Valley First

Application Conditions For

Javier Robles OMGC-468

Title	Section	Description	Status
Signed Commitment	Instructions	Lender's conditions, commitment and schedules signed, dated and returned to Mortgage Broker's office a minimum of 10 BUSINESS days prior to completion. ***IT IS IMPORTANT THAT ALL CONDITIONS BE SENT TO OUR GENERAL EMAIL BOX AT mortgagecentre@valleyfirst.com *** Please submit all documents in Adobe PDF format	Requested
Genworth / CMHC Salary Letter	Conditional Upon	Salary income for Javier and Perla to be confirmed via: - Employment letter on company letterhead and current pay stub within the last 30 days . Letter must include employee's name and wage - Plus most recent 2 Years CRA NOA's or 2 years most recent T4's * *Confirmation is required Perla has satisfied probation requirements ***Additional information may be required	Requested
Genworth/ CMHC - Down Payment	Conditional Upon	*Confirmation of down payment as stated on the application via RRSP or bank statement which must show ownership. ** Three months bank statements are required	Requested
New to Canada - Genworth	Conditional Upon	Valid Work permit or verification of landed immigrant status along with: Letter of reference from a recognized financial Institution, OR Six (6) months of bank statements from primary account OR One of the following: - International Credit Bureau demonstrating a strong credit profile OR - Two (2) alternative sources of credit demonstrating timely payments for the past 12 months - example - Rental payment history confirmed via letter from landlord and bank statement, OR Hydro/utilities, Telephone or cable to be confirm via letter from the service provided or 12 Months billing statements NOTE: Alternative sources of credit must be obtained from a Canadian source	Requested
Offer to Purchase	Conditional Upon	Receipt of a fully executed Agreement of Purchase and Sale, along with a signed Property Disclosure Statement and all applicable Schedules, Amendments and Waivers.	Requested
Tenancy	Conditional Upon	Please confirm tenancy of the mortgagors: - Joint Tenants or Tenants in Common.	Requested

Mortgage Commitment

Response: Feb-05-2016 01:25:02 PM EST

BROKER INFORMATION

Name: Origination Mortgage Corp.

Address: 2061 Abbott Street Kelowna BC V1Y 1C5

Attention: Steve Nicholson | Application Reference #:OMGC-468

LENDER INFORMATION

Name: Valley First a division of First West CU

Address: 101-110 Highway 33 West Kelowna BC V1X1X7

Lender Reference #: | Mortgage Insurance Reference #:

APPLICANT INFORMATION

Applicant: Javier Robles

Perla Regalado

Property Information

Address: 30 - 10724 Bottom Wood Lake RD Lake Country BC V4V2T3

With reference to the above, Valley First a division of First West CU is pleased to provide a mortgage loan offer, under the following terms and conditions:

Loan		Terms		Payment	
Purchase/Value	$ 327,900.00	Mortgage Type	First	Principal and Interest	$ 1,492.69
Downpayment	$ 16,395.00	Term Type	Closed	Taxes (Estimated)	$ 208.33
Amount	$ 311,505.00	Interest Rate	2.790%	Taxes Paid By	Borrower
Insurance Premium	$ 11,214.18	Interest Type	Fixed	Total Installment	$ 1,701.02
Total Loan	$ 322,719.18	Term (Months)	60		
Other Mortgages		Amortization (Months)	300	Commitment Expires	04-May-2016
Closing Date	15-Jul-2016	Frequency	Monthly		

LENDER AUTHORIZATION

All of our normal requirements and, if applicable, those of the mortgage insurer must be met. All costs including legal, survey, mortgage insurance, etc. are for the account of the applicant(s). The mortgage insurance premium (if applicable) will be added to the mortgage. This mortgage is subject to the details and terms outlined as well as the conditions described on the attached Schedule A.

Approved by: Jackie Moser

VALLEY FIRST A DIVISION OF FIRST WEST CU

CLIENT ACCEPTANCE

I/We the undersigned applicant(s) accept the terms of this mortgage as stated above and agree to fulfill the conditions of approval as outlined on the attached Schedule A to the lender's satisfaction. I/We further certify that the information given on the mortgage application is true and correct.

Applicant: Javier Robles	Signature	Date Feb 13, 2016
Applicant: Perla Regalado	Signature	Date Feb 13, 2016

with 202 about $1215/MONTH.

INITIAL

Mortgage Commitment			Schedule A
Response: Feb-05-2016 01:25:02 PM EST			Page 2 of 4
Firm Name:	Origination Mortgage Corp.	Lender Name:	Valley First a division of First West CU
Attention:	Steve Nicholson	Lender Reference #:	
Application Reference #:	OMGC-468	Mortgage Insurance Reference #:	

CONDITIONS OF APPROVAL

CONDITIONS

☑ It is a requirement that all applicants complete the following question:

"Will this credit account be used by or on behalf of a third party (someone other than a co-borrower)?"

Yes ____________ No PR J.R.
Initials required

☑ **All Strata properties must have Home Owners Condo Insurance package on the subject property.

☑ By signing the acceptance on page 1, the applicants also agree to the following:

In the matter of a request for lending assistance from Valley First, a division of First West Credit Union;

I/ We, the Borrower (s) do solemnly declare that all lending facilities provided to us by Envision Financial and/or Enderby Financial and/or Island Savings (if any) have been declared to Valley First.

☑ Salary income for Javier and Perla to be confirmed via:

- Employment letter on company letterhead and current pay stub within the last 30 days . Letter must include employee's name and wage
- Plus most recent 2 Years CRA NOA's or 2 years most recent T4's

* *Confirmation is required Perla has satisfied probation requirements

***Additional information may be required

☑ Receipt of Genworth Approval Certificate #2029890731

☑ *Confirmation of down payment as stated on the application via RRSP or bank statement which must show ownership.

** Three months bank statements are required

☑ By signing the acceptance on page 1, the applicants also agree to the following: I/We warrant and confirm that the information given in the mortgage application form is true and correct and I/we understand that it is being used to determine my/our credit responsibility. You are authorized to obtain any information you may require relative to this application from any sources to which you may apply and each such source is hereby authorized to provide you with such information. You are furthermore authorized to disclose, in response to direct enquiries from any other lender or credit bureau, such information on my loan/mortgage account as you consider appropriate, and I agree to indemnify you against and save you harm from any and all claims in damages or otherwise arising from such disclosure on your part. You are also authorized to retain the application whether or not the relative mortgage is approved.

☑ It is a fundamental condition of this approval that there will be no material change in the information provided.

☑ Receipt of a copy of the MLS listing for the subject property.

☑ Valid Work permit or verification of landed immigrant status along with:

Letter of reference from a recognized financial institution, OR Six (6) months of bank statements from primary account

OR

One of the following:
- International Credit Bureau demonstrating a strong credit profile
OR
- Two (2) alternative sources of credit demonstrating timely payments for the past 12 months - example - Rental payment history confirmed via letter from landlord and bank statement, OR Hydro/utilities, Telephone or cable to be confirm via letter from the service provided or 12 Months billing statements

NOTE: Alternative sources of credit must be obtained from a Canadian source

☑ *New Home Warranty Certificate and Occupancy permit are required prior to funding

	Date: Feb 13, 2016	Initials: PR J.R.

Mortgage Commitment			Schedule A
Response: Feb-05-2016 01:25:02 PM EST			Page 3 of 4
FirmName:	Origination Mortgage Corp.	Lender Name:	Valley First a division of First West CU
Attention:	Steve Nicholson	Lender Reference #:	
Application Reference #:	OMGC-468	Mortgage Insurance Reference #:	

CONDITIONS

☑ Receipt of a fully executed Agreement of Purchase and Sale, along with a signed Property Disclosure Statement and all applicable Schedules, Amendments and Waivers.

☑ All applicants are required to attend Valley First branch to open a membership and Account and sign mortgage documentation prior to mortgage funding. 2 pieces of identification are required - one must be Valid Photo ID - * * THERE ARE NO EXCEPTIONS TO THIS POLICY

x PR x J.R
Initials Required Initials Required

***The branch will contact the applicants to make arrangements to sign the mortgage documentation and open a membership at the same time

ASK ABOUT OUR SIMPLY FREE ACCOUNT with Free Monthly fee and Unlimited transactions per month with no minimum balance requirement

At the signing appointment the applicants will be asked to provide contact information for two personal references.

* * Please provide branch location for membership

VERNON

☑ Receipt of name and email address of notary or solicitor along with name of firm from Valley First approved list to prepare Credit Master documents. PUSHOR MITCHELL - DOROTHY HOLMES / JESSE BERNDETTE.

* * Should the client choose to use a solicitor not on our approved list, we will require our internal solicitor to prepare the Form B for the mortgage. There will be a $100 fee to the client for this service, which will be deducted from the mortgage proceeds. Broker to provide Solicitor/ Notary name, firm name, address, email address, phone number, and fax number.

☑ The Form B, Strata Information Certificate is required for the subject property.

☑ Please confirm tenancy of the mortgagors: Joint Tenants or Tenants in Common

☑ Solicitor is required to obtain Title Insurance.

PAYMENT FLEXIBILITY OPTIONS

☑ MORTGAGE PRE-PAYMENT CLAUSE FOR CLOSED TERMS:

* "The member may repay up to 20% of the original Principal Amount in aggregate during each 12-month period (from date of advance or date of last renewal) when not in default, without prior notice and without payment of any compensation. If the member fail to exercise this privilege in any year, it will lapse and the member may not make it up in any subsequent years;

AND

* " The member may increase regular monthly payments by an amount up to and including 20% of the scheduled payment amount, once per calendar year excluding year of disbursement"

INSTRUCTIONS

☑ Approved for residential first mortgage financing in the amount of $322,719.18 - 5 Yr Locked-In Term @ 2.79%, Blended monthly payments based on 25 Year amortization

☑ Investor/Lender Conflict of Interest Disclosure Statement Form 11- Broker is required to provide completed and signed copy to Valley First ONLY if there is a conflict of interest

	Date: Feb 13, 2016	Initials: PR / J.R.

Mortgage Commitment			Schedule A
Response: Feb-05-2016 01:25:02 PM EST			Page 4 of 4
FirmName:	Origination Mortgage Corp.	Lender Name:	Valley First a division of First West CU
Attention:	Steve Nicholson	Lender Reference #:	
Application Reference #:	OMGC-468	Mortgage Insurance Reference #:	

INSTRUCTIONS

☑ Broker to provide Valley First with full legal name(s) of mortgagor(s) as it/they will appear on the mortgage documents (please print full legal name including all middle names):

First Applicant ______ __________

Second Applicant______ __________

(please print)

☑ Property taxes are not collected by Valley First and are the responsibility of the homeowners. The applicants may open a separate account at the branch for property taxes.

