as herein disclosed, no one has provided significant professional assistance to the person(s) signing this report;
9. As of the date of this report the undersigned has fulfilled the requirements of the Appraisal Institute of Canada Continuing Professional Development Program for members;
10. The undersigned is (are all) members in good standing of the Appraisal Institute of Canada.

CO-SIGNING AIC APPRAISER'S CERTIFICATION If an AIC appraiser has co-signed this appraisal report, he or she certifies and agrees that "I directly supervised the appraiser who prepared this appraisal report and, having reviewed the report, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certification and am taking full responsibility for the appraisal and the appraisal report."

PROPERTY IDENTIFICATION

ADDRESS: 30-10724 Bottom Wood Lake Road CITY: Lake Country PROVINCE: BC POSTAL CODE: V4V2T3

LEGAL DESCRIPTION: Proposed Lot 30, Plan EPS2203, District Lot 169, LD 41, ODYD.

BASED UPON THE DATA, ANALYSES AND CONCLUSIONS CONTAINED HEREIN, THE MARKET VALUE OF THE INTEREST IN THE PROPERTY DESCRIBED,

AS AT 19-May-2016 (Effective date of the appraisal) IS ESTIMATED TO BE [ ] AS-IS: $ [X] AS-COMPLETE: $ 342,000

APPRAISER		**CO-SIGNING AIC APPRAISER (if applicable)**	
SIGNATURE:	(signed)	SIGNATURE:	
NAME:	Ed Villeneuve	NAME:	
AIC DESIGNATION (or Member Status):	CRA;	AIC DESIGNATION:	
AIC MEMBERSHIP #:	902458	AIC MEMBERSHIP #:	
DATE SIGNED:	20-May-2016	DATE SIGNED:	
PERSONALLY INSPECTED THE SUBJECT PROPERTY:	[X] YES [ ] NO	PERSONALLY INSPECTED THE SUBJECT PROPERTY:	[ ] YES [ ] NO
DATE OF INSPECTION:	19-May-2016	DATE OF INSPECTION:	
LICENSE INFO: (where applicable)	Not Applicable	LICENSE INFO: (where applicable)	

NOTE: For this appraisal to be valid, an original or a password protected digital signature is required. *NOTE: For this appraisal to be valid, an original or a password protected digital signature is required.*

SOURCE OF DIGITAL SIGNATURE SECURITY: ACI/Solidifi

ATTACHMENTS AND ADDENDA: [ ] ADDITIONAL SALES [X] EXTRAORDINARY ITEMS [X] NARRATIVE [X] PHOTOGRAPHS [X] BUILDING SKETCH [X] MAPS [ ] COST APPROACH [ ] INCOME APPROACH [ ] [ ] [ ]

RESIDENTIAL APPRAISAL REPORT - ADDENDUM

CLIENT REF #: 45583
SOLIDIFI ORDER #: OR0638303

APPRAISAL OF A STRATA TOWNHOUSE

APPRAISER FILE #: 1605-ROB-ev

CLIENT		APPRAISER	
CLIENT:	Coast Capital Savings Credit Union - Broker Orders	APPRAISER:	Ed Villeneuve
ATTENTION:		COMPANY:	Appraisal West Real Estate Corp.
ADDRESS:	15117 - 101 Avenue Surrey, BC V3R 8P7	ADDRESS:	Box 30001 RPO Glenpark Kelowna, BC
E-MAIL:		E-MAIL:	ed@appraisalwest.com
PHONE:	604-517-7400 FAX: 604-517-7405	PHONE:	250-861-3101 FAX: 250 979-0094

EXTRAORDINARY ITEMS ADDENDUM

EXTRAORDINARY ASSUMPTIONS & LIMITING CONDITIONS

An extraordinary assumption is a hypothesis, either supposed or unconfirmed, which, if not true, could alter the appraiser's opinions and conclusions (e.g. an absence of contamination where such contamination is possible, the presence of a municipal sanitary sewer where unknown or uncertain). An extraordinary limiting condition is a necessary modification or exclusion of a Standard Rule which must be explained and justified by the appraiser (e.g. exclusion of one or more valuation approaches). The appraiser must conclude before accepting the assignment which involves invoking an Extraordinary Limiting Condition that the scope of the work applied will result in opinions and conclusions which are credible. Both must accompany statements of each opinion/conclusion so affected.

