COURT FILE NUMBER

BE03-568045

ESTATE NUMBER

24-1568045

COURT OF QUEEN'S BENCH OF ALBERTA

JUDICIAL CENTRE EDMONTON

APPLICANT IN THE MATTER OF THE BANKRUPTCY AND

INSOLVENCY ACT, RSC 1985, c B-3, AS AMENDED

Clerk's Stam

AND IN THE MATTER OF THE PROPOSAL OF JOHN KENNETH PURDY OTHERWISE KNOWN AS JACK

PURDY

DOCUMENT

AFFIDAVIT

ADDRESS FOR SERVICE AND CONTACT INFORMATION OF PARTY FILING THIS DOCUMENT

Ray C. Rutman
Dentons Canada LLP
Barristers & Solicitors
2900, 101080 – 101 Street
Edmonton, AB T5J 3V5

Ph. (780) 423-7246 Fx. (780) 423-7276

File No.: 529227-7/RCR

Sworn on July 3, 2014

I, Harkirat Kaur, of the City of Edmonton, Province of Alberta, SWEAR AND SAY THAT:

- I am a legal assistant employed by the law firm of Dentons Canada LLP, lawyers for Alvarez & Marsal Canada Inc., and as such have a personal knowledge of the matters hereinafter deposed to , except where stated to be based upon information and belief, and where so stated I do verily believe those matters to be true.
- 2. Alvarez & Marsal Canada Inc. has been named trustee in the proposal proceedings of John Kenneth Purdy otherwise known as Jack Purdy (the "Proposal Trustee").
- 3. Attached to my Affidavit and marked collectively as Exhibit "A" are copies of:
 - (a) a Notice of Application returnable July 9, 2014;
 - (b) the Affidavit of A. Kharajmi #1; and



(c) the index for the Application record filed by the Applicants, Ladysmith & District Credit Union in the Supreme Court of British Columbia, Court File No. S13650.

(the "Application materials")

which I believe were filed in the British Columbia Supreme Court, action number \$13650.

4. The Application Materials pertains to lands legally described as:

Port Alberni Assessment Area Parcel Identifier: 008 428 565 The South ½ Of District Lot 51 Alberni District

(the "Meshers Road Lands")

- 5. Attached to this my Affidavit and marked as Exhibit "B" is a copy of title to the Meshers Road Lands.
- 6. Attached to my Affidavit and marked as Exhibit "C" is correspondence sent to Corinne Daniels, Assistant to Ray Rutman, from Andrew Bury, counsel for Ladysmith & District Credit Union (the "Credit Union").
- 7. I make this Affidavit in support of an Order directing that all remaining sale proceeds from the sale of the Meshers Road Lands, after payment of the first mortgage to the Credit Union and real estate commissions inclusive of GST, be paid to the Proposal Trustee.

SWORN BEFORE ME at Edmonton, Alberta this 3rd day of July, 2014.

Commissioner for Oaths in and for the Province of Alberta

SUSY M. TRACE BARRISTER AND SOLICITOR JADVIDAT VALID

This is Exhibit "A" referred to in the Affidavit of HARKIRAT KAUR

Sworn before me this 3rd day of July, 2014

A Commissioner for Oaths/Notary Public in and for the Province of Alberta

SUSY M. TRACE BARRISTER AND SOLICITOR



NO. S13650 DUNCAN REGISTRY

IN THE SUPREME COURT OF BRITISH COLUMBIA

BETWEEN:

LADYSMITH & DISTRICT CREDIT UNION

PETITIONER(S)

AND:

JOHN KENNETH PURDY AND OTHERS

RESPONDENT(S)

NOTICE OF APPLICATION

NAME(S) OF APPLICANT(S): Ladysmith & District Credit Union

TO: the Respondent(s)

TAKE NOTICE that an application will be made by the Petitioner to the Presiding Master at the Courthouse at 238 Government Street, Duncan, on July 9, 2014 at 9:45 a.m. for the Order set out in Part 1 below.

PART 1: ORDER(S) SOUGHT

 an Order in the form of draft Order attached to this Notice of Application, approving a sale of the lands and premises which are the subject of this foreclosure proceeding (the "Property")

PART 2: FACTUAL BASIS

- 1. this is a foreclosure proceeding
- 2. the Petitioner holds a mortgage (the "Mortgage") of the Property
- 3. Order Nisi was made in this proceeding on August 10, 2011, and the redemption period expired on February 11, 2012
- 4. the Mortgage has not been redeemed

- 5. an Order was made in this proceeding on November 27, 2013, giving the Petitioner exclusive conduct of sale of the Property on November 27, 2013
- 6. the Petitioner listed the Property for sale with a realtor
- 7. the Petitioner has accepted an offer to purchase the Property, subject to Court approval

PART 3: LEGAL BASIS

1. the Petitioner will rely on Rules 13-2, 13-5 and 21-7

PART 4: MATERIALS TO BE RELIED ON

1. the Affidavit #1 of Azadeh Kharazmi made June 12, 2014

The Petitioner estimates that the Application will take 5 minutes.

This matter is within the jurisdiction of a Master.

TO THE PERSONS RECEIVING THIS NOTICE OF APPLICATION: If you wish to respond to this notice of application, you must, within 5 business days after service of this notice of application or, if this application is brought under Rule 9-7, within 8 business days after service of this notice of application,

- (a) file an application response in Form 33,
- (b) file the original of every affidavit, and of every other document, that
 - (i) you intend to refer to at the hearing of this application, and
 - (ii) has not already been filed in the proceeding, and
- serve on the applicant 2 copies of the following, and on every other party of record one copy of the following:
 - (i) a copy of the filed application response;
 - (ii) a copy of each of the filed affidavits and other documents that you intend to refer to at the hearing of this application and that has not already been served on that person;

(iii) if this application is brought under Rule 9-7, any notice that you are required to give under Rule 9-7 (9).

June 12, 2014

"Andrew Bury"
Signature of lawyer for the Petitioner Andrew Bury

TO BE COMPLETED BY THE COURT ONLY

Order	made	
[]	in the terms requested in paragraphsApplication	of Part 1 of this
[]	with the following and additional terms	
Date		Signature of [] Judge [] Master

APPENDIX

THIS APPLICATION INVOLVES THE FOLLOWING:

[]	discovery: comply with demand for documents
[]	discovery: production of additional documents
[]	other matters concerning document discovery
[]	extend oral discovery
[]	other matters concerning oral discovery
[]	amend pleadings
[]	add/change parties
[]	summary judgment
[]	summary trial
[]	service
[]	mediation
[]	adjournments
[]	proceedings at trial
[]	case plan orders: amend
[]	case plan orders: other
[]	experts
[x]	other

IN THE SUPREME COURT OF BRITISH COLUMBIA

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LADYSMITH & DISTRICT CREDIT UNION

PETITIONER(S)

AND:

JOHN KENNETH PURDY ARMAC INVESTMENTS LTD. HER MAJESTY THE QUEEN IN RIGHT OF BRITISH COLUMBIA HER MAJESTY THE QUEEN IN RIGHT OF CANADA THE TENANTS OF THE PREMISES

		DRAFF	RESPONDENT(S)
BEFORE)	MASTER)	JULY 9, 2014

ORDER MADE AFTER APPLICATION (ORDER APPROVING SALE)

ON THE APPLICATION of the Petitioner coming on for hearing at Duncan, BC, on July 9, 2014; and on hearing Bill Younie, Q.C., agent for Andrew Bury, lawyer for the Petitioner:

THIS COURT ORDERS AND DECLARES THAT:

a sale (the "Sale") of the following lands and premises (the "Lands");

Port Alberni Assessment Area Parcel Identifier: 008-428-565 The South 1/2 of District Lot 51 Alberni District

is approved for the price of \$375,000 to Francois Michael Joseph Theoret and Viviane Carmen Marie Gagnon, Joint Tenants (the "Purchaser");

- 2. on registration of a certified copy of this Order in the Victoria land title office together with a letter from the Petitioner's lawyers authorizing its registration, the Lands and all the right, title, interest, and equity of redemption in and to the Lands of the Petitioner and the Respondents and the heirs, executors, administrators, and assigns of the Petitioner and the Respondents and all persons claiming by, through, or under them shall be conveyed to and will vest in fee simple in the Purchaser, without further instrument of transfer, free and clear of all encumbrances and certificates of pending litigation of the Petitioner and the Respondents and all persons claiming by, through, or under them;
- all persons claiming possession of the Lands or any portion thereof shall deliver vacant possession of the Lands to the Purchaser, and shall remove all personal property from the Lands, on or before 12:00 noon on August 9, 2014;
- 4. if any person fails to deliver vacant possession of the Lands to the Purchaser on or before 12:00 noon on August 9, 2014, then the Petitioner shall be at liberty to apply to the Registrar for a Writ of Possession, under Rule 13-2(13) and without further Order;
- the proceeds of the Sale, less the usual conveyancing adjustments, shall be disbursed through the trust accounts of Gowling Lafleur Henderson LLP, or any other lawyer or notary that Gowling Lafleur Henderson LLP may authorize on their behalf, as follows;
 - a) firstly, in payment of outstanding taxes, water and sewer rates, and interest and penalties thereon, owing with respect to the Lands;
 - b) secondly, in payment of real estate commission owing with respect to the Sale, plus GST thereon;
 - c) thirdly, to the Petitioner the amount due under the mortgage which is the subject of this proceeding;
 - d) the balance, if any, to be paid into Court to the credit of this proceeding;
- 6. the Petitioner is at liberty, with the agreement of the Purchaser, to extend the completion date of the Sale up to 10 days;

7. may be nece	the Petitioner is at liberty to apply for such further and other dire essary to carry out the full purport and effect of this Order;	ections as
8. to the Petition	the assessed costs of and in connection with this application are oner, at Scale A.	e awarded
	OWING PARTIES APPROVE THE FORM OF THIS ORDER AND TO EACH OF THE ORDERS, IF ANY, THAT ARE INDICATED A CONSENT	
Signature of Andrew Bury	lawyer for the Petitioner	
	В	by the Court

Registrar

NO. S13650 DUNCAN REGISTRY

IN THE SUPREME COURT OF BRITISH COLUMBIA

BETWEEN:

LADYSMITH & DISTRICT CREDIT UNION

PETITIONER(S)

AND:

JOHN KENNETH PURDY AND OTHERS

RESPONDENT(S)

ORDER MADE AFTER APPLICATION (ORDER APPROVING SALE)

gowlings

GOWLING LAFLEUR HENDERSON LLP

Lawyers
P.O. Box 30
2300-550 Burrard Street
Vancouver, B.C. V6C 2B5
604-683-6498
Attention: Andrew Bury

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AAB/azk V108909

NO. S13650 DUNCAN REGISTRY

IN THE SUPREME COURT OF BRITISH COLUMBIA

BETWEEN:

LADYSMITH & DISTRICT CREDIT UNION

PETITIONER(S)

AND:

JOHN KENNETH PURDY AND OTHERS

RESPONDENT(S)

NOTICE OF APPLICATION

gowlings

GOWLING LAFLEUR HENDERSON LLP

Lawyers
P.O. Box 30
2300-550 Burrard Street
Vancouver, B.C. V6C 2B5
604-683-6498
Attention: Andrew Bury

AAB/azk V108909

		,



THIS IS THE 1ST AFFIDAVIT OF AZADEH KHARAZMI IN THIS PROCEEDING AND WAS MADE ON JUNE 12, 2014

> NO. S13650 DUNCAN REGISTRY

IN THE SUPREME COURT OF BRITISH COLUMBIA

BETWEEN:

LADYSMITH & DISTRICT CREDIT UNION

PETITIONER(S)

AND:

JOHN KENNETH PURDY AND OTHERS

RESPONDENT(S)

<u>AFFIDAVIT</u>

I, Azadeh Kharazmi, of 2300 Bentall 5, 550 Burrard Street, Vancouver, British Columbia, Paralegal, SWEAR THAT:

- 1. I am employed by Gowling Lafleur Henderson LLP ("Gowlings"), the lawyers for the Petitioner, and as such have personal knowledge of the facts and matters hereinafter deposed to except where they are stated to be on information and belief, in which case I verily believe them to be true.
- 2. This is a foreclosure proceeding.
- 3. The mortgage which is the subject of this proceeding (the "Mortgage") is a first financial charge registered against the lands and premises which are the subject of this proceeding (the "Property").
- The Property is a house in Port Alberni.
- 5. Order Nisi was made herein on August 10, 2011, with a redemption period of six months that expired on February 11, 2012.

- 6. An Order was made herein on November 27, 2013, granting the Petitioner exclusive conduct of sale of the Property, on and after November 27, 2013.
- 7. The Petitioner listed the Property for sale in January, 2014 on an MLS basis with a local real estate agent and firm for \$425,000; then reduced the listing price to \$418,000; then reduced the listing price again to \$399,000.
- 8. Attached hereto and marked exhibit "A" to this my affidavit is a true copy of an appraisal (the "Appraisal") of the Property, estimating the value in February, 2014 at \$380,000.
- 9. Attached hereto and marked exhibit "B" to this my affidavit is a true copy of a marketing report from the Petitioner's listing agent.
- 10. Attached hereto and marked exhibit "C" to this my affidavit is a true copy of an offer (the "Offer") from Francois Michael Joseph Theoret and Viviane Carmen Marie Gagnon to purchase the Property for \$375,000.
- 11. The Petitioner has accepted the Offer, subject to the approval of this Honourable Court.
- 12. I am informed by Roberto Qualizza, an employee of the Petitioner, that the Offer is the best offer the Petitioner has received to purchase the Property.

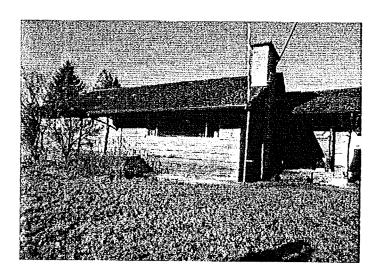
SWORN BEFORE ME at Vancouver, British Columbia on June 12, 2014 \(\).

A Commissioner for taking Affidavits for British Columbia

ANNIE SIU-FUN YU
GOWLING LAFLEUR HENDERSON LIP
BARRISTER & SOLICITOR
550 BURRARD STREET - SUITE 2300
BENTALL 5 - VANCOUVER, B.C. WC 285
(604) 683-6498

azk7042,doc

APPRAISAL REPORT



OF THE LAND AND IMPROVEMENTS LOCATED AT

8335 Meshers Road Port Alberni, BC

PREPARED FOR

Ladysmith & District Credit Uni Attn: Roberto Qualizza	°This is Exhibit □ 🕂 □ referred	to in the
	affidavit of AZADEH R	HARAZMA
PREPARED BY	sworn before me at	Nec
C. O. Passmore	INC.	20.1.4
DAR, Certified Appraisal Review Benson Appraisals CNAREA Licence #1042-14	let	
	A Commissioner for taking Affida within British Columbia	vits

Benson Appraisals P.O. Box 936, Station A, Nanaimo, BC V9R 5H0

The purpose of this appraisal report is to determine the market value, as defined in this appraisal report, of the subject land and improvements thereon located at 8335 Meshers Road Port Alberni, BC, in fee simple, for the function of mortgage financing.