☑ Lender's conditions, commitment and schedules signed, dated and returned to Mortgage Broker's office a minimum of 10 BUSINESS days prior to completion.

***IT IS IMPORTANT THAT ALL CONDITIONS BE SENT TO OUR GENERAL EMAIL BOX AT

mortgagecentre@valleyfirst.com

*** Please submit all documents in Adobe PDF format

	Date: Feb 13, 2016	Initials: PR JR

FIXED CREDIT

DISCLOSURE STATEMENT

Pursuant to the *Mortgage Brokers Act* and
The *Business Practices and Consumer Protection Act*

Lender: Valley First Credit Union

The Borrower may use the following phone number to obtain information about the Mortgagor's account during the Lender's ordinary business hours: (250) 212-2010

Broker: Steve Nicholson, Origination Mortgage Corp.

Borrower: Javier Robles, Perla Regalado

Property: 30-10724 Bottom Wood Lake Road Lake Country, British Columbia V4V 2T3

Effective Date of Disclosure Statement: February 5, 2016

Mortgage Terms and Details

1 The interest rate on the mortgage is: Fixed

2 The initial annual interest rate is: ✓2.790 %

and the compounding period is: Semi Annually

3 Total mortgage amount: $ 322,719.18

4 The total interest paid: $ 41,563.62

5 The Total Cost of Credit (Calculation details are in 'Cost of Credit Details' section): ✓$ 41,563.62

6 (1) If the mortgage amount advanced is to be repaid in accordance with a specific schedule of payments:

(a) To be advanced as follows: as per mortgage commitment

(b) The term of the mortgage is: ✓5 years

(c) The amortization period is: ✓25 years

(d) The maturity date is: May 6, 2021

(e) Payments in the amount of ✓$ 1,492.69 are to be made by the Borrower as follows: Monthly (timing) commencing June 6, 2016 for a term of 5 years

(f) Prepayments can be made under the following conditions: as per mortgage commitment

OR

(2) If the amount advanced is not to be repaid in accordance with a specific schedule of payments, outstanding balance (or portion thereof) must be paid out under the following circumstances:

as per mortgage commitment

(Alternatively, reference the specific provisions of the credit agreement that describes those circumstances.)

Interest

7 The date on which interest begins to accrue is: May 6, 2016

AND if a grace period is given, the details are: as per mortgage commitment

8 Interest for each payment period is calculated against the balance owing. Unpaid interest will be compounded under the following circumstances:

as per mortgage commitment

9 Where the annual interest rate may change, the method of determining the annual interest is:

as per mortgage commitment

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Cost of Credit Details

10 Total Mortgage Amount: $ 322,719.18

11 Fees, Charges and Payments deducted from mortgage amount from Lender

(a) Lender fee: $

(b) Broker Fee if deducted by lender: $

(c) Estimated Inspection/Appraisal costs: $

(d) Estimated Survey costs: $

(e) Loan pay outs: $

(f) Other charges, fees and payments:

(i) ______ $

(ii) ______ $

(iii) ______ $

(g) Default Insurance (CMHC/Genworth/Other): $

Total deducted from mortgage amount: $ 0.00

Total amount from lender: $ 322,719.18

12 Value Received by the borrower for proceeding with the transaction

(a) Total from Lender less deductions: $ 322,719.18

(b) Estimated appraisal if borrower has unrestricted use at or prior to completion: $

(c) Estimated survey if borrower has unrestricted use at or prior to completion: $

(d) Estimated loan pay outs: $

(e) Cashback received from lender: $

(f) Default Insurance (CMHC/Genworth/Other): $

(g) Other Value Received:

(i) ______ $

(ii) ______ $

(iii) ______ $

Total Value Received by the borrower: $ 322,719.18

13 Value Given by the borrower for proceeding with the transaction

(a) Commencing June 6, 2016, 60 Monthly payments of $ 1,492.69

will be paid by the borrower.

Total Payments: $ 89,561.40

(b) Remaining mortgage balance on maturity date: $ 274,721.40

(c) Other Value Given by Borrower at or prior to completion

(i) Legal fees where choice of legal firm is restricted: $

(ii) Title Insurance: $

(iii) ______ $

(iv) ______ $

(v) ______ $

Total Value Given by the borrower: $ 364,282.80

14 Cost of Credit (Value Given Less Value Received): $ 41,563.62

15 The Annual Percentage Rate[1] (APR) is: 2.790 %

The APR is not the contract rate of the mortgage. It is the interest costs, plus the non-interest costs required to obtain the mortgage, expressed as a percentage of the average mortgage balance over the term of the mortgage.

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16 Payments not included in the cost of credit

Payments contained in the transaction the borrower derives a direct and unrestricted benefit from:

(a) Estimated legal fees if freely chosen by borrower: $

(b) Estimated appraisal if borrower has unrestricted use at or prior to completion: $

(c) Estimated survey if borrower has unrestricted use at or prior to completion: $

(d) Land Title Registration Fees: $

(e) Other Payments not included in the cost of credit:

(i) $

(ii) $

(iii) $

Total Payments not included in the cost of credit: $ 0.00

Security

17 In addition to the Mortgage, the following security was granted for Credit:

(a)

(b)

(c)

Other Charges:

18 Other Charges possibly applicable to borrower

(a) Default Charges:

(b) Discharge Fee:

(c) NSF:

(d) Other Charges:

(i)

(ii)

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Certification and Acknowledgement

I, Steve Nicholson of Origination Mortgage Corp., 2061 Abbott Street Kelowna, British Columbia, V1Y1C5

the Lender / Broker in this Mortgage, have fully completed the above statement.

Ellisse Avila

Signature of Lender or Broker

I, JAVIER + PERLA (Name) of VERNON BC (Address)

the Borrower in this Mortgage, acknowledge receipt of the above Disclosure Statement which I received on the

13 day of February year 2016

Signature of Borrower

Notes:

1. The Annual Percentage Rate is calculated using the formula:

APR = Annualized Cost of Credit / Average Principal

= Cost of Credit / (Mortgage Term x Average Principal) where the Mortgage Term is expressed in years

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BRITISH COLUMBIA
The Best Place on Earth

Registrar of Mortgage Brokers
1200² 13450 102nd Avenue
Surrey, BC V3T 5X3

BORROWER CONFLICT OF INTEREST DISCLOSURE STATEMENT
FORM 10 - Section 17.3

This information statement has not been filed with the Registrar of Mortgage Brokers. There has been no determination made by the Registrar as to whether the disclosed information complies with the *Mortgage Brokers Act*.

Please write or print clearly. If additional information is required, reference and attach a schedule to this form.

Javier Robles, Perla Regalado
Name of Borrower(s):

Valley First Credit Union
Name of Lender:

Origination Mortgage Corp. — (250) 212-2010
Name of Mortgage Broker: — *Telephone:*

Steve Nicholson — Jul 15, 2016
Name of Submortgage Broker: — *Date of transaction:*

30-10724 Bottom Wood Lake Road Lake Country, British Columbia V4V 2T3
Civic address of property to be mortgaged:

Semi-Detached
Legal description of property to be mortgaged:

Other Parties to the Transaction Represented by the Mortgage Broker

The Mortgage Broker represents the following parties to the transaction:

[X] The borrower(s): Javier Robles & Perla Regalado

[X] The lender: Valley First Credit Union
Name

[ ] Syndicate mortgage lenders: *(attach list if more space required)*
Name
Name

[X] A person or entity which will acquire the mortgage from the investor/lender: Javier Robles & Perla Regalado
Name

[ ] Other - please describe:

NOTE:
If the Mortgage Broker has NOT indicated that it represents you, the Mortgage Broker must still exercise a duty of care to you and deal with you fairly. It is recommended that you obtain independent advice with respect to the transaction.

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PR J.R.

Mortgage Broker's Interest in the Transaction

[X] The Mortgage Broker and/or its associates or related parties **will not** acquire a direct or indirect interest in the transaction described above.

[ ] The Mortgage Broker and/or its associates or related parties **will** acquire a direct or indirect interest in the transaction described above. In particular, ______________________,
(State the Name of Party)

who is ____ will:
(State Relationship with Mortgage Broker)

- [ ] be the lender in the transaction;
- [ ] be a syndicate mortgage lender with the lender/investors;
- [ ] acquire the mortgage from the lender or investor; or
- [ ] ____
(Identify nature of interest)

Are there Other Mortgage Brokers acting in this Transaction?

(X) No

( ) Yes ____
(State Name, Relationship to Mortgage Broker and/or Borrowers and role in transaction)

____

Compensation to the Mortgage Broker

The Mortgage Broker will be compensated for this mortgage transaction in the following ways:

- [X] Commission/income or fee paid by the lender
- [ ] Commission/income or fee paid by another mortgage broker
- [ ] ____
(Other - please specify)

The Mortgage Broker may (or will) also receive additional compensation (either monetary or non-monetary) from the lender which includes:

- [X] Additional commission/income based on its or another mortgage broker's volume of business or funding efficiency with the lender
- [ ] Additional commission/income because the Borrower is paying a higher interest rate than would otherwise be available to the Borrower from the lender in the transaction
- [X] Points, Rewards, and Other Incentives
(Other- please describe)

Referrals to the Mortgage Broker

The Mortgage Broker, its associates or related parties have paid or will pay a fee in the amount of $ 0 to NA (Name) for receiving a referral or recommendation relating to the transaction.

INITIALS PR J.R

Please state any other facts which may result in a conflict of interest with the borrower:

____

____

____

CERTIFICATION

I certify that I am the mortgage broker or an authorized representative of the mortgage broker and based on my knowledge, belief and information provided by third parties, this Disclosure Statement contains no untrue statement and does not omit to state a fact that is required to be stated or that is necessary to prevent a statement that is made from being false or misleading in circumstances in which it was made.

Origination Mortgage Corp.	2061 Abbott Street Kelowna, British Columbia, V1Y1C5
Full name of Mortgage Broker	*Address (including Postal Code)*
Ellison Avila	2016,02,05
Signature of Mortgage Broker or Authorized Representative	*Date Signed (YYYY,MM,DD)*

ACKNOWLEDGEMENT OF RECEIPT

	Perla Regalado	2016,02,05
Signature	*Name (Please Print)*	*Date Signed (YYYY,MM,DD)*
	Javier Robles	2016,02,05
Signature	*Name (Please Print)*	*Date Signed (YYYY,MM,DD)*

PR JR

ORIGINATION
MORTGAGE CORP

[illegible]
[illegible]
[illegible]

[illegible]
[illegible]
[illegible]

Protecting your mortgage?