Construction of the subject residence is not yet completed. All values submitted in this report are based on the assumption that the property is or will be 100% complete. The effective date of the report is outlined in the body of this report. The property is appraised "As if Complete" on the effective date of the appraisal. This report is based on the assumption that the property will be developed and completed according to specifications identified and described herein and that the standard of construction is in accordance with that assumed within the report. It should be specifically noted that any significant deviation in respect to style, layout, design or construction standards would invalidate the value conclusions reached in this report. The values reported herein are based on data collected and reviewed as of the date of this report. The appraiser assumes no responsibility for unforeseeable events that alter market conditions prior to completion of the improvements. Overall good quality of workmanship and materials is assumed.

The Cost to Complete assumes continuity of construction activity, as additional costs may be incurred if a contractor had to be replaced or construction activity stalled. It should be noted that the mere subtraction of the cost to complete or recommended holdback from the "value as complete" will not provide an "as is" value".

The percentage complete, as of the date of the inspection, and recommended holdback are submitted in the Improvements section on page 3 of the main body of this report.

A final inspection is recommended to confirm adherence to the construction plans and specs.

HYPOTHETICAL CONDITIONS

Hypothetical conditions may be used when they are required for legal purpose, for purposes of reasonable analysis or for purposes of comparison. Common hypothetical conditions include proposed improvements and prospective appraisals. For every Hypothetical Condition, an Extraordinary Assumption is required (see above). An analysis based on a hypothetical condition must not result in an appraisal report that is misleading or that relies on actions or events that would be illegal or improbable within the context of the assignment. Following is a description of each hypothetical condition applied to this report, the rationale for its use and its effect on the result of the assignment.

See extraordinary assumptions and limiting conditions above.

JURISDICTIONAL EXCEPTION

The Jurisdictional Exception permits the appraiser to disregard a part or parts of the Standards determined to be contrary to law or public policy in a given jurisdiction and only that part shall be void and of no force or effect in that jurisdiction. The following comments identify the part or parts disregarded, if any, and the legal authority justifying these actions.

RESIDENTIAL APPRAISAL REPORT - COST APPROACH ADDENDUM

CLIENT REF #: 45583
SOLIDIFI ORDER #: OR0638303 APPRAISAL OF A STRATA TOWNHOUSE APPRAISER FILE #: 1605-ROB-ev

CLIENT		APPRAISER	
CLIENT:	Coast Capital Savings Credit Union - Broker Orders	APPRAISER:	Ed Villeneuve
ATTENTION:		COMPANY:	Appraisal West Real Estate Corp.
ADDRESS:	15117 - 101 Avenue Surrey, BC V3R 8P7	ADDRESS:	Box 30001 RPO Glenpark Kelowna, BC
E-MAIL:		E-MAIL:	ed@appraisalwest.com
PHONE:	604-517-7400 FAX: 604-517-7405	PHONE:	250-861-3101 FAX: 250 979-0094

COST APPROACH

LAND VALUE ______ SOURCE OF DATA ______ $ NA

ESTIMATED COST NEW:

SOURCE OF COST DATA: ☐ MANUAL ☐ CONTRACTOR ☐ OTHER

BUILDING COST: ☐ Sq. M. ☐ Sq. Ft.

		@ $	COST NEW	DEPRECIATED COST
Gross living area (finished liveable floor area above grade)	1,427	@ $	$ 0	$
Basement	0	@ $	$ 0	$
Garages/Carports		@ $	$	$
		@ $	$	$
		@ $	$	$
		@ $	$	$
OTHER EXTRAS			$	$
			$	$
			$	$
			$	$
			$	$
			$	$
TOTAL REPLACEMENT COST			$ 0	
ACCRUED DEPRECIATION:				
	0.0 %		$ 0	$ 0
DEPRECIATED VALUE OF THE IMPROVEMENTS				$ 0
CONTRIBUTORY VALUE OF THE SITE IMPROVEMENTS				$
INDICATED VALUE				$ 0

VALUE BY THE COST APPROACH (rounded) ☐ AS-IS: $ ______ ☐ AS-COMPLETE: $ ______

NOTE: Unless otherwise noted the construction cost estimates contained herein were not prepared for insurance purposes and are invalid for that use. The Cost Approach is not applicable when appraising individual strata/condominium type dwelling units.