Fee simple is an absolute fee, a fee without limitations to any particular class of heirs or restrictions, but subject to the limitations of eminent domain, escheat, police power, and taxation. It is an inheritable estate.

I have personally viewed the subject property on 02/07/2014 and have gathered and analyzed all the data obtained from the local real estate board, the Multiple Listing Service, the public record, and the appraiser's own files. I have further completed a sales comparison approach analysis and a cost approach analysis. Further, the appraiser has omitted the content of Standard Rule #1-4(c), with respect an income analysis, in compliance with the Uniform Standards of Professional Appraisal Practice (USPAP) and with prior knowledge of the client.

It is my opinion the market value of the subject property as of 02/07/2014

, is:

Three Hundred Eighty Thousand Dollars \$380,000

THIS REPORT CONTAINS AND IS SUBJECT TO specific terminology descriptions, conditions, and special limitations which affect the stated opinion of market value, the use, and the intended user of the report. Please carefully read, and pay particular attention to all of these descriptions, conditions, and special limitations.

C. O. Passmore

DAR, Certified Appraisal Reviewer



CLIENT(S): Ladysmith & Dist	trict Credit Union		APPRAISER <u>C. O. F</u>	assmore assmore
ADDRESS: Attn: Roberto Quali;		ADDETEC OF DOOR OD	1000000 4407 00	A
AUDINESS. AUT. NODERIO QUAIT	.ca	ADDRESS OF PROPERTY 8335 Meshers Road	ADDRESS: #107-30	
TEL: (250) 2	45-6373	CITY Port Alberni	Nanaimo, B.C. V9 TEL: (250)	751-920 3
		PROVINCE BC POSTAL CODE	Benson Appraisal	\$ 250 245-7503
APPLICANT NAME Ladysmith &	District Credit Union	n		
LEGAL DESCRIPTION Part S 1/2	, District Lot 51, Lar	nd District 1; PID: 008-428-585		
MUNICIPALITY or DISTRICT Albert				
ASSESSMENT: LAND 333,000 PURPOSE OF APPRAISAL: TO estima			600.00 TAXES \$ 1,362.1	3 YEAR 2013
INTENDED USER(S) Ladysmith &		X or	· · · · · · · · · · · · · · · · · · ·	
INTENDED USE OF APPRAISAL REP		or asset valuation		
PROPERTY RIGHTS APPRAISED:		Leasehold Condominium	Co-operative	Other (Specify)
OCCUPIED BY: Owner	X	Tenant	Vacant	
HIGHEST & BEST USE: X	As Is NO	ITE: IF HIGHEST & BEST USE IS NOT TH		TS .
NATURE OF DISTRICT	TREND OF DISTRICT	NEIGHBOURHOOD DESCRIPTI		
RESIDENTIAL	MPROVING		NG. AGE OF PROPERTIES IN NEIGHBOURHOOD:	SUPPLY DEMAND
X RURAL	X STABLE	**************************************	new to 40+ YEARS	X GOOD GOOD AVG.
MIXED	DETERIORATI		AREA BUILT UP >20 %	FAIR X FAIR
	TRANSITIONAL	L		POOR POOR
DISTANCE ELEMENTARY SCHOOL		PUBLIC TRANSPORTATION Unav	railable	PRICE RANGE IN NEIGHBOURHOOD
TO SECONDARY SCHOOL	bus	SHOPPING FACILITIES 7.5 km		\$ 250,000 to 650,000
SHIMMARY: includes VALUE TOEM	OC AND ADVEDCE MELLIE	DOWNTOWN 9.5 km NCES IN AREA, if any (e.g. raikroad tracks, cox		
The subject is located in a ma	ature rural area in an	i area known as Beaver Creek ag	mmercavinoustrial properties, major tr porrovinostato 7, 5, km, norto i	afficialises, etc.)
and 9.5 km north of downtow	n Port Alberni, Prope	erties in the area comprise a dive	rea miv of housing chiles	and the area in considered
have generally good market a	ippeal. Most urban a	menilles are within reasonable a	ccess in near by Port Alba	rat and no advaces
influences are noted. Value to	or single family units	and lots based on MLS report d	ata for the Port Alberni are	a indicate property values
have remained relatively stab	le over the past 12 r	nonths		
SITE DIMENSIONS: N/A		SHE DESCRIPTION		
***************************************	SOURCE: BCA	PAVED ROAD X GRAVEL ROA		SANITARY SEWER
TOPOGRAPHY: gently undulatin		SIDEWALK	MUNICIPAL W	X SEPTIC ATER STORM SEWER
CONFIGURATION: rectangular		CURBS	WELL-PRIVAT	
ZONING: A 2, Rural District		CTREET LICH		
Lormon J. E. Morar Digarde		STREET LIGH	ITS WELL-COMMU	NAL
		CABLEVISION	The state of the s	NAL
DOES PRESENT USE CONFORM:		CABLEVISION IF NO, SEE COMMENTS.	**********	
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DOES PRESENT USE CONFORM: LANDSCAPING CUSTOM X GOOD AVERAGE COMMENT ON ANY POSITIVE/NEG Undulating, and has no known natural state at the rear. The p includes and Fawn Creek run residence. A polion of the bar ESTIMATED YEAR BUILT: 1960's CONSTRUCTION COMPLETE: Yes GLA SOURCE appreiser's measure 1st 1,352 2nd 3rd TOTAL 1,352 2nd 3rd TOTAL 1,352 X SQ.FT. SQ.M. WINDOW SASH/GLAZING Alum single glazed U.F.F.I. Apparent - No INSULATION X CEILING X WALLS X BASEMENT	FAIR UTILITY ACCE NONE NONE NONE NONE NONE NONE NONE NON	IF NO. SEE COMMENTS. DRIVEWAY Y X PRIVATE entry SS MUTUAL X NONE (e.g. regarding conforming of zoning, effect beliems. The property is partly fen the residence appeared landsca poerty. There is a large barn in die and wired with the section of barn SCRIPTION OF IMPROVEMENTS - E ECTIVE AGE: 40 CECHTAGE COMPLETE: 100% TYPE OF BUILDING X DETACHED SEMI-DETACHED SEMI-DETACHED SEMI-DETACHED SEMI-DETACHED APARTMENT SOM. VINYL SEER WETAL SCRIPTION OF IMPROVEMENTS - IN SCRIPTION OF IMPROVEMENT	SINGLE CONCRIDOUBLE ASPHAL S of easements, etc.) The sub- ced with pasture areas in I pped but unkempt. The pro- scepair, covered shelter an not on foundation collapsin XTERIOR REMAINING ECONOMIC LIF N/A DESIGN ONE-STOREY SPLIT-LEVEL 1 1/2 STOREY 2-STOREY 2-STOREY X bungalow ROOFING MATERIAL ASPHALT SHINGLE WOOD SHINGLE FIBERGLASS SHACLE 1 HZ STOREY 2-STOREY CONTROL X BUNGALOR X BUNGALOR Z5 + APPROX. AGE SPLIT-LEVEL ASPHALT SHINGLE WOOD SHINGLE FIBERGLASS SHACLE Z5 + APPROX. AGE STERIOR WALLS CEILINGS X X X BATHROOMS FINISH 2-Pc. GOO	ELECTRICAL TETE UNDERGROUND T X OVERHEAD Ject property is gently he front and treed and in a perty entails 80 acres which d d chicken coop near the Ject property is gently E(YIS) 15 CONSTRUCTION X WOOD FRAME BRICK STONE CONCRETE OVERALL EXT. CONDITION GOOD AVERAGE X FAIR POOR FINISH PLYWOOD PLASTER GYPSUM BOARD panel board OVERALL INT. CONDITION GOOD GOOD OVERALL INT. CONDITION DO GOOD
DOES PRESENT USE CONFORM: LANDSCAPING CUSTOM X GOOD AVERAGE COMMENT ON ANY POSITIVE/NEW UNDUISTING AND HE FEAR TO TERM TO THE BAY TO THE B	FAIR UTILITY ACCE POOR NONE NONE NONE NONE NONE NONE NONE N	IF NO. SEE COMMENTS. DRIVEWAY IY X PRIVATE entry SS MUTUAL X NONE (e.g. regarding conforming of zoning, effect beliems. The property is partly fen Ithe residence appeared landsca opporty. There is a large barn in di- nd wired with the section of barn SCRIPTION OF IMPROVEMENTS - E ECTIVE AGE: 40 X DETACHED X DETACHED X DETACHED SEMI-DETACHED APARTIMENT SOM. VINYL EER METAL EER NG SCRIPTION OF IMPROVEMENTS - IN SCRIPTION OF IMPROVEMENTS - IN UNYL EER METAL EER SCRIPTION OF IMPROVEMENTS - IN UNYL EER METAL EER BEDROOMS LARGE 3 AVERAGE	SINGLE CONCRIDOUBLE ASPHAL X gravel S of easements, etc.) The sub- ced with pasture areas in 1 sped but unkempt. The pro- screpair, covered shelter an not on foundation collapsis XTERIOR REMAINING ECONOMIC LIE N/A DESIGN ONE-STOREY SPLIT-LEVEL 1 1/2 STOREY 2-STOREY X bungalow ROOFING MATERIAL ASPHALT SHINGLE X WOOD SHINGLE FIBERGLASS SHINGLE TIBERGLASS SHINGLE X X X BATHROOMS FINISH 2-Pc. GOO 3-Pc. X AVE	ELECTRICAL T
DOES PRESENT USE CONFORM: LANDSCAPING CUSTOM X GOOD AVERAGE COMMENT ON ANY POSITIVE/NEG Undulating, and has no known natural state at the rear. The p includes and Fawn Creek run residence. A polion of the bar ESTIMATED YEAR BUILT: 1980's CONSTRUCTION COMPLETE: Yes GLA SOURCE appreise's measure 1st 1,352 2nd 3rd TOTAL 1,352 X SQ.FT. SQ.M. WINDOW SASH/GLAZING Alum single glazed U.F.F.I. Apparent - No INSULATION X CEILING X WALLS X BASEMENT CRAWL FLOOR PLAN GOOD X AVERAGE	FAIR UTILITY POOR ON ACCE NONE NONE NONE NONE NONE NONE NONE NON	IF NO. SEE COMMENTS. DRIVEWAY Y X PRIVATE entry SS MUTUAL X NONE (e.g. regarding conforming of zoning, effect beliems. The property is partly fen the residence appeared landsca poerty. There is a large barn in die and wired with the section of barn SCRIPTION OF IMPROVEMENTS - E ECTIVE AGE: 40 CECHTAGE COMPLETE: 100% TYPE OF BUILDING X DETACHED SEMI-DETACHED SEMI-DETACHED SEMI-DETACHED SEMI-DETACHED APARTMENT SOM. VINYL SEER WETAL SCRIPTION OF IMPROVEMENTS - IN SCRIPTION OF IMPROVEMENT	SINGLE CONCRIDOUBLE ASPHAL X gravel x gravel s of easements, etc.) The sub- ced with pasture areas in 1 pped but unkempt. The pro screpair, covered shelter an not on foundation collapsis XTERIOR REMAINING ECONOMIC LIE N/A DESIGN ONE-STOREY SPLIT-LEVEL 1 1/2 STOREY 2-STOREY X bungalow ROOFING MATERIAL ASPHALT SHINGLE X WOOD SHINGLE FIBERGLASS SHINGLE FIBERGLASS SHINGLE X APPROX. AGE STERIOR WALLS CEILINGS X X X BATHROOMS FINISH 2-Pc. GOO 3-Pc. X AVE	ELECTRICAL T