DATE : February 5, 2016

Applicant: Javier Robles

Co-Applicant(s): Perla Regalado

A mortgage is the single largest debt most Canadians have, making your mortgage insurance an important responsibility. At Origination Mortgage we recognize that mortgage insurance from your bank or lender may not be your best solution. Our network of qualified Financial Planners can help you compare your choices.

Please choose One of the following:

☐ I/We would like to see more options, choices and compare this to mortgage insurance offered by the bank or lender. Please have a Financial Advisor contact me at ______________________ to determine the best plan for me.

☑ I/We Choose to decline the options for mortgage insurance. I/We understand that by declining this options, I/We personally assume all responsibility for this decision and release Origination Mortgage Corp from any future liability.

Sincerely,

______________________ Signature of Applicant

______________________ Signature of Co-Applicant(s)

Witness to Signature(s):

______________________ Signature of Witness


DRIVER'S LICENCE
British Columbia CAN
ROBLES CARACCIOLI,
JAVIER ALBERTO
DL:0515054
Issued: 2015-Jul-10
DOB: 1972-Feb-16
Expires: 2017-Feb-16
Restrictions/
Endorsements:
Class: 5
Wt: 102.0 kg Ht: 173 cm
BRITISH COLUMBIA
Sex: M Eyes: BRN Hair: BRN
1401 41 AVE
VERNON BC V1T 8C8
CANADA


DRIVER'S LICENCE
British Columbia CAN
REGALADO MEDINA,
PERLA MARGARITA
DL:0515038
Issued: 2015-Jul-10
DOB: 1973-Nov-16
Expires: 2017-Nov-16
Restrictions/
Endorsements: 21
Class: 5
Wt: 59.1 kg Ht: 165 cm
BRITISH COLUMBIA
Sex: F Eyes: GRN Hair: BRN
1401 41 AVE
VERNON BC V1T 8C8
CANADA

ENTERPRISEHOLDINGS

February 10, 2016

To whom it may concern:

This letter is to confirm employment for Mr. Javier Robles.

Mr. Robles is a Service Agent with Enterprise Holdings (National Car Rental, Alamo Rent-a-Car, Enterprise Rent-A-Car Canada Ltd.), and has been in our employ since September 4, 2015. He has passed probationary period with our company.

Mr. Robles is currently part of our Enterprise Rent-A-Car Kelowna Airport team. As a part time employee, Mr. Robles can have varied hours, but typically works between 35 hours and 39 hours per week at an hourly remuneration of $11.50.

If there is anything else I can help you with please do not hesitate to call.

Sincerely,

Rose McDonald

Rose McDonald
Human Resources Generalist

P: 604-273-7341 x 4804

ENTERPRISE RENT-A-CAR CANADA COMPANY
845 BRADLEY AVENUE, UNIT 1, LONDON, ON, N6E 3Z8

PAYMENT DATE: 20160129
PAY END DATE: 20160123

STATEMENT OF EARNINGS AND DEDUCTIONS

EARNINGS	DATE YMMDD	RATE	CURRENT HRS/UNITS	CURRENT AMOUNT	YTD HRS/UNITS	YTD AMOUNT
REGULAR		11.5000	79.48	914.02	151.48	1742.02
OVERTIME		0.0000	2.20	37.95	8.87	153.01
STAT HOL		0.0000	0.00	0.00	7.47	85.91
STAT 1.5		0.0000	0.00	0.00	9.00	155.25
AUTO VAC		0.0000	0.00	38.08	0.00	85.45
TOTAL EARNINGS				990.05		2221.64
LESS TAXABLE BENEFITS				0.00		0.00
TOTAL GROSS				990.05		2221.64

DEDUCTIONS	CURRENT AMOUNT	YTD AMOUNT	DEDUCTIONS	CURRENT AMOUNT	YTD AMOUNT
GOVT PEN	42.34	96.64	EI CONT	18.61	41.76
FEDL TAX	86.04	225.15			
TOTAL DEDUCTIONS				146.99	363.55

NET PAY 843.06

NON NEGOTIABLE

SAVINGS ACCT:
DEDN. DEP. ACCT:
EMPL./PAYEE ID.: 818T4C442 920130
OCCUPATION: SERVICE
NO. PAY PER.: 02 OF 26

1,646
818T4C442 ROBLES JAVIER 00002730
ROBLES JAVIER
1401 41ST AVE
VERNON BC V1T 8C8

NET PAY: $****843.06

NOTIFICATION OF DEPOSIT TO ACCT.: XXXXXXXXXXXX301

StarDyne Technologies Inc.

Private & Confidential

February 10, 2016

To Whom It May Concern:

Subject: Confirmation of Employment

Please be advised that Ms. Perla Regalado is an employee of StarDyne Technologies Inc. ("StarDyne"). StarDyne has been in business since 2001.

Ms. Regalado has worked for StarDyne since November 12, 2015, and holds the position of Business & Financial Analyst, her annual salary is $58,000.

Ms. Regalado is a member of Finance team in our Government & Enterprise Management Solutions division. In her position, Ms. Regalado contributes to StarDyne's future and success. Due our strategic plans this position is both secure and long-term.

If you require additional information, please do not hesitate to contact me directly at (250) 763-7912/cell (250) 469-2003.

Sincerely yours

STARDYNE TECHNOLOGIES INC.

Brid Weber

Brid Weber
HR & Administration Manager

StarDyne Technologies Inc
400 - 1632 Dickson Ave
Kelowna, BC V1Y 7T2
Phone :
Fax :

Regalado, Perla
1401 41st Avenue
Vernon BC V4T 8C8

Employee #	REGAL001
Pay Period Date	16-Feb-2016 - 29-Feb-2016
Deposit Date	29-Feb-2016
Department	0006
Pay Period	4

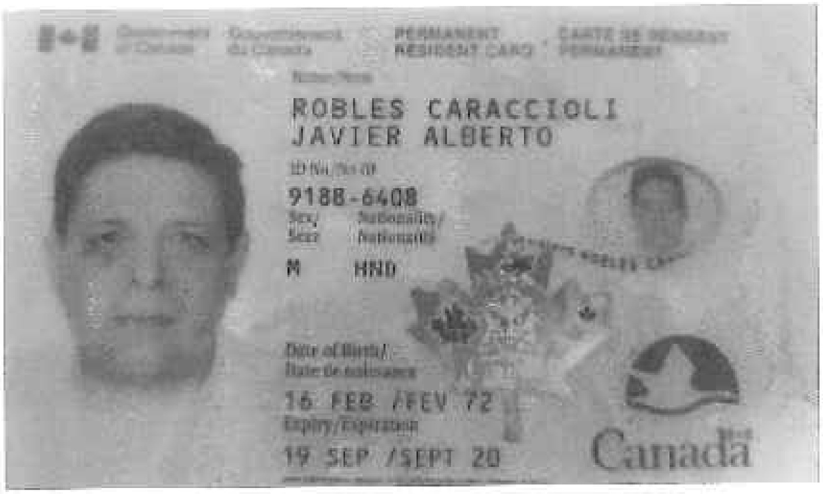
Earnings	Hours	Rate	Current	YTD
SALARY			2416.67	9666.66
TOTAL EARNINGS	0.00		2416.67	9666.68
TOTAL GROSS :	2416.67			
TOTAL DEDUCTIONS :	-674.46	NET :		1742.21

Deductions	Current	YTD
CANADA PENSION PLAN	-115.15	-460.60
EMPLOYMENT INSURANCE	-46.48	-185.92
INCOME TAX	-421.96	-1687.84
MSP	-19.50	-78.00
EXPENSES	27.50	97.50
EAP	-0.70	-2.80
GWL - AD&D	-0.93	-3.72
GWL- CO SHARE ADJ	-62.80	-251.20
GWL - LIFE	-4.79	-19.16
GWL - LTD	-29.65	-118.60
TOTAL DEDUCTIONS	**-674.46**	**-2710.34**
---------------------- Employer Paid Benefits ----------------------		
CANADA PENSION PLAN	-115.15	-460.60
EMPLOYMENT INSURANCE	-65.07	-260.28
WORKERS COMPENSATION	-2.42	9.68
MSP - EMPLOYER	-55.50	-222.00
EAP - EMPLOYER	-0.70	-2.80
GWL - EMPLOYER	-98.16	-392.64
TOTAL EMPLR PAID BENEFITS	-337.00	-1348.00
TAXABLE BENEFITS	55.50	222.00
TD3 AMOUNT (INCLUDED IN INCOME TAX)		0.00

PREVIOUS YEAR BALANCE
EARNED THIS YEAR
CURRENT PAY PERIOD BANKED
LESS TIME/AMT TAKEN
BALANCE

BANK NAME	AMOUNT
ROYAL BANK OF CANADA	1742.21


Government of Canada
Gouvernement du Canada
PERMANENT RESIDENT CARD
REGALADO MEDINA
PERLA MARGARITA
5136-3275
F HND
16 NOV /NOV 73
19 SEP /SEPT 20
Canada



PERMANENT RESIDENT CARD · CARTE DE RÉSIDENT PERMANENT

ROBLES CARACCIOLI
JAVIER ALBERTO

9188-6408

Sex/Sexe Nationality/Nationalité

M HND

Date of Birth/Date de naissance

16 FEB /FEV 72

Expiry/Expiration

19 SEP /SEPT 20

Canada

Royal Bank of Canada
P.O. Bag Service 2650
Calgary AB T2P 2M7

Your RBC personal savings account statement - U.S. funds

From December 18, 2015 to January 20, 2016

RBPDA10020_4771901_031 E D 020 07950   04761
PERLA REGALADO MEDINA
JAVIER ROBLES CARACCIOLI
1401 41 AVE
VERNON BC V1T 8C8

Your account number: 07950-4501524

How to reach us: 1-800 ROYAL® 1-1
(1-800-769-2511)
www.rbcroyalbank.com/deposits

Summary of your account for this period

RBC US High Interest eSavings™ 07950-4501524

Royal Bank of Canada
105 4900 27TH ST, VERNON, BC V1T 7G7

Your opening balance on December 18, 2015	$38,441.71 USD
Total deposits into your account	+ 65.00 USD
Total withdrawals from your account	- 0.00 USD
Your closing balance on January 20, 2016	**= $38,506.71 USD**

Want a future full of extraordinary possibilities?

Regularly investing in a TFSA or RRSP can help you get there. So when you've finally got the time, you'll have the money too! Investing with RBC Royal Bank® - through regular, automatic contributions - could make it a reality. Speak with an RBC® advisor today, visit **rbc.com/automatic** or call 1-800-463-3863 to learn about how to get started.