COMMENTS: Value of the subject property is based on the final estimate indicated by the Direct Comparison Approach to value. The Cost Approach has not been completed because of the subjective nature of estimating pro-rated land & building values for strata titled units.

ADDENDUM

Borrower: Javier & Perla Robles		File No.: 1605-ROB-ev
Property Address: 30-10724 Bottom Wood Lake Road		Case No.:
City: Lake Country	Province: BC	Postal Code: V4V2T3
Lender: Coast Capital Savings Credit Union - Broker Orders		

Site Comments
The subject multi-site is located on the west side of Bottom Wood Lake Road in the Winfield district of Lake Country. The Vivid Park strata development is comprised of 30 units in 4 phases. Phase 1 has one building with 4 units, Phase 2 and 3 each have 2 buildings, each with 4 units, and phase 4 has one building with 4 units, and one building with 2 units. The subject is located on Phase 4, and is an end unit of the 4 unit building. The subject backs onto a park, and sides toward Highway 97.

When completed, the development will be improved with good landscaping including rock retaining walls, wood fence/partitions between each unit, lawn, shrubs and a common paved driveway.Note that phase 4, including the subject, is still under construction. No negative features are noted.

Improvements Comments
Construction of the subject residence is not yet completed. It will be of very good overall quality, assumed some custom features, to be 100% complete to plans and specs presented to us. Features will include: 4-piece master bedroom ensuite, gas fireplace and gas stove, and fiber cement siding and shingle exterior. No negative features are noted. Subject to 100% completion.

The subject is 94% complete. Items to complete include the driveway, landscaping, carpets, finish hardware, finish electrical and finish plumbing in the main floor bathroom and kitchen. A holdback is not recommended as the builder is expected to continue to completion with 3 phases complete, and the units in phase 4 already framed.

Lender requirements comment

For mortgage lending purposes, the property is rated as Good.

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Javier & Perla Robles	File No.: 1605-ROB-ev
Property Address: 30-10724 Bottom Wood Lake Road	Case No.:
City: Lake Country Prov.: BC	P.C.: V4V2T3
Lender: Coast Capital Savings Credit Union - Broker Orders	

FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: May 19, 2016
Appraised Value: $ 342,000

REAR VIEW OF SUBJECT PROPERTY

STREET SCENE

INTERIOR PHOTOS

Borrower: Javier & Perla Robles		File No.: 1605-ROB-ev	
Property Address: 30-10724 Bottom Wood Lake Road		Case No.:	
City: Lake Country	Prov.: BC		P.C.: V4V2T3
Lender: Coast Capital Savings Credit Union - Broker Orders			

Kitchen

Comment:

Living Area

Description:
Kitchen and living room.

Comment:

Bathroom

Description:
Master bedroom ensuite.

Comment:

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Javier & Perla Robles		File No.: 1605-ROB-ev
Property Address: 30-10724 Bottom Wood Lake Road		Case No.:
City: Lake Country	Prov.: BC	P.C.: V4V2T3
Lender: Coast Capital Savings Credit Union - Broker Orders		

COMPARABLE SALE #1

21-10724 Bottom Wood Lake Road
Lake Country, BC V4V2T3
Sale Date: 07-Apr-2016
Sale Price: $ 325,395