Client Reference N	40:								File No:	C14004	
FOUNDATION X POURI	ED CONCDET		NGLINES		LECTRICAL		WATERHE			NG SYSTEM	
	RETE BLOCK		COPPER PVC OR P	ASTIC -	X BRI			ELECTRIC	<u>X</u>	FORCE	DAIR
	RETE SLAB		GALVANIZ	7FD		CWEK?		ELECTRIC		BASEB	
BRICK			pex		ATED CAPACI	TY OF MAIN	38.5 gai	CAPACITY		101 17	RIER
-						100 AMPS			oil	FUELT	YPE
BUILT-IN APPLIA	NCES/EXTR										
STOVE	ž	VACUI	JM 		CENTRAL AIR		SAUNA		SOLARIUM		
OVEN	ASHER 1	GARB	rgedispusai	L	AIR CLEANER		WHIRLPOOL	·	_ SKYLIGHTS		
BASEMENT FINIS	HES LITHET	MU FIREP	LAUL(S) Infiniohed h	· tacanose	SECURITY SYS	MEM	SWMMING P	00L	_ GARAGE OPEN	ER	
D. IOE. IEIT I HIL	#1C3, G11E11	i. iait	immoned t	vascilletif a	iiu a siiiaiit	si over neight	Crawi spa	ce area uno	er the laund	ry room.	
					***************************************	***************************************					
GARAGES/CARP	ORTS: Ope	n parking.				***************************************					
DECKS, PATIOS,	OTHERIMPE	ROVEMENT:	Large de	eck at the r	ear in need	of repair. Lar	rge barn a	nd equipme	nt shed in dis	srepair	
COMMENTS: BUT	ding, appearant	ce, quality of or	instruction, con	dtion: The	subject dwe	elling is an old	der bungali	ow style of	house constr	ucled of s	tandard
quality building	materials.	The home	has a func	tional layor	ut and date	d Interior with	old flooring	g, cabinets	and panel be	oard walls	. Several
of the interior ro overall appeara	on Cenng	s nave bee	en drywalle	o. Ine suc	ect appear	s to be adequ	uately mai	ntained and	the property	has a rea	sonable
The basement	concrete sh	owed sign	e of of see	nage indica	ting drain t	ile wun interior	r leaking n	oted. The ti	te exterior is	in need of	painting.
	R	OOMALLO	CAHON	page mulc	aung Grant	no redones re	placemen		PROACH		
LEVEL:		SECOND	THIRD		8SMT.	SOURCE OF COS	TOATA- Y			AITDACTOR	ntue
ROOMS:						LAND VALUE: [1	ural acread	e on sentic		"INVICTOR _	320.00
ENTRANCE	2				1	BUILDING	********	And the state of the state of	COST NEW	OEPRE	CIATED COS
LIVING	1					BUILDING COST1,352	2,00 @ \$	132.00 \$	178,46	4	<u> </u>
DINING	1					GARAGE: ppg	ın parking.	\$		_ s	
KITCHEN	1 1			<u> </u>		BASEMENT FINI	SH:				
FULL BATH PART BATH	1		 	 		full / junfinish	ed			_ \$	
BEOROOM	3		 	 		OTHER EXTRAS	drive, Jan	dscaping s		_ \$	4,00
FAMILY	<u> </u>		 	 	 	site improver	nenia, exu	ass		_	10,00
LAUNDRY	1		<u> </u>			deferred majo	indinanta .			- }	-20,00
OTHER(S)					2	TOTAL REPLACE	EMENT COST	• • • • • • • • • • • • • • • • • • •	178 46	, '	
						LESS: ACCRUED D	DEPRECIATION	55% \$	98.15	<u>.</u> 5 \$	80 309
						INDICATED VALU	UE: ,			_ ·	394,309
		1			}						
	1 1										
			L			INDICATEDVA	LUE FROM	THE COST AF	PROACH	\$	394,300
ITER	SHARECTO	DOSEDTV			SCOMPARE	SON APPROAC	H				
ITEM	SUBJECT P	ROPERTY		OMPARABLE I	S COMPARI VO. 1	SON APPROAC	APARABLE N	0. 2	COM	IPARABLE N	0.3
			DESC	OMPARABLE I RIPTION	S COMPARI NO. 1 \$ ADJUST	SON APPROAC COM DESCRI	II APARABLE N PTION	O. 2 \$ ADJUST	COM	IPARABLE N	0.3
	SUBJECT P 8335 Meshe Port Albert	ers Road	DESC	OMPARABLE I RIPTION hers Road	S COMPARI NO. 1 \$ ADJUST	COM APPROACE COM DESCRI	MPARABLE N PTION Br Creek R	0. 2 S ADJUST Oad	COM DESCRIF 7444 Bell R	IPARABLE N PTION Oad	0.3
ADDRESS DATE OF SALE	8335 Meshe	ers Road	DESCI 8427 Mes	OMPARABLE I RIPTION hers Road Ini	S COMPARI NO. 1 \$ ADJUST	COM DESCRI 8286 Beave Port Albern Sep/17/201	MPARABLE N PTION Br Creek R I 1	O. 2 \$ ADJUST oad	DESCRIF 7444 Bell R Port Alberni Apr/15/2011	IPARABLE N PTION Oad	0.3
ADDRESS DATE OF SALE SALES PRICE	8335 Meshe Port Alber	ers Road ni	BESCI 8427 Mes Port Alber Nov/08/20	OMPARABLE I RIPTION hers Road Ini 011 500,000	S COMPARIS NO. 1 S ADJUST -35,000	SON APPROAC COM DESCRI 8286 Beave Port Albern Sep/17/201	MPARABLE N PTION Sr Creek R I 1 450,000	0. 2 \$ ADJUST 0ad -31,000	DESCRIF 7444 Bell R Port Alberni Apr/15/2011	PARABLE NO PTION Oad I 360,000	O. 3 \$ ADJUST
ADDRESS DATE OF SALE SALES PRICE SITE	8335 Meshe Port Albert	ers Road ni	DESCI 8427 Mes Port Alber Nov/08/20 71.0 acres	OMPARABLE I RIPTION hers Road rni 011 - 500,000	S COMPARI NO. 1 \$ ADJUST 0 -35,000 9,000	COM APPROACE COM DESCRIE 8286 Beave Port Albern Sep/17/201	MPARABLE N PTION er Creek R 1 1 450,000	0. 2 \$ ADJUST oad -31,000 40,000	DESCRIF 7444 Bell R Port Alberni Apr/15/2011	PARABLE NO PTION Oad I 360,000	0. 3 3 ADJUST -25,000
ADDRESS DATE OF SALE SALES PRICE SITE GLA	8335 Meshe Port Albert 80,0 acres	ers Road ni i 352 SqFt.	DESCI 8427 Mes Port Alber Nov/08/20 71.0 acres	OMPARABLE I RIPTION hers Road rni 0111 500,000 3 1570 SqFt	\$ ADJUST \$ ADJUST 0 -35,000 9,000 -15,300	SON APPROAC COM. DESCRI 8286 Beave Port Albern Sep/17/201 0 10 10 10 10 10 10 10 10 1	APARABLE N PTION BY Creek R 1 1 450,000 B 450 Saft	0. 2 \$ ADJUST Oad -31,000 40,000	DESCRIF 7444 Bell R Port Alberni Apr/15/2011	PARABLE NO PTION Oad 1 360,000	0.3 \$ ADJUST -25,000 43,000
ADDRESS DATE OF SALE SALES PRICE SITE GLA EFF. AGE/COND	8335 Meshe Port Albert 80.0 acres 1: 40 effec /	ers Road ni i 352 SqFt.	Port Alber Nov/08/20 71.0 acres	OMPARABLE I RIPTION hers Road onl 111 500,000 3 1570 SqFt. / average	\$ ADJUST \$ ADJUST 0 -35,000 9,000 -15,300	COM APPROACE COM DESCRIE 8286 Beave Port Albern Sep/17/201	APARABLE N PTION BY Creek R 1 1 450,000 B 450 Saft	0. 2 \$ ADJUST Oad -31,000 40,000	DESCRIF 7444 Bell R Port Alberni Apr/15/2011 37.0 acres	PARABLE NO PTION Oad 1 360,000	0.3 3 ADJUST -25,000 43,000 34,400
ADDRESS DATE OF SALE SALES PRICE SITE GLA EFF. AGE/COND DESIGN&APPEAL	8335 Meshe Port Albert 80.0 acres 1: 40 effec / bungalow	ers Road ni i i 352 SqFt.	DESCI 8427 Mes Port Alber Nov/08/20 71.0 acres 15 effec bungalow	OMPARABLE I RIPTION hers Road roi 011 500,000 3 1570 SqFt / average	\$ ADJUST \$ ADJUST 3 -35,000 9,000 -15,300 -60,000	CON APPROAC CO. DESCRI 8288 Beave Port Albern Sep/17/201 0 40.23 acres 0 1. 25 effec /	APARABLE N PTION PTION PT Creek R 1 1 450,000 B 450 SqFt. average	0. 2 \$ ADJUST 0ad -31,000 40,000 0 -40,000	COM DESCRIF 7444 Bell R Port Alberni Apr/15/2011 37.0 acres	PARABLE NO PTION Oad 360,000 361 SQFL average	0.3 \$ ADJUST -25,000 43,000 34,400 -20,000
ADDRESS DATE OF SALE SALES PRICE SITE GLA EFF. AGE/COND DESIGN&APPEAL RMS/BEDS/BATHS	8335 Meshe Port Albert 80.0 acres 1: 40 effec / bungalow 7 /	ers Road ni 352 SqFt. 1 fair 3 / 1F	DESCI 8427 Mes Port Alber Nov/08/20 71.0 acres 15 effec bungalow 11 /	OMPARABLE I RIPTION hers Road roi 011 500,000 3 1570 SqFt / average	3.5,000 9,000 -15,300	COM APPROACE COM DESCRI 8286 Beave Port Albern Sep/17/201 0 1 40.23 acres 0 1.0 25 effec / 7 /	APARABLE N PTION Br Creek R 1 1 450,000 3 450 SqFt. average	0. 2 \$ ADJUST oad -31,000 40,000 0 -40,000	COM DESCRIF 7444 Bell R Port Alberni Apr/15/2011 37.0 acres 8 30 effec /	PARABLE NO PTION Oad 360,000 B81 SqFt. average	-25,000 43,000 34,400 -20,000