Details of your account activity

Date	Description	Withdrawals ($)	Deposits ($)	Balance ($)
	Opening Balance			38,441.71 USD
4 Jan	Deposit interest		5.00	38,446.71 USD
18 Jan	Deposit		60.00	38,506.71 USD
	Closing Balance			**$38,506.71 USD**

Please check this Account Statement without delay and advise us of any error or omission within 45 days of the statement date.
If you opted to receive cheque images, only images of the front of your cheques have been sent to you with this Account Statement. An image included on this Account Statement does not indicate that a cheque has been successfully processed as of the statement date.
Please retain this statement for your records.

Royal Bank of Canada GST Registration Number: R105240165
Royal Trust Corporation of Canada GST Registration Number: R101646566
The Royal Trust Company GST Registration Number: R105240264

Royal Bank of Canada
P.O. Bag Service 2650
Calgary AB T2P 2M7

Your RBC personal savings account statement - U.S. funds

From November 20, 2015 to December 18, 2015

RBPDA10020_3985066_003 E D 020 07950 04252

PERLA REGALADO MEDINA
JAVIER ROBLES CARACCIOLI
1401 41 AVE
VERNON BC V1T 8C8

Your account number: 07950-4501524

How to reach us: 1-800 ROYAL® 1-1 (1-800-769-2511) www.rbcroyalbank.com/deposits

Summary of your account for this period

RBC US High Interest eSavings™ 07950-4501524

Royal Bank of Canada
105 4900 27TH ST, VERNON, BC V1T 7G7

Your opening balance on November 20, 2015	$40,436.73 USD
Total deposits into your account	+ 4.98 USD
Total withdrawals from your account	- 2,000.00 USD
Your closing balance on December 18, 2015	**= $38,441.71 USD**

Details of your account activity

Date	Description	Withdrawals ($)	Deposits ($)	Balance ($)
	Opening Balance			40,436.73 USD
1 Dec	Deposit interest		4.98	40,441.71 USD
14 Dec	Cash withdrawal BR TO BR - 7930	2,000.00		38,441.71 USD
	Closing Balance			**$38,441.71 USD**

Please check this Account Statement without delay and advise us of any error or omission within 45 days of the statement date.
If you opted to receive cheque images, only images of the front of your cheques have been sent to you with this Account Statement. An image included on this Account Statement does not indicate that a cheque has been successfully processed as of the statement date.
Please retain this statement for your records.

Royal Bank of Canada GST Registration Number: R105248165
Royal Trust Corporation of Canada GST Registration Number: R101646866
The Royal Trust Company GST Registration Number: R105248264

Royal Bank of Canada
P.O. Bag Service 2650
Calgary AB T2P 2M7

Your RBC personal savings account statement - U.S. funds

From October 20, 2015 to November 20, 2015

RBPDA10020_3302422_002 E D 020 07950 03513

PERLA REGALADO MEDINA
JAVIER ROBLES CARACCIOLI
1401 41 AVE
VERNON BC V1T 8C8

Your account number: 07950-4501524

How to reach us: 1-800 ROYAL® 1-1 (1-800-769-2511) www.rbcroyalbank.com/deposits

Summary of your account for this period

RBC US High Interest eSavings™ 07950-4501524

Royal Bank of Canada
105 4900 27TH ST, VERNON, BC V1T 7G7

Your opening balance on October 20, 2015	$40,431.99 USD
Total deposits into your account	+ 4.74 USD
Total withdrawals from your account	- 0.00 USD
Your closing balance on November 20, 2015	**= $40,436.73 USD**

Details of your account activity

Date	Description	Withdrawals ($)	Deposits ($)	Balance ($)
	Opening Balance			40,431.99 USD
2 Nov	Deposit interest		4.74	40,436.73 USD
	Closing Balance			**$40,436.73 USD**

RBPDA10020_3302422_002 E D 020 07950 03513

Royal Bank of Canada
P.O. Bag Service 2650
Calgary AB T2P 2M7

Your RBC personal banking account statement

From December 18, 2015 to January 20, 2016

RBPDA10020_4771901_006 E D 020 07950 03433
PERLA REGALADO MEDINA
JAVIER ROBLES CARACCIOLI
1401 41 AVE
VERNON BC V1T 8C8

Your account number: 07950-5128301

How to reach us: 1-800 ROYAL® 1-1 (1-800-769-2511) www.rbcroyalbank.com/deposits

Summary of your account for this period

RBC Signature No Limit Banking℠ 07950-5128301

Royal Bank of Canada
106 4900 27TH ST, VERNON, BC V1T 7G7

Your opening balance on December 18, 2015	$3,065.04
Total deposits into your account	+ 5,536.03
Total withdrawals from your account	- 3,695.94
Your closing balance on January 20, 2016	**= $4,905.13**

Details of your account activity

Date	Description	Withdrawals ($)	Deposits ($)	Balance ($)
	Opening Balance			3,065.04
31 Dec	Payroll Deposit ENTERPRISE RENT		551.41	
	Payroll Deposit STARDYNE TECH		1,703.94	5,320.39
4 Jan	ATM withdrawal - BD221022	40.00		
	Online Banking transfer - 5735	831.00		4,449.39
5 Jan	Fed-Prov/Terr CANADA		177.69	
	Cheque - # 19	1,400.00		3,227.08
11 Jan	Contactless Interac purchase - 4048 VALUE VILLAGE #	10.76		3,216.32
12 Jan	ATM withdrawal - BB713441	20.00		
	Cheque - # 21	25.00		3,171.32
13 Jan	Online Banking transfer - 7418	1,000.00		2,171.32
15 Jan	Payroll Deposit ENTERPRISE RENT		1,015.03	
	Payroll Deposit STARDYNE TECH		1,784.71	
	Auto Insurance ICBC	142.14		
	Auto Insurance ICBC	227.04		4,601.88
18 Jan	Deposit		68.81	4,670.69

RBPDA10020_4771901_006 - C028182 HRI - 00 - 1 - 3939 - 2 - - 5553

Your RBC personal banking account statement

From December 10, 2015 to January 20, 2016

Details of your account activity - continued

Date	Description	Withdrawals ($)	Deposits ($)	Balance ($)
20 Jan	Federal Payment CANADA		60.00	
	Child Tax Benefit CANADA		174.44	4,905.13
	Closing Balance			**$4,905.13**

Please check this Account Statement without delay and advise us of any error or omission within 45 days of the statement date.

If you opted to receive cheque images, only images of the front of your cheques have been sent to you with this Account Statement. An image included on this Account Statement does not indicate that a cheque has been successfully processed as of the statement date.

Please retain this statement for your records.

Royal Bank of Canada GST Registration Number: R105248165

Royal Trust Corporation of Canada GST Registration Number: R104646666

The Royal Trust Company GST Registration Number: R105248264

Royal Bank of Canada
P.O. Bag Service 2650
Calgary AB T2P 2M7

Your RBC personal banking account statement

From November 20, 2015 to December 18, 2015

RBPDA10020_3985066_029 E D 020 07950 03983
PERLA REGALADO MEDINA
JAVIER ROBLES CARACCIOLI
1401 41 AVE
VERNON BC V1T 8C8

Your account number: 07950-5128301

How to reach us: 1-800 ROYAL® 1-1 (1-800-769-2511) www.rbcroyalbank.com/deposits

Summary of your account for this period

RBC Signature No Limit Banking™ 07950-5128301

Royal Bank of Canada
105 4900 27TH ST, VERNON, BC V1T 7G7

Your opening balance on November 20, 2015	$1,174.01
Total deposits into your account	+ 7,891.34
Total withdrawals from your account	- 6,000.31
Your closing balance on December 18, 2015	**= $3,065.04**

Details of your account activity

Date	Description	Withdrawals ($)	Deposits ($)	Balance ($)
	Opening Balance			1,174.01
23 Nov	Interac purchase - 0546 DOLLARAMA # 870	6.10		1,167.91
	Contactless Interac purchase - 0734 YOUR DOLLAR STO	3.36		
	Online Banking transfer - 4433	500.00		664.55
26 Nov	Interac purchase - 9693 HUSKY KELOWNA M	50.00		
	Interac purchase - 0725 OKANAGAN WASH Z	51.56		562.99
	Payroll Deposit KalTire Co		516.13	
	Online Banking transfer - 9454	500.00		579.12
27 Nov	Online Banking payment - 1179 KOODO MOBILE	36.96		
	Online Banking payment - 1359 KOODO MOBILE	48.16		494.00
30 Nov	Interac purchase - 2948 CHEVRON 0426	5.84		
	Interac purchase - 4497 A & W #0732	9.12		479.04
	Payroll Deposit STARDYNE TECH		2,123.71	
	ATM withdrawal - BA635603	60.00		

RBPDA10020_3985066_029 - 0142962 HRI - 30 - 1 - 4474 - 25 - 3 - 6281

Details of your account activity - continued

Date	Description	Withdrawals ($)	Deposits ($)	Balance ($)
	Cheque - # 18	1,400.00		
	Contactless Interac purchase - 9205 WINNERS 351	2.09		
	Contactless Interac purchase - 9913 LITTLE CAESARS	8.69		
	Contactless Interac purchase - 3328 OPA090-VILLAGE	14.88		
	Contactless Interac purchase - 1556 WINNERS 275	21.28		
	Online Banking transfer - 6753	700.00		395.81
4 Dec	Fed-Prov/Terr CANADA		355.38	
	Payroll Deposit ENTERPRISE RENT		828.59	1,579.78
7 Dec	Interac purchase - 0751 WAL-MART #3169	26.67		
	Interac purchase - 6753 REAL CANADIAN S	168.81		1,384.30
	Contactless Interac purchase - 3319 BC LIQUOR #135	37.85		
	Online Banking transfer - 2830	700.00		646.45
11 Dec	Interac purchase - 7650 TEMPO I TRANSFE	105.00		541.45
	BR TO BR - 7930		122.65	
	Federal Payment CANADA		360.00	
	Fed-Prov/Terr CANADA		1,046.64	
	Cash withdrawal BR TO BR - 7930	20.00		2,050.74
14 Dec	Interac purchase - 5009 EB GAMES 860	19.03		2,031.71
	Contactless Interac purchase - 1058 DOLLARAMA # 870	61.06		1,970.65
15 Dec	Payroll Deposit STARDYNE TECH		1,703.94	
	Auto Insurance ICBC	142.14		
	Auto Insurance ICBC	144.53		
	Contactless Interac purchase - 9892 PETRO-CANADA	4.36		3,383.56
16 Dec	Online Banking payment - 1828 KOODO MOBILE	37.70		
	Online Banking payment - 6675 KOODO MOBILE	59.20		
	Online Banking transfer - 3783	1,000.00		2,286.66
17 Dec	Contactless Interac purchase - 8639 DOLLARAMA # 563	3.94		
	Contactless Interac purchase - 8529 TIM HORTONS #32	7.36		