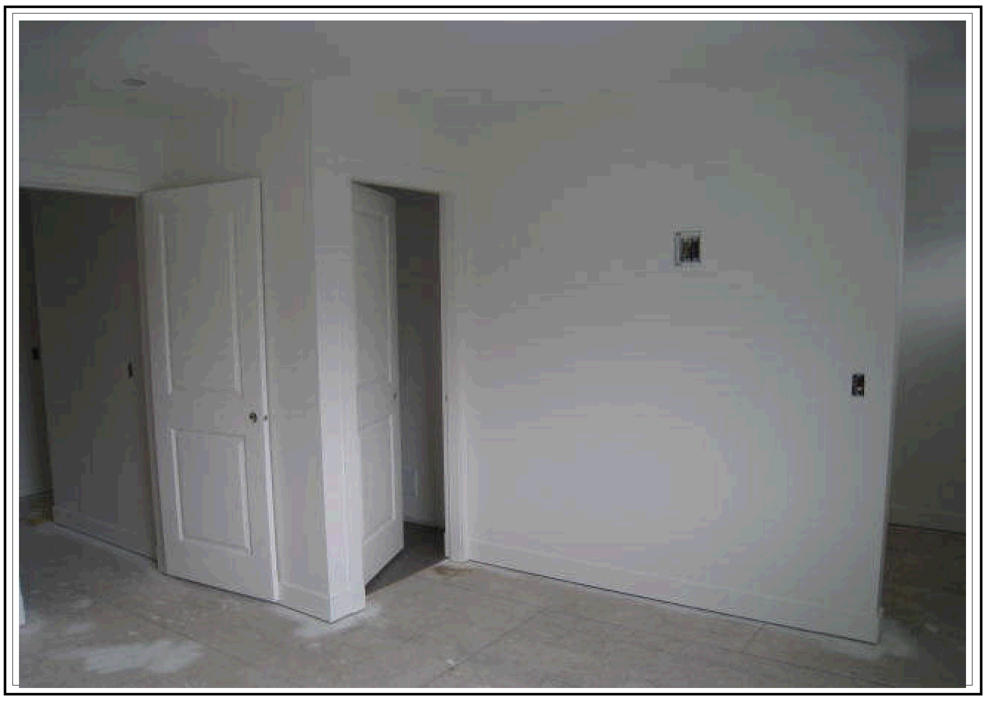
COMPARABLE SALE #2

109-11387 Bottom Wood Lake Road
Lake Country, BC V4V2L4
Sale Date: 15-Apr-2016
Sale Price: $ 350,000

COMPARABLE SALE #3

4-12850 Stillwater Court
Lake Country, BC V4V2S9
Sale Date: 10-Mar-2016
Sale Price: $ 340,000

Borrower: Javier & Perla Robles		File No.: 1605-ROB-ev	
Property Address: 30-10724 Bottom Wood Lake Road		Case No.:	
City: Lake Country	Prov.: BC		P.C.: V4V2T3
Lender: Coast Capital Savings Credit Union - Broker Orders			



Master bedroom.

Bathroom

Bedroom 1

INTERIOR PHOTOS

Borrower: Javier & Perla Robles		File No.: 1605-ROB-ev
Property Address: 30-10724 Bottom Wood Lake Road		Case No.:
City: Lake Country	Prov.: BC	P.C.: V4V2T3
Lender: Coast Capital Savings Credit Union - Broker Orders		