ADDRESS DATE OF SALE SALES PRICE SITE GLA EFF. AGE/COND DESIGN&APPEAL RMS/BEDS/BATHS BASEMENT	8335 Meshe Port Albert 80.0 acres 1: 40 effec / bungalow 7 / 1176 sq.ft.	exs Road ni 352 SqFt. 1 fair 3 / 1F. unfin.	DESCI 8427 Mes Port Alber Nov/08/20 71.0 acres 15 effec bungalow 11 / 816 SqFt	OMPARABLE IN RIPTION hers Road ini 111	3.5,000 9,000 -15,300	CON APPROACE CON DESCRI 8286 Beave Port Albern Sep/17/201 1 40.23 acres 1 1. 25 effec / 7 / Crawl space	APARABLE N PTION Br Creek R 1 1 450,000 3 450 SqFt. average	0. 2 \$ ADJUST oad -31,000 40,000 0 -40,000	COM DESCRIF 7444 Bell R Port Alberni Apr/15/2011 37.0 acres 8 30 effec / 10 / 912 sq.ft. fin	PARABLE NO PTION Oad 360,000 361 SqFt. average 3 / 1H1F	0.3 \$ ADJUST -25,000 43,000 34,400 -20,000
ADDRESS DATE OF SALE SALES PRICE SITE GLA EFF. AGE/COND DESIGN&APPEAL RMS/BEDS/BATHS BASEMENT GARAGE/PARKING	8335 Meshe Port Albert 80.0 acres 1: 40 effec / bungalow 7 / 1176 sq.ft.	exs Road ni 352 SqFt. 1 fair 3 / 1F. unfin.	DESCI 8427 Mes Port Alber Nov/08/20 71.0 acres 15 effec bungalow 11 /	OMPARABLE IN RIPTION hers Road ini 111	3.5,000 9,000 -15,300	COM APPROACE COM DESCRI 8286 Beave Port Albern Sep/17/201 0 1 40.23 acres 0 1.0 25 effec / 7 /	APARABLE N PTION Br Creek R 1 1 450,000 3 450 SqFt. average	0. 2 \$ ADJUST oad -31,000 40,000 0 -40,000	COM DESCRIF 7444 Bell R Port Alberni Apr/15/2011 37.0 acres 8 30 effec / 10 / 912 sq.ft. fin single carpo	PARABLE NO PTION Oad 360,000 361 SqFt. average 3 / 1H1F	0.3 \$ ADJUST -25,000 43,000 34,400 -20,000
ADDRESS DATE OF SALE SALES PRICE SITE GLA EFF. AGE/COND DESIGNEAPPEAL RMS/BEDS/BATHS BASEMENT GARAGE/PARKING Days on M/kt	8335 Meshe Port Albert 80.0 acres 1: 40 effec / bungalow 7 / 1176 sq.ft.	exs Road ni 352 SqFt. 1 fair 3 / 1F. unfin.	DESCI 8427 Mes Port Alber Nov/08/20 71.0 acres 15 effec bungalow 11 / 816 SqFt1 open park	OMPARABLE IN RIPTION hers Road ini 111	3.5,000 9,000 -15,300	COM APPROACE COM DESCRI 8288 Beave Port Albern Sep/17/201 0 40.23 acres 0 1. 1 25 effec / 7 / 0 crawl space open parkin 7	APARABLE N PTION Br Creek R 1 1 450,000 3 450 SqFt. average	0. 2 \$ ADJUST oad -31,000 40,000 0 -40,000	7444 Bell R Port Alberni Apr/15/2011 37.0 acres 8 30 effec / 10 / 912 sq.ft. firs	PARABLE NO PTION Oad 360,000 361 SqFt. average 3 / 1H1F	0.3 \$ ADJUST -25,000 43,000 34,400 -20,000
ADDRESS DATE OF SALE SALES PRICE SITE GLA EFF. AGE/COND DESIGNEAPPEAL RMS/BEDS/BATHS BASEMENT GARAGE/PARKING Days on M/kt	8335 Meshe Port Alberi 80.0 acres 1: 40 effec / bungalow 7 / 1176 sq.ft. open parki	exs Road ni 352 SqFt. 1 fair 3 / 1F. unfin.	DESCI 8427 Mes Port Alber Nov/08/20 71.0 acres 15 effec bungalow 11 / 816 SqFt I open park	OMPARABLE IN RIPTION hers Road ini 111	3.5,000 9,000 -15,300	SON APPROACE COM DESCRI 8286 Beave Port Albern Sep/17/201 0 140.23 acres 1 1 25 effec / 7 / Crawl space open parkin	APARABLE N PTION Br Creek R 1 1 450,000 3 450 SqFt. average	0. 2 \$ ADJUST oad -31,000 40,000 0 -40,000	COM DESCRIF 7444 Bell R Port Alberni Apr/15/2011 37.0 acres 8 30 effec / 912 sq.ft. fir single carpo 18 average	PARABLE NO PTION Oad 360,000 361 SqFt. average 3 / 1H1F	-25,000 -20,000 -20,000 -20,000 -2,000 -2,000
ADDRESS DATE OF SALE SALES PRICE SITE GLA EFF. AGE/COND DESIGNEAPPEAL RMS/BEDS/BATHS BASEMENT GARAGE/PARKING Days on M/kt	8335 Meshe Port Alberi 80.0 acres 1: 40 effec / bungalow 7 / 1176 sq.ft. open parki	exs Road ni 352 SqFt. 1 fair 3 / 1F. unfin.	DESCI 8427 Mes Port Alber Nov/09/20 71.0 acres 15 effec bungalow 11 / 816 SqFt topen park 104 average	OMPARABLE IN RIPTION hers Road ini 111	3.5,000 9,000 -15,300	COM APPROACE COM DESCRI 8288 Beave Port Albern Sep/17/201 10 11 12 15 16 17 17 17 17 17 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19	APARABLE N PION BY Creek R 1 1 450,000 8 450 SqFt. average 3 1 2F	0. 2 \$ ADJUST oad -31,000 40,000 0 -40,000	7444 Bell R Port Alberni Apr/15/2011 37.0 acres 8 30 effec / 10 / 912 sq.ft. firs	PARABLE NO PTION Oad 360,000 361 SqFt. average 3 / 1H1F	0.3 \$ ADJUST -25,000 43,000 34,400 -20,000
ADDRESS DATE OF SALE SALES PRICE SITE GLA EFF. AGE/COND DESIGN&APPEAL RMS/BEDS/BATHS BASEMENT GARAGE/PARKING Days on M/kt Extras	8335 Meshe Port Albert 80.0 acres 1: 40 effec / bungalow 7 / 1176 sq.ft. open parki average old barn	ses Road nt 3 352 SqFt. 1 fair 3 / 1F . unfin.	DESCI 8427 Mes Port Alber Nov/08/20 71.0 acres 15 effec bungalow 11 / 816 SqFt i open park 104 average none	OMPARABLE IN RIPTION hers Road (nd) 111 500,000 3 1570 SqFt. / average 4 / 2F finished ing	3.5,000 9,000 -15,300 -15,000	COM APPROACE COM DESCRI 8286 Beave Port Albern Sep/17/201 10 140.23 acres 10 125 effec / 7 / 10 crawl space open parkin 7 average old barn second resid	APARABLE N PION BY Creek R 1 1 450,000 8 450 SqFt. average 3 1 2F	0. 2 \$ ADJUST oad -31,000 40,000 0 -40,000 -4,000 10,000	COM DESCRIF 7444 Bell R Port Alberni Apr/15/2011 37.0 acres 8 30 effec / 912 sq.ft. fir single carpo 18 average	PARABLE NO PTION Oad 360,000 361 SqFt. average 3 / 1H1F	-25,000 -20,000 -20,000 -20,000 -2,000 -2,000
ADDRESS DATE OF SALE SALES PRICE SITE GLA EFF. AGE/COND DESIGNEAPPEAL RMS/BEDS/BATHS BASEMENT GARAGE/PARKING Days on Mrkt Extras	8335 Meshe Port Alberr 80.0 acres 1: 40 effec / bungalow 7 / 1176 sq.ft. open parki average old barn	exe Road ni 352 SqFt fair 3 / 1F unfin.	DESCI 8427 Mes Port Alber Nov/08/20 71.0 acres 15 effec bungalow 11 / 816 SqFt topen park 104 average none 26.9%	OMPARABLE IN RIPTION hers Road oil 111 - 500,000 s 1570 SqFt. / average 4 / 2F finished ling -23.3%	360MPARIST \$ ADJUST \$ ADJUST -35,000 9,000 -15,300 -15,000 -15,000	SON AMPROACE COM DESCRI 8288 Beave Port Albern Sep/17/201 10 10 10 10 11 11 125 effec / 7 / 1 crawl space open parkin 7 average old barn second resic	APARABLE N PION Sr Creek R 1 1 450,000 3 450 SqFt. average 3 / 2F 9 9 dence	0. 2 \$ ADJUST oad -31,000 40,000 0 -40,000 -4,000 10,000	Total Berlin Report Alberti Apr/15/2011 37.0 acres 30 effec / 912 sq.ft. fin single carpo 18 average none	PARABLE NOTION oad 360,000 361 SqFt. average 3 / 1H1F ilshed rl	-25,000 43,000 -20,000 -20,000 -2,000 -2,000
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Client Reference No: File No: C14004 SALES COMPARISON APPROACH COMPARABLE NO. 5 COMPARABLE NO. 6 HEM SUBJECT PROPERTY COMPARABLE NO. 4 \$ ADJUST DESCRIPTION \$ ADJUST. DESCRIPTION ADDRESS 5335 Batty Road 8335 Meshers Road Lot 2 Debeaux Road Lot 2 Franklin River Road Port Alberni Port Alberni Port Alberni Port Alberni DATE OF SALE May/30/2013 Aug/27/2012 Aug/20/2013