Royal Bank of Canada
P.O. Bag Service 2650
Calgary AB T2P 2M7

Your RBC personal banking account statement

From November 20, 2016 to December 18, 2016

Details of your account activity - continued

Date	Description	Withdrawals ($)	Deposits ($)	Balance ($)
	Contactless Interac purchase - 6585 PETRO-CANADA	8.55		
	Contactless Interac purchase - 7565 BC LIQUOR #135	29.88		2,236.93
18 Dec	Payroll Deposit ENTERPRISE RENT		834.30	
	Contactless Interac purchase - 3126 COKE_6703782	2.00		
	Contactless Interac purchase - 1541 TIM HORTONS #32	4.19		3,065.04
	Closing Balance			**$3,065.04**

RBPDA10020_3585085_029 - 0142962 HRI - 00 - 1 - 4475 - 26 - 3 - 6283

Royal Bank of Canada
P.O. Bag Service 2650
Calgary AB T2P 2M7

Your RBC personal banking account statement

From October 20, 2015 to November 20, 2015

RBPDA10020_3302422_002 E D U20 07950 03512
PERLA REGALADO MEDINA
JAVIER ROBLES CARACCIOLI
1401 41 AVE
VERNON BC V1T 8C8

Your account number: 07950-5128301

How to reach us: 1-800 ROYAL® 1-1 (1-800-769-2511) www.rbcroyalbank.com/deposits

Summary of your account for this period

RBC Signature No Limit Banking™ 07950-5128301

Royal Bank of Canada
105 4900 27TH ST, VERNON, BC V1T 7G7

Your opening balance on October 20, 2015	$931.85
Total deposits into your account	+ 4,042.70
Total withdrawals from your account	- 3,800.54
Your closing balance on November 20, 2015	**= $1,174.01**

Just in time for the holidays!

Registered Education Savings Plans (RESPs) allow grandparents, aunts, uncles and family friends to contribute to a child's post-secondary education. Remember, the annual RESP contribution deadline is December 31st! Ask an RBC® advisor about our RESP gift cheque holders. Call 1-800-463-3863 or visit your local branch today.

Details of your account activity

Date	Description	Withdrawals ($)	Deposits ($)	Balance ($)
	Opening Balance			931.85
23 Oct	Payroll Deposit ENTERPRISE RENT		967.71	1,899.56
26 Oct	Contactless Interac purchase - 0481 A&W #0716	11.60		1,887.96
27 Oct	ATM withdrawal - BB675022	20.00		1,867.96
28 Oct	Cheque - # 14	144.00		1,723.96
29 Oct	Payroll Deposit KalTire Co		583.50	
	Cheque - # 16	1,400.00		907.46
5 Nov	Online Banking transfer - 9169	500.00		407.46
6 Nov	Misc Payment BLACKPRESSGROUP		194.52	
	Payroll Deposit ENTERPRISE RENT		871.31	
	Online Banking transfer - 8654	250.00		1,223.29
9 Nov	Interac purchase - 3695 YOUR DOLLAR STO	10.55		
	Interac purchase - 8887 DOLLARAMA # 563	26.33		1,186.41
10 Nov	Interac purchase - 7394 DOLLARAMA # 563	10.33		1,176.08
12 Nov	Payroll Deposit KalTire Co		477.97	

RBPDA10020_3302422_002-000321 9 HRI - 00 - 1 - 3362 - 25 - - 5511

Your RBC personal banking account statement

From October 20, 2015 to November 20, 2015

Details of your account activity - continued

Date	Description	Withdrawals ($)	Deposits ($)	Balance ($)
	Contactless Interac purchase - 8689 DOLLAR TREE #40	9.80		1,644.25
16 Nov	Auto Insurance ICBC	142.14		
	Auto Insurance ICBC	144.53		
	Online Banking transfer - 2183	300.00		
	Online Banking transfer - 8391	500.00		557.58
17 Nov	ATM withdrawal - BC588853	20.00		537.58
18 Nov	Interac purchase - 7611 EXTREME PITA -	11.26		526.32
19 Nov	Online Banking transfer - 1673	300.00		226.32
20 Nov	Payroll Deposit ENTERPRISE RENT		947.69	1,174.01
	Closing Balance			$1,174.01

RBPDA10020_33C2422_002-0006219 5512

Royal Bank of Canada
P.O. Bag Service 2650
Calgary AB T2P 2M7

Your RBC personal banking account statement

From September 18, 2015 to October 20, 2015

RBPDA10020_2561594_006 E 6 020 07950 04734
PERLA REGALADO MEDINA
JAVIER ROBLES CARACCIOLI
1401 41 AVE
VERNON BC V1T 8C8

Your account number: 07950-5128301

How to reach us: 1-800 ROYAL® 1-1 (1-800-769-2511) www.rbcroyalbank.com/deposits

Summary of your account for this period

RBC Signature No Limit Banking™ 07950-5128301

Royal Bank of Canada
105 4900 27TH ST, VERNON, BC V1T 7G7

Your opening balance on September 18, 2015	$382.94
Total deposits into your account	+ 1,921.43
Total withdrawals from your account	- 1,372.52
Your closing balance on October 20, 2015	**= $931.85**

Details of your account activity

Date	Description	Withdrawals ($)	Deposits ($)	Balance ($)
	Opening Balance			382.94
21 Sep	Cash Withdrawal	88.48		294.46
22 Sep	Cheque - # 11	144.00		150.46
24 Sep	Online Banking foreign exchange Ref 6WW292671113260		100.00	
	Interac purchase - 3838 BUTCHER BOYS GR	17.84		
	Interac purchase - 2166 GAS BAR #1731	40.00		192.62
	Contactless Interac purchase - 4782 LONDON DRUGS 39	52.49		140.13
28 Sep	ATM withdrawal - BB670122	50.00		
	Cheque - # 8	60.00		30.13
30 Sep	Deposit		764.13	794.26
7 Oct	Misc Payment BLACKPRESSGROUP		202.57	996.83
13 Oct	Interac purchase - 6330 DOLLARAMA # 870	3.36		993.47
	ATM withdrawal - BB680217	20.00		
	Contactless Interac purchase - 5287 TIM HORTONS #32	4.61		968.86

RBPDA10020_2561594_006 - 0029434 -H3 - 0C - 1 - 5648 - 29 - - 10414

Your RBC personal banking account statement

From September 18, 2015 to October 20, 2015

Details of your account activity - continued

Date	Description	Withdrawals ($)	Deposits ($)	Balance ($)
14 Oct	Cash Withdrawal	97.44		871.42
15 Oct	Auto Insurance ICBC	142.14		
	Auto Insurance ICBC	144.53		584.75
16 Oct	Contactless Interac purchase - 2232 HUSKY LAKE COUN	5.46		579.29
19 Oct	Deposit		854.73	
	Contactless Interac purchase - 2652 REAL CANADIAN S	2.17		
	Contactless Interac purchase - 6897 PETRO-CANADA	50.00		
	Online Banking transfer - 7927	450.00		931.85
	Closing Balance			$931.85

Important information about your account

Big news! Big savings! Tax-Free Savings Account contribution limits just got bigger!

With the new yearly contribution limit of $10,000 starting this year, a Tax-Free Savings Account is a great way to save for medium or long term goals such as a vacation, your first home or a comfortable retirement. Talk to us today about saving tax-free! Call 1-800-463-3863, visit your local branch or www.rbc.com/tfsa to find out more.

RBPDA10020_2561594_006 - 0029434 10415

Royal Bank of Canada
P.O. Bag Service 2650
Calgary AB T2P 2M7

Your RBC personal banking account statement

From August 20, 2015 to September 18, 2015

RBPDA10020_1808608_079 E 0 020 07950 04689
PERLA REGALADO MEDINA
JAVIER ROBLES CARACCIOLI
1401 41 AVE
VERNON BC V1T 8C8

Your account number: 07950-5128301

How to reach us: 1-800 ROYAL® 1-1 (1-800-769-2511)
www.rbcroyalbank.com/deposits

Summary of your account for this period

RBC Signature No Limit Banking™ 07950-5128301

Royal Bank of Canada
105 4900 27TH ST, VERNON, BC V1T 7G7

Your opening balance on August 20, 2015	$73.57
Total deposits into your account	+ 7,614.24
Total withdrawals from your account	- 7,304.87
Your closing balance on September 18, 2015	**= $382.94**

Details of your account activity

Date	Description	Withdrawals ($)	Deposits ($)	Balance ($)
	Opening Balance			73.57
24 Aug	Online Banking foreign exchange Ref 6WW362351017400		185.27	
	Online Banking foreign exchange Ref 6WW672361011270		345.47	604.31
	ATM withdrawal - 92058736	43.00		
	INTERAC-SC-8736	1.50		
	Contactless Interac purchase - 0876 VERNON ESSO	8.56		551.25
25 Aug	Interac purchase - 6549 EAST SIDE LIQUO	2.24		549.01
	Contactless Interac purchase - 7274 30TH STREET LIQ	2.00		547.01
26 Aug	Contactless Interac purchase - 3381 30TH STREET LIQ	2.00		
	Contactless Interac purchase - 8568 CITY OF VERNON	17.50		527.51
27 Aug	Online Banking foreign exchange Ref 6WW192391450120		1,280.70	1,808.21
	Cheque - # 5	144.00		

RBPDA10020_1808608_079 - 0392487 HRI - 30 - 1 - 5392 - 1 - - 10063

Your RBC personal banking account statement

From August 20, 2015 to September 18, 2015

Details of your account activity - continued

Date	Description	Withdrawals ($)	Deposits ($)	Balance ($)
	Online Banking transfer - 7278	700.00		964.21
28 Aug	ATM withdrawal - BD721059	300.00		664.21
1 Sep	Contactless Interac purchase - 2017 KFC-CHINOOK CEN	8.39		
	Contactless Interac purchase - 3660 BOURBON ST GRIL	10.70		645.12
2 Sep	Contactless Interac purchase - 8445 BUTCHER BOYS GR	12.69		632.43
4 Sep	Misc Payment BLACKPRESSGROUP		191.30	
	Contactless Interac purchase - 3880 HUSKY LAKE COUN	2.59		
	Contactless Interac purchase - 7006 COOPER'S MARKET	8.88		
	Contactless Interac purchase - 0036 MCDONALD'S #400	20.92		791.34
8 Sep	Online Banking foreign exchange Ref 6WW152511647350		4,700.00	5,491.34
	Cash withdrawal BR TO BR - 7930	4,700.00		
	Cheque - # 7	72.45		
	Cheque - # 6	321.18		
	Contactless Interac purchase - 1675 WINNERS 351	69.50		328.21
9 Sep	Online Banking foreign exchange Ref 6WW522521829050		710.00	1,038.21
10 Sep	Auto Insurance ICBC	142.10		
	Cheque - # 10	564.00		332.11
15 Sep	Auto Insurance ICBC	144.53		187.58
17 Sep	Contactless Interac purchase - 3885 HUSKY LAKE COUN	6.14		181.44
18 Sep	Online Banking foreign exchange Ref 6WW072611805350		200.00	381.44
	Interac ABM Fee credit		1.50	382.94
	Closing Balance			**$382.94**

Royal Bank of Canada
P.O. Bag Service 2650
Calgary AB T2P 2M7

Your RBC personal banking account statement

From August 20, 2015 to September 18, 2015

Important information about your account

Big news! Big savings! Tax-Free Savings Account contribution limits just got bigger!