Garage

Entry

Bedroom 2

FLOORPLAN

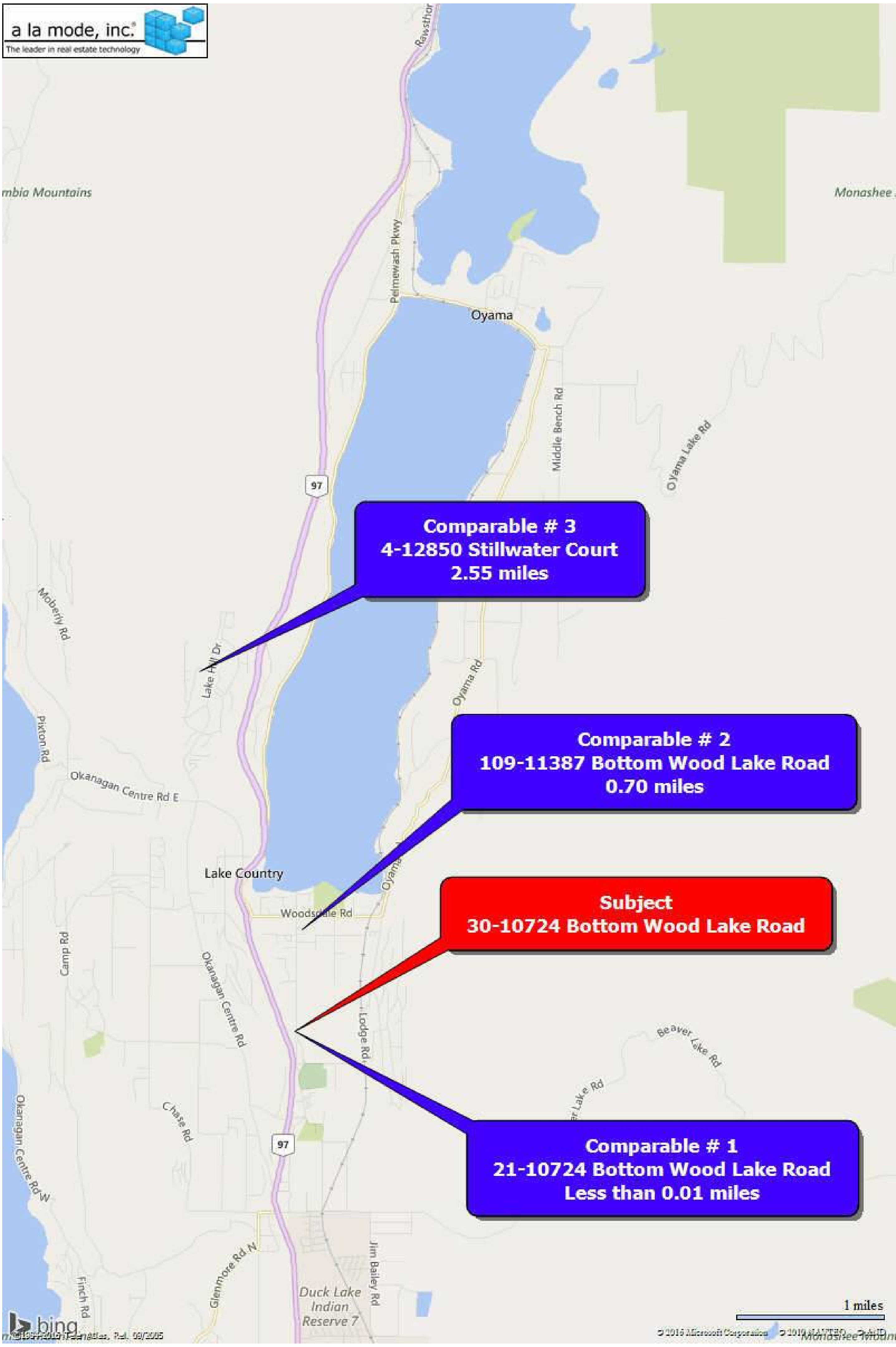
Borrower: Javier & Perla Robles		File No.: 1605-ROB-ev	
Property Address: 30-10724 Bottom Wood Lake Road		Case No.:	
City: Lake Country	Prov.: BC		P.C.: V4V2T3
Lender: Coast Capital Savings Credit Union - Broker Orders			

VIEW OUTER PLAN (http://vividpark.ca/outside-floor-plan/)

In order to improve, plans and measurements are approximate and may be subject to change.

LOCATION MAP

Borrower: Javier & Perla Robles		File No.: 1605-ROB-ev	
Property Address: 30-10724 Bottom Wood Lake Road		Case No.:	
City: Lake Country	Prov.: BC		P.C.: V4V2T3
Lender: Coast Capital Savings Credit Union - Broker Orders			



SITE MAP

Borrower: Javier & Perla Robles		File No.: 1605-ROB-ev	
Property Address: 30-10724 Bottom Wood Lake Road		Case No.:	
City: Lake Country	Prov.: BC		P.C.: V4V2T3
Lender: Coast Capital Savings Credit Union - Broker Orders