DESCRIPTION SADJUST SALE PRICE 410,000 160,000 220,000 85,000 SITE 80.0 acres 35.87 acres/view 44,000 35,000 25.10 acres 36.32 acres 1352 SqFt. SIZE GLA 1490 SqFt -9,700 EFF. AGE/COND 40 effec / fair 35 effec / average -20,000 N/A lot DESIGN&APPEAL bungalow N/A lot bungalow 71 31 RMS/BEDS/BATHS 3 / 7 1 BASEMENT 1176 sq.ft. unfin. 1490 SqFt unfin. -15,000 N/A lot -2,000 N/A lot CARAGE/PARKING open parking single carport Days on Mrkt 129 Extras average average old barn 5,000 none ADJUSTED VALUES/NET ADJUSTED TOTALS 21.1% 403,300 40.6% -1.5% 40.6% 225,000 20.0% CONCLUSIONS: Sale #4 Inferior in site size superior in characteristics and location (nearer town). Superior in GLA, effective age and condition. It should be noted there have been recent sales of sites over 40 acres in the past 12 months other than one property sold which was a working farm and no considered relevant in this valuation. Sale #5 & #8 are recent sales in the value of unimproved acreages. Sale #5 was originally listed at \$259,000 and sold a year later indicating the property may have sold at a considerable discount from market value.