With the new yearly contribution limit of $10,000 starting this year, a Tax-Free Savings Account is a great way to save for medium or long term goals such as a vacation, your first home or a comfortable retirement. Talk to us today about saving tax-free! Call 1-800-463-3863, visit your local branch or www.rbc.com/tfsa to find out more.

3BPDA10020_1808508_079- 0232497 HRI- 0C - 1 - 5363 - 2 - - 10065

Royal Bank of Canada
P.O. Bag Service 2650
Calgary AB T2P 2M7

Your RBC personal banking account statement

From July 20, 2015 to August 20, 2015

RBPDA10020_1133980_019 E D 020 07950 02076
PERLA REGALADO MEDINA
JAVIER ROBLES CARACCIOLI
1401 41 AVE
VERNON BC V1T 8C8

Your account number: 07950-5128301

How to reach us: 1-800 ROYAL® 1-1 (1-800-769-2511) www.rbcroyalbank.com/deposits

Summary of your account for this period

RBC Signature No Limit Banking™ 07950-5128301

Royal Bank of Canada
105 4900 27TH ST, VERNON, BC V1T 7G7

Your opening balance on July 20, 2015	$1,247.70
Total deposits into your account	+ 217.01
Total withdrawals from your account	- 1,391.14
Your closing balance on August 20, 2015	**= $73.57**

Details of your account activity

Date	Description	Withdrawals ($)	Deposits ($)	Balance ($)
	Opening Balance			1,247.70
24 Jul	ATM withdrawal - BD729836	60.00		1,187.70
27 Jul	Cash Withdrawal	1,000.00		187.70
28 Jul	ATM withdrawal - 10543968	42.00		
	INTERAC-SC-3968	1.50		144.20
29 Jul	Online Banking foreign exchange Ref 6WW322100838280		124.61	268.81
	ATM withdrawal - BD720038	80.00		188.81
6 Aug	Interac purchase - 1624 DOLLARAMA # 563	7.29		181.52
7 Aug	Misc Payment BLACKPRESSGROUP		27.47	208.99
10 Aug	ATM withdrawal - BD720513	40.00		168.99
13 Aug	Online Banking foreign exchange Ref 6WW232251010090		63.43	232.42
	Contactless Interac purchase - 2479 NOLAN'S PHARMAS	2.50		229.92
17 Aug	Interac purchase - 5497 CENTEX VERNON -	8.76		221.16
	Auto Insurance ICBC	144.53		76.63

RBPDA10020_1133980_019 - 0091449 HRI - 00 - 1 - 2420 - 18 - 3 - 3529

Your RBC personal banking account statement

From July 20, 2015 to August 20, 2015

Details of your account activity - continued

Date	Description	Withdrawals ($)	Deposits ($)	Balance ($)
18 Aug	Interac purchase - 7373 CHEVRON 1874	2.56		74.07
19 Aug	Contactless interac purchase - 2729 30TH STREET LIQ	2.00		72.07
20 Aug	Interac ABM fee credit		1.50	73.57
	Closing Balance			**$73.57**

Please check this Account Statement without delay and advise us of any error or omission within 45 days of the statement date.

If you opted to receive cheque images, only images of the front of your cheques have been sent to you with this Account Statement. An image included on this Account Statement does not indicate that a cheque has been successfully processed as of the statement date.

Please retain this statement for your records.

Royal Bank of Canada GST Registration Number: R105248165

Royal Trust Corporation of Canada GST Registration Number: R104646666

The Royal Trust Company GST Registration Number: R105240284

CONTRACT OF PURCHASE AND SALE
(Residential)

Dated the 30 day of January, 2016

BETWEEN:

KOFOED CARLTON HOMES LTD.
c/o Montgomery Miles Law Firm
410-1708 Dolphin Avenue
Kelowna, British Columbia V1Y 9S4

(the "**Vendor**")

AND:

Javier Robles Caraccioli
Perla Regalado Medina

(the "**Purchaser**")

The parties agree as follows:

1. **PREMISES**

1.1. The Purchaser hereby offers to purchase from the Vendor the proposed strata lot # 24 (the "**Strata Lot**"), to be constructed in a development (the "**Development**") shown on the plan attached to this Agreement as Schedule "A", and to be developed on lands in Lake Country, British Columbia legally described as Lot 1, District Lot 169, ODYD, Plan EPP40853, (the "**Property**"), subject to and in accordance with the terms and conditions set out in this Agreement, and free and clear from all encumbrances, save and except any building restrictions with which the Property complies and public utility rights-of-way, covenants, easements, or any other non-financial charges required by the District of Lake Country (the "**Permitted Encumbrances**").

2. **PURCHASE PRICE**

2.1. The purchase price for the Strata Lot is $ 327,900.00 plus GST net of the New Housing Rebate (the "**Purchase Price**"), of lawful money of Canada payable as follows:

2.2. a deposit paid to the Vendor's real estate brokerage or lawyers by the 20 day of May, 2016, to be held in trust (the "**Deposit**"); and $5,000.00

2.3. the balance of the Purchase Price, subject to closing adjustments, by way of solicitor's trust cheque or bank draft on the Completion Date as defined herein.

3. **DEPOSIT**

3.1. The Deposit will be held by the Vendor's real estate brokerage or lawyers, in trust, as a stakeholder in accordance with the provisions of the **Real Estate Development Marketing Act (British Columbia)**.

3.2. The Deposit will not be held in an interest-bearing account.

4. **COMPLETION DATE**

4.1. The completion date (the "**Completion Date**") will be that date set out in a notice to the Purchaser from the Vendor and will be no less than 30 days after the Vendor or the Vendor's lawyer notifies the Purchaser or Purchaser's lawyer that the Strata Lot is ready to be occupied. Whether the Strata Lot is ready to be occupied refers to the Strata Lot, and not any other strata lots or common property within the Development and the Strata Lot will be deemed to be ready to be occupied on the Completion Date if the District of Lake Country has given written permission to occupy the Strata Lot. The notice of the Completion Date delivered to the Purchaser or the Purchaser's lawyer may be based on the Vendor's estimate as to when the Strata Lot will be ready to be occupied.

4.2. If the Strata Lot is not ready to be occupied on the Completion Date so established, then the Vendor may delay the Completion Date for a period of time not exceeding 60 days, by providing written notice of such delay to the Purchaser or the Purchaser's lawyer at least 5 days prior to the Completion Date. If the Vendor has been unable to complete the sale of the Strata Lot by Aug 15, 2016 (the "**Outside Date**") at no fault of the Purchaser, then this Agreement will be terminated, the Deposit will be returned to the Purchaser and the parties will be released from all of their obligations hereunder, provided however that if the Vendor is delayed from completing construction of the Strata Lot as a result of earthquake, flood or other act of God, fire, explosion or accident, howsoever caused, act of any governmental authority, strike, lockout, inability to obtain or delay in obtaining labour, supplies, materials or equipment, delay or failure by carriers or contractors, breakage or other casualty, climactic condition, interference of the Purchaser, or any other event of any nature whatsoever beyond the reasonable control of the Vendor, then the Outside Date will be extended for a period equivalent to such period of delay.

P.R. J.R.

4.3. The Vendor confirms that it currently estimates that the Completion Date will occur on or about ML July 15, 2016. The Purchaser acknowledges that this date has been provided by the Vendor as ~~a~~ matter of convenience only, and is not meant to be legally binding on the Vendor and that the actual Completion Date will be established in the manner set out above.

5. **INCLUDED ITEMS**

5.1. The Purchase Price for the Strata Lot does not include any appliances or furnishings, other than horizontal and vertical blinds, a fridge, stove, microwave (with fan) and dishwasher. PR - shower in ensuite

6. **CONSTRUCTION AND FINISHINGS** ML J.R

6.1. The Vendor will contract with Kofoed Contracting Ltd. to provide materials and labour to complete the interior finishing of the Strata Lot in reasonable conformity with the specifications set out in the Disclosure Statement and this Agreement. The Vendor reserves the right to make minor variances or changes to the work, if in the Vendor's opinion such minor changes or variations are necessary. Any such variations or changes will be within the general scope and intent of the specifications and if materials are substituted, those substituted will be of equal or better quality.

J.R. P.R.

6.2. The Vendor agrees to provide a new home warranty effective from the date of occupancy to be issued by an approved warranty company pursuant to the provisions of the **Homeowner Protection Act**. It is agreed that there are no representations, warranties, guarantees, promises or agreements other than those contained in this Agreement and the Disclosure Statement.

6.3. The Purchaser is aware that area measurements for the Strata Lot are approximate and based on architectural drawings and measurements. The Strata Lot will be no more than five percent (5%) smaller than indicated in the Disclosure Statement when measured in accordance with the **Strata Property Act (British Columbia).**

6.4. The Vendor reserves the right to make minor variances to the common property of the Development from time to time if, in the Vendor's sole opinion, such variance or variances would improve the structural integrity of the Development, its mechanical systems, its ability to withstand water penetration or aesthetics. Any such variations will be within the general scope and intent of the specifications in this Agreement and in the Disclosure Statement, and shall not reduce or inhibit the Purchaser's use or enjoyment of the common property.

7. CONDITIONS PRECEDENT

7.1. The Purchaser's obligation to complete the purchase of the Strata Lot is subject to and conditional upon the fulfillment of the Purchaser's condition(s), if any, as set out in the Addendum attached to this Agreement (the "**Purchaser's Condition(s)**"). The Purchaser's Condition(s) are for the exclusive benefit of the Purchaser and any condition may be unilaterally waived in whole or in part by the Purchaser at any time before the date specified, by the Purchaser giving notice to the Vendor. The Purchaser agrees to use his or her best efforts to have the Purchaser's Condition(s) fulfilled. In the event that the Purchaser's Conditions are not satisfied or waived on or before the date specified, failing further agreement between the parties, the Deposit will be returned to the Purchaser without deduction and this Agreement will be null and void, and neither party will have further obligations to the other.