Case No. C14004

GENERAL COMMENTS

For the purpose of this appraisal report, the highest and best use is defined as that legally permitted use for which there is a demand, and is most likely to produce the greatest net return, tangible or intangible, to the subject property, while utilizing the property as a whole. The subject property is residential and it is the opinion of the appraiser that this activity constitutes the highest and best use.

The income approach to value was not considered as no properties similar to the subject, in the subject market area, were predominately leased at the time of sale. It is therefore, impossible to determine a legitimate rent multiplier figure necessary in calculating a valid income approach value.

The appraiser assumes that all information describing the insulation, and the water and sewer systems supplied by the owner of other sources, is correct. This information was not verified by the appraiser.

Cost Data (if Applicable)

The cost approach calculations were based on current information published by the Marshall & Swift Company and were adjusted for geographical location, climatic conditions, seismic zones, and wind factors. Physical depreciation was calculated using the modified effective age/life method, utilizing Marshall and Swift handbook as a base. The accrued depreciation includes any applicable functional and external obsolescence. The land value was determined from an analysis of the most recent sales of similar but undeveloped land in the subject market area, and by the abstraction method utilizing the comparables incorporated in the sales comparison analysis.

Sales Comparison Data

The date of sale figures reflect the actual contract date of each comparable. The condition adjustment reflects both the incurable and the curable physical depreciation and was calculated by a comparable of the effective age of the subject's improvements to that of the respective comparable. The difference of the respective depreciation rates was then applied to the abstracted value of the improvements only. The gross living area adjustments reflect both size and room differences. These adjustments have been calculated by abstracting from the sales price of each comparable, the market value of all items which do not contribute to the actual Gross Living Area of the house itself. The residual was then divided by the size of the respective house to arrive at an average market value per square foot or meter. The values thus derived from each of the comparables were correlated with the depreciated cost of the subject to arrive at the actual adjustment rate utilized.

SPECIAL LIMITATIONS

This APPRAISAL REPORT has been prepared for the sole and exclusive use and benefit of <u>Ladysmith & District Credit Union</u>
(hereinafter referred to as the client). Any use of this report by anyone other than the client or for any purpose or function other than the original intent, invalidates the findings and voids all results and or conclusions.

All analysis, opinions, and conclusions were developed, and this appraisal report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice (USPAP) and the code of ethics of the Canadian National Association of Real Estate Appraisers.

It is assumed that the utilization of land and any improvements thereon, are within the boundaries of the property lines of the described property and that there is no encroachment or trespass, unless otherwise stated in the appraisal report.

It is assumed that the subject property is in full compliance with all applicable Federal, State/Provincial, and local environmental regulations and laws unless otherwise stated in the appraisal report.

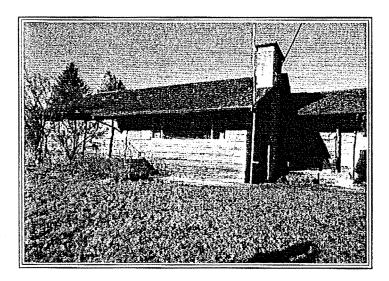
It is assumed that all required licenses, consents, or any required legislative or administrative authority from any local, State/Provincial, Federal, or private entity or organization, have been acquired and or renewed for any use upon which the value opinion in the appraisal report is based.

It is assumed that any lease encumbrances pertaining to the subject property are legally binding contracts between the lessee and the lessor and that all information transmitted to the appraisar concerning these lease contracts is accurate and correct. Although this appraisal report may include information concerning the physical improvements being appraised, including their adequacy and or condition, it should be understood that this information is provided only for use as a general guide in the valuation of the subject property and is not to be construed as a complete or detailed physical report. The observed condition of the roof, exterior walls, foundation, interior walls, floors, heating system, plumbing, insulation, electrical system, and any other of the mechanical system or physical components of the improvements is based on a casual viewing only. No detailed inspection was made. The improvements were not checked for current building code violations unless otherwise noted in the appraisal report. If such an inspection is required, the client is advised to retain the services of an expert in this field.