7.2. The parties acknowledge that:

(a) there are no Purchaser's Condition(s); or ☐

(b) the Purchaser's Condition(s) are attached as an Addendum to this Agreement ☑

(please check one)

8. INSPECTION

8.1. The Purchaser and a representative of the Vendor will inspect the Strata Lot at a reasonable time designated by the Vendor prior to the Completion Date. At the conclusion of such inspection, a conclusive list of any defects or deficiencies (the "**Deficiencies**") will be prepared. The parties will sign the list and the Purchaser will be deemed to be satisfied with and to have accepted the physical condition of the Strata Lot subject only to the Deficiencies on the deficiency list. In the event the Purchaser fails to attend for the inspection the Purchaser will forfeit this inspection and will be deemed to have accepted the Deficiencies on the deficiency list prepared by the Vendor alone. The Purchaser covenants and agrees to complete the purchase of the Strata Lot on the Completion Date on the terms and conditions herein contained notwithstanding that the Deficiencies may be rectified subsequent to the Completion Date. The Purchaser will not be allowed to have access to the Strata Lot except for this inspection prior to the Possession Date.

8.2. No holdback will be made on closing in respect of the Deficiencies.

T.R. PR

8.3. In the event there are Deficiencies, the Purchaser acknowledges and agrees that:

(a) the Vendor and its representatives will have the right to enter the Strata Lot for up to 3 months following the Completion Date (the "**Deficiency Period**") during normal working hours without notice in order to carry out the work necessary to rectify the Deficiencies; and

(b) the Vendor will use its best efforts to complete the Deficiencies within the Deficiency Period in a good and workmanlike manner according to generally acceptable industry standards.

9. **CONVEYANCE**

9.1. A vendor's statement of adjustments and a freehold transfer for the Strata Lot are to be delivered at the Purchaser's expense to the office of the Vendor's lawyers by the Purchaser's lawyers at least five (5) full business days prior to the Completion Date. The Vendor will execute and deliver such statement of adjustments, transfer and certificate (if required) to the Purchaser's lawyers prior to the Completion Date on the condition that, forthwith upon the Purchaser's lawyers obtaining a post registration index search from the applicable Land Title Office indicating that, in the ordinary course of Land Title Office procedure, the Purchaser will become the registered owner of the Strata Lot (subject only to the Permitted Encumbrances), the Purchaser will cause payment of the balance of the Purchase Price due on the Completion Date by way of certified cheque or bank draft to be paid by the Purchaser's lawyers to the Vendor's lawyers.

9.2. The transfer of the Strata Lot will also be subject to the Vendor's lawyers undertaking to clear title to the Strata Lot of all encumbrances related to the Vendor's financing and any builders' liens claims within a reasonable period of time after receiving the balance of the Purchase Price due on the Completion Date.

9.3. If the Purchaser is relying upon a new mortgage to finance the Purchase Price, the Purchaser, while still required to pay the Purchase Price on the Completion Date, may wait to pay the Purchase Price to the Vendor 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 Purchaser has: (a) made available for tender to the Vendor that portion of the Purchase Price not secured by the new mortgage; (b) fulfilled all the new mortgagee's conditions for funding except lodging the mortgage for registration; and (c) made available to the Vendor a lawyer's or notary's undertaking to pay the Purchase Price upon the lodging of the transfer and new mortgage documents and receipt of the advance by the mortgagee of the mortgage proceeds.

10. **POSSESSION, RISK AND ADJUSTMENT**

10.1. The Purchaser will assume all taxes, rates, local improvement assessments, utility charges, and all other items normally adjusted between a Vendor and Purchaser as of the Completion Date.

10.2. The Strata Lot is to be at the risk of the Vendor until 12:01 a.m. on the Completion Date, and thereafter at the risk of the Purchaser. In the event of material damage to the Strata Lot and/or the Development, as determined by the Vendor, occurring before the passage of the risk to the Purchaser and at no fault of the Vendor, the Vendor may, at the Vendor's option, cancel the Agreement. In the event the Vendor does not cancel the Agreement pursuant to this provision:

(a) The Purchaser will complete the purchase on the Completion Date; and

(b) The amount of any insurance proceeds in connection with the loss or damage to the Strata Lot occurring before the passing of the risk and not applied by the Vendor or the insurer to the cost of repairs, will be assigned and will be payable to the Purchaser.

TR

For the purpose of this clause, "material damage" means loss or damage to or destruction of the Strata Lot and/or the Development to such an extent that, in the reasonable opinion of the Vendor, the repair thereof cannot be substantially completed within 60 days.

10.3. So long as the Purchase Price and all other amounts payable by the Purchaser to the Vendor in respect of the Strata Lot have been paid in full, the Purchaser will have possession of the Strata Lot on the day following the Completion Date (the "**Possession Date**").

11. BUILDERS' LIEN HOLDBACK

11.1. That portion, if any, of the balance of the Purchase Price required by law to be held back by the Purchaser in respect of builders' lien claims (the "**Lien Holdback**") will be paid to the Vendor's lawyers on the Completion Date. The Lien Holdback will be held in trust for the Purchaser pursuant to the **Strata Property Act (British Columbia)** and **Builders Lien Act (British Columbia)** (or successor statutes) solely in respect of lien claims registered in the applicable Land Title Office in connection with work done to the Strata Lot at the behest of the Vendor. The Vendor's lawyers are authorized to invest the Lien Holdback in an interest bearing trust account and to pay to the Vendor (or as directed by the Vendor), on the earlier of (i) the date on which the time for filing a claim of lien under the **Builders Lien Act** expires; and (ii) the date which is 55 days after the date that the balance of the Purchase Price becomes due as aforesaid, the Lien Holdback plus interest, if any, accrued thereon, less the amount of any builders' lien claim filed against the Strata Lot of which the Purchaser or the Purchaser's lawyers notify the Vendor's lawyers in writing by 1:00 p.m. on that day.

12. RECISSION RIGHTS AND THE DISCLOSURE STATEMENT

12.1. The Purchaser acknowledges that the Purchaser has received a copy of the disclosure statement for the Development including all amendments thereto, if any, filed up to the date hereof (the "**Disclosure Statement**") and has been given a reasonable opportunity to read the Disclosure Statement.

12.2. Under section 21 of the *Real Estate Development Marketing Act*, the Purchaser may rescind (cancel) the contract of purchase and sale by serving written notice on the Developer or the Developer's brokerage, within 7 days after the later of the date the contract was entered into or the date the Purchaser received a copy of the Disclosure Statement.

12.3. A purchaser may serve a notice of rescission by delivering a signed copy of the notice in person or by registered mail to:

(a) the Developer at the address shown in the Disclosure Statement received by the Purchaser,

(b) the Developer at the address shown in this Agreement, or

(c) the Developer's brokerage, if any, at the address shown in the disclosure statement received by the purchaser.

12.4. The execution of this Agreement and the Deposit paid by the Purchaser pursuant to the terms of this Agreement do not constitute an interest in the Property and all the Purchaser's rights and obligations are contractual only. The Purchaser will acquire an interest in land upon completion of the purchase and sale contemplated in this Agreement.

J.R. PR

13. **REMEDIES**

13.1. If the Purchaser fails to comply with the terms of this Agreement, the Vendor may at its option, by notice in writing to the Purchaser or the Purchaser's lawyers, cancel this Agreement which shall be of no further force and effect and the Deposit will be absolutely forfeited to the Vendor without prejudice to the further rights and remedies of the Vendor. The payment of any funds to the Vendor pursuant to this section will not be deemed to be all inclusive liquidated damages and will not preclude any further claims or remedies by the Vendor against the Purchaser.

14. **RESIDENCY**

14.1. The Vendor covenants that the Vendor is a Canadian citizen and a resident of Canada.

15. **ENTIRE AGREEMENT/REPRESENTATIONS**

15.1. The Purchaser acknowledges and agrees that this Agreement constitutes the entire agreement between the parties with respect to the sale and purchase of the Strata Lot and supersedes any prior agreements, negotiations or discussions, whether oral or written, of the Vendor and the Purchaser, and that there are no representations, warranties, conditions or collateral contracts expressed or implied, statutory or otherwise, or applicable hereto, made by the Vendor, its agents or employees, or any other person on behalf of the Vendor, other than those contained herein and in the Disclosure Statement, including, without limitation, arising out of any sales brochures models, websites, representative view sets, showroom displays, photographs, illustrations or renderings or other marketing materials provided to the Purchaser or made available for his viewing.

16. **COSTS**

16.1. The Purchaser will pay all costs relating to the transfer of title to the Strata Lot, including Property Transfer Tax. The Vendor will pay all costs relating to the discharge of any financial encumbrances relating to the Vendor's financing.

J.R. M

17. **GST**

17.1. The Purchase Price is NOT inclusive of the GST payable under the *Excise Tax* Act (Canada). In addition to the Purchase Price, the Purchaser is responsible for paying the GST payable, net of the New Housing Rebate (the "**Rebate**") if same is available to the Purchaser under the *Excise Tax Act* (Canada) provided:

(a) The Purchaser is eligible for the Rebate and assigns it to the Vendor pursuant to a form of assignment acceptable to the Vendor delivered on or before the Completion Date;

(b) On or before the Completion Date, the Purchaser delivers to the Vendor a properly completed and executed GST New Housing Rebate form in the form prescribed by the *Excise Tax Act* (Canada) from time to time;

(c) On or before the Completion Date, the Purchaser delivers to the Vendor a sworn statutory declaration stating that:

(i) After completion of the transaction, the first person to occupy the Strata Lot as a place of residence under an arrangement for that purpose will be the purchaser or a "relation" (as that term is defined for purposes of section 254 of the *Excise Tax Act* (Canada) of the Purchaser, and

J.R. M

(ii) At the time the Purchaser becomes liable under the Agreement, the Purchaser is acquiring the Property for use as the primary place of residence of the Purchaser or the relation, as the case may be; and

(d) The Purchaser delivers to the Vendor any other documentation reasonably required by the Vendor in connection with the crediting of the Rebate.

17.2. Despite the foregoing, the Vendor reserves the right to refuse to credit all or any portion of the Rebate claimed by the Purchaser if the Vendor has reason to believe that the Purchaser is not entitled to the Rebate or that the Rebate amount claimed by the Purchaser exceeds the Rebate to which the Purchaser is entitled. By delivering an executed copy of the GST New Housing Rebate Form to the Vendor, the Purchaser warrants that the Purchaser is eligible for the Rebate claimed in such form in respect of the transaction contemplated by the Agreement. In the event that the Vendor credits a Rebate to the Purchaser and Canada Revenue Agency disallows all or any part of the Rebate claim, the Purchaser will immediately, upon receiving a written demand from the Vendor, reimburse such disallowed amount to the Vendor together with any interest, penalty, or other amount payable by the Vendor as a result of such disallowance.

17.3. If the Purchaser is not eligible for the Rebate, fails to provide any of the documents referred to in the subparagraphs (b), (c) and (d) above or otherwise fails to assign the Rebate to the Vendor, then the Purchaser shall be responsible for paying the Purchase Price plus the applicable GST (Gross) to the Vendor on the Completion Date.

17.4. Notwithstanding the foregoing, if the Purchaser is a corporation which is registered for GST purposes, and on or before the Completion Date, the Purchaser provides the Vendor with a certificate as to the GST registered status of the Purchaser containing the Purchaser's GST registration number, the Purchaser will not be required to pay the GST to the Vendor upon closing but will be entitled to self-assess the GST and account for same directly to the Canada Revenue Agency.

18. ASSIGNMENT

18.1. In the event that the Purchaser wishes to assign its rights under this Agreement to his or her spouse, to a member of his or her immediate family, or to a corporation which is wholly owned by the Purchaser, the Purchaser may assign its rights under this Agreement, provided such assignment will have received the prior written approval of the Vendor, such approval not to be unreasonably withheld. Any such assignment will not be subject to any assignment fee charged by the Vendor. Where any such assignment is approved by the Vendor, the Purchaser will remain liable for the obligations of the Purchaser under this Agreement. As a condition of the Vendor electing to waive any assignment fee, the Vendor may elect, at their sole discretion, that the Purchaser first provide the Vendor's lawyers with a statutory declaration sworn by the Purchaser setting out the particulars of the relationship between the Purchaser and the assignee in sufficient detail as to be reasonably satisfactory to the Vendor's lawyers. The Purchaser will be required to pay all of the Vendor's costs in connection with any assignment, including legal fees and disbursements. The Assignee will provide to the Vendor satisfactory evidence of financial means to complete the transaction as contracted.

18.2. The Purchaser hereby acknowledges that the Purchaser will not be permitted to assign its rights under this Agreement to any outside third party, who does not qualify as a spouse, immediate family member of the Purchaser, or a corporation wholly owned by the Purchaser, sufficient proof of which relationship the Vendor may request as a condition to granting any such assignment of Agreement. The Purchaser acknowledges that the Purchaser will at no time be entitled to advertise the Strata Lot for sale in any print or other media or use any of the Vendor's marketing material or images to advertise the offering of an assignment of this Agreement or the sale of the Strata Lot, prior to the Completion Date.

J.R. PR

19. TIME OF THE ESSENCE

19.1. Time will be of the essence in this Agreement.

20. MARKETING PROGRAM

20.1. The Purchaser agrees that the Vendor may continue to carry out construction work on the Development after the completion of the purchase of the Strata Lot by the Purchaser. The Purchaser acknowledges and accepts that such work may cause inconvenience to the use and enjoyment of the Strata Lot. The Purchaser will not impede or interfere with the Vendor's completion of construction of other strata lots, the common property or the Development. The Purchaser acknowledges that the Vendor may retain strata lots in the Development for use as sales and administrative offices and/or display suites for marketing purposes or otherwise. The Purchaser agrees that for so long as the Vendor is the owner of any strata lots in the Development, the Vendor may carry out marketing, promotional and sales activities within the common property (including parking stalls) of the Development or strata lots owned or leased by the Developer, including, without limitation, maintaining display suites, other display areas, parking areas and signage (including signage on the exterior of the Development) and permitting public access to same for the purpose of marketing any unsold strata lots. In addition, the Developer may conduct tours of the Development from time to time with prospective purchasers and hold events and other activities within the Development in connection with the marketing and sales activities.

21. SURVIVAL

21.1. It is agreed that the representations, warranties, guarantees, promises or agreements in this Agreement will survive the closing of the purchase and sale and will not merge.

21.2. This Agreement will enure to the benefit of and be binding upon the parties to it, their respective heirs, executors, administrators, and other legal representatives and, to the extent permitted in this agreement, their respective successors and assigns.

22. PURCHASER COMPRISING MORE THAN ONE PARTY

22.1. If the Purchaser is comprised of more than one party, then the obligations of the Purchaser hereunder will be the joint and several obligations of each party comprising the Purchaser and any notice given to one of such parties will be deemed to have been given at the same time to each other such party.

23. COUNTERPARTS AND ELECTRONIC OR FACSIMILE DELIVERY

23.1. This Agreement may be executed by the parties in counterparts or transmitted by email or fax, or both, and if so executed and delivered, or if so transmitted electronically or by facsimile, or if so executed and transmitted, this Agreement will be for all purposes as effective as if the parties had executed and delivered to one another single original agreement.

24. FURTHER ASSURANCES

24.1. The parties hereto will do all further acts and things and execute all such further assurances as may be necessary to give full effect to the intent and meaning of the Agreement.

25. ADDENDUM

25.1. The Addendum(s) attached hereto and signed by the Vendor and Purchaser forms part of this Agreement.

TR. PR

This offer will be open for acceptance by the Vendor until 6 p.m. on the 31 day of January, 2016.

Signed by the Purchaser on the 30 day of January, 2016.

SIGNED, SEALED & DELIVERED
in the presence of:

J. Kofoed
Signature

Joanne Kofoed
Print Name

Lake Country BC.
Address

realtor
Occupation

X

X

Signed by the Vendor on the 30 day of January, 2016.

SIGNED, SEALED & DELIVERED
in the presence of:

J Kofoed
Signature

Joanne Kofoed
Print Name

Lake Country, BC.
Address

realtor
Occupation

KOFOED CARLTON HOMES LTD.

Per: ______________________
Authorized Signatory

Okanagan Mainline Real Estate Board

CONTRACT ADDENDUM

MLS®No. ______ DATE January 30, 2016 PAGE 10 OF 11 PAGES

It is recommended that this form be filled in and attached to the Contract Purchase and Sale

RE:ADDRESS: 30 - 10724 Bottom Wood Lake Road Lake Country V4V-2T3

LEGAL DESCRIPTION: Proposed Strata Lot #24 on Lot 1 DL 169 ODYD Plan EPP40853

FURTHER TO THE CONTRACT OF PURCHASE AND SALE DATED: January 30, 2016

BETWEEN Kofoed Carlton Homes Ltd. c/o Montgomery Miles Law Firm AS SELLER(S),

AND Javier Robles Caraccioli & Perla Regalado Medina AS BUYER(S).

1. TITLE SEARCH
Subject to the Buyer(s) on or before May 20/2016 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 ______ approving the Property Disclosure Statement dated ______ 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 thesole benefit of the Buyer(s).~~

J.R.
PR

~~3. HOME & PROPERTY INSPECTION
Subject to the Buyer(s), at the Buyer's expense, obtaining and approving a Home & Property Inspection Report on theproperty by ______ from a qualified professional 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). The Buyers are aware if they choose to waive the opportunity to have an Inspection completed that they may be taken on any responsibilities and expenses that may occur that may have reasonably been discovered with an inspection.~~

J.R.
PR

4. BUYER FINANCING
Subject to a FIRST MORTGAGE being made available to the Buyer(s) at current interest rates by May 20/2016. This condition is for the sole benefit of the Buyer(s).

5. LEVIES
Subject to the Buyer(s) verifying and approving any Sewer and/or Water Levy and all related expenses by May 20/2016. This condition is for the sole benefit of the Buyer(s).

I/WE THE UNDERSIGNED DULY AGREE THAT THE FOREGOING IS CORRECT AND SHALL FORM A PART OF THE ATTACHED CONTRACT.

DATED: January 30, 2016

WITNESS Joanne Kofoed

WITNESS J Kofoed

DATED: January 30/2016.

WITNESS J Kofoed

WITNESS

X ______ © BUYER (seal)

X ______ © BUYER (seal)

per: ______ © SELLER (seal)

______ © SELLER (seal)(03/05)

WEBForms Jun/2015

Okanagan Mainline Real Estate Board

CONTRACT ADDENDUM

MLS®No. ______________ DATE January 30, 2016 PAGE 11 OF 11 PAGES

It is recommended that this form be filled in and attached to the Contract Purchase and Sale

RE:ADDRESS: 30 - 10724 Bottom Wood Lake Road Lake Country V4V-2T3

LEGAL DESCRIPTION: Proposed Strata Lot #24 on Lot 1 DL 169 ODYD Plan EPP40853

FURTHER TO THE CONTRACT OF PURCHASE AND SALE DATED: January 30, 2016

BETWEEN Kofoed Carlton Homes Ltd. c/o Montgomery Miles Law Firm AS SELLER(S),

AND Javier Robles Caraccioli & Perla Regalado Medina AS BUYER(S).

J.R. PR

~~6. BUG & TERMITE INSPECTION~~
~~Subject to the Buyer(s) obtaining and approving a Bug & Termite Inspection by a qualified Pest Control Company by______________. This condition is for the sole benefit of the Buyer(s).~~

J.R. PR

~~7. FIRE INSURANCE~~
~~Subject to the Buyer(s) obtaining approval for FIRE/PROPERTY Insurance, satisfactory to the Buyer(s), on the property by ______________. This condition is for the sole benefit of the Buyer(s).~~

8. GOODS & SERVICES TAX
Subject to the Buyer(s) receiving and approving information or professional advice concerning the Buyer(s) GST liability, GST Exemptions or GST Rebates by May 20/2016. This condition is for the sole benefit of the Buyer(s).

9. HOMEOWNER PROTECTION ACT
Subject to the Buyer(s) verifying and being satisfied that the subject property is covered under THE HOMEOWNER PROTECTION ACT, on or before May 20/2016. Any home built after July 1, 1999 is required to be covered. This condition is for the sole benefit of the Buyer(s).

10. SUBJECT TO THE BUYER APPROVING INDEPENDENT LEGAL ADVICE WITH RESPECT TO THIS TRANSACTION ON OR BEFORE May 20/2016. THIS CONDITION IS FOR THE SOLE BENEFIT OF THE BUYER.
THE SELLER HAS AN AGENCY RELATIONSHIP WITH JOANNE KOFOED WHO IS LICENSED IN RELATION TO ROYAL LEPAGE KELOWNA.

THE BUYER HAS NO AGENCY RELATIONSHIP WITH JOANNE KOFOED WHO IS LICENSED WITH ROYAL LEPAGE KELOWNA.

I/WE THE UNDERSIGNED DULY AGREE THAT THE FOREGOING IS CORRECT AND SHALL FORM A PART OF THE ATTACHED CONTRACT.

DATED: January 30, 2016

J.Kofoed
WITNESS

X ______________ © (seal)
BUYER

J.Kofoed
WITNESS

X ______________ © (seal)
BUYER

DATED: January 30/2016

per: ______________ © (seal)
SELLER

WITNESS

______________ © (seal)(03/05)
SELLER

WITNESS