Comments: <u>I have previously appraised this property</u> was dated July/05/2012 under #C12042.	within the three year period prior to this assignment. The appraisat
APPRAISER:	SUPERVISORY APPRAISER (only if required):
Signature: Name: C. O. Passmore Designation: Date Signed: 02/12/2014	Signature: Name: Designation: Date Signed:
	DID DID NOT VIEW PROPERTY

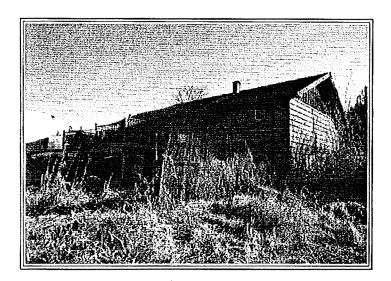
SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Ladysmith & District Credit Union		File No.:	C14004	
Property Address: 8335 Meshers Road		Case No.:		
City: Port Alberni	Prov.:	BC	P.C.:	
Lender: Ladysmith & District Credit Union				



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: February 7, 2014 Appraised Value: \$ 380,000



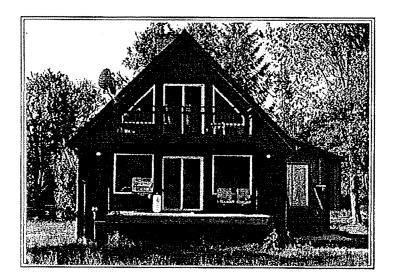
REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

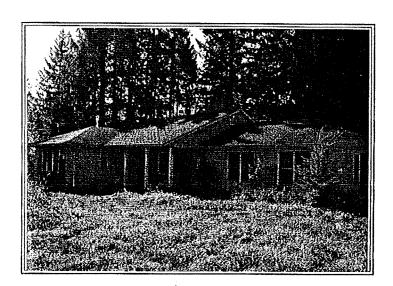
COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Ladysmith & District Credit Union	W	File No.:	C14004	
Property Address: 8335 Meshers Road		Case No.:		
City: Port Alberni	Prov.:	BC	P.C.:	
Lender: Ladysmith & District Credit Union				



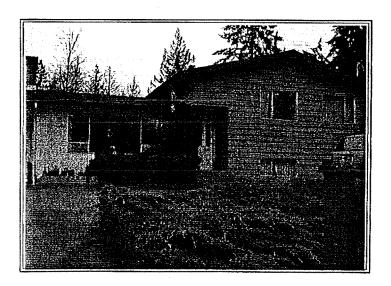
COMPARABLE SALE #1

8427 Meshers Road Port Alberni Sale Date: Nov/08/2011 Sale Price: \$ 500,000



COMPARABLE SALE #2

8286 Beaver Creek Road Port Alberni Sale Date: Sep/17/2011 Sale Price: \$ 450,000

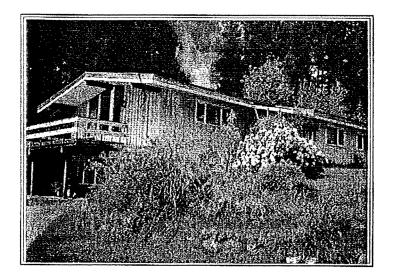


COMPARABLE SALE #3

7444 Bell Road Port Alberni Sale Date: Apr/15/2011 Sale Price: \$ 360,000

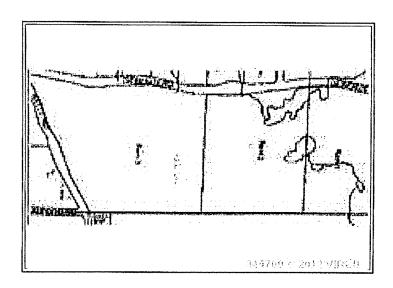
COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Ladysmith & District Credit Union		File No.:	C14004	
Property Address: 8335 Meshers Road		Case No.:		
City: Port Alberni	Prov.:	BC	P.C.:	
Lender: Ladysmith & District Credit Union				



COMPARABLE SALE #4

5335 Batty Road Port Alberni Sale Date: Aug/27/2012 Sale Price: \$ 410,000



COMPARABLE SALE #5

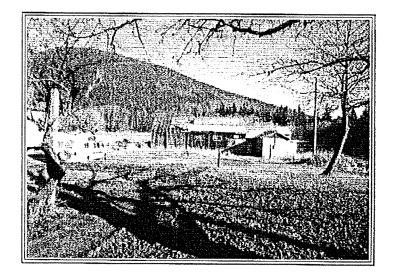
Lot 2 Debeaux Road Port Alberni Sale Date: Aug/20/2013 Sale Price: \$ 180,000



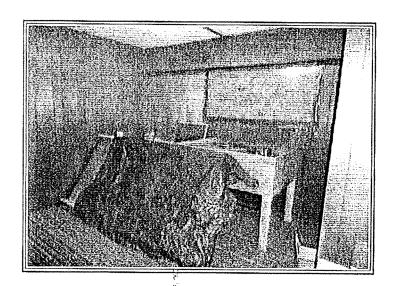
COMPARABLE SALE #6

Lot 2 Franklin River Road Port Alberni Sale Date: May/30/2013 Sale Price: \$ 220,000

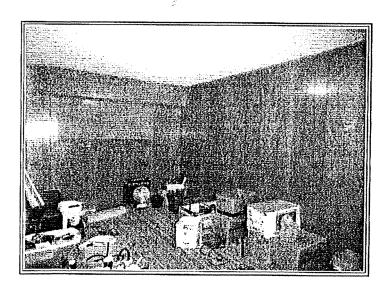
Borrower: Ladysmith & District Credit Union	File	No.: C14004	
Property Address: 8335 Meshers Road	Case No.:		
City: Port Alberni	Prov.: BC	P.C.:	
Lender: Ladysmith & District Credit Union			



Barn

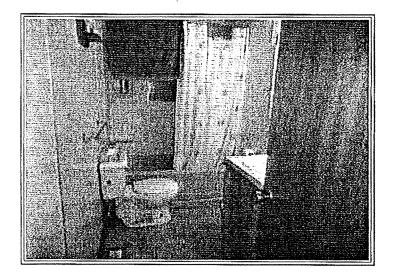


Bedroom

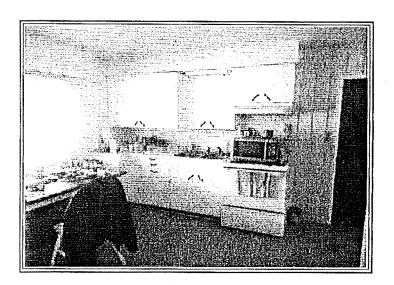


Bedroom

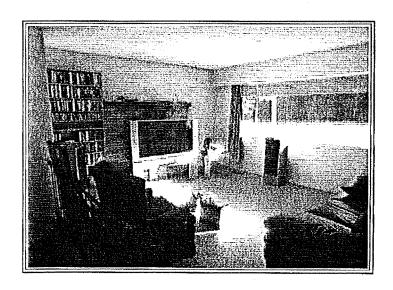
Волоwer: Ladysmith & District Credit Union		File No.:	C14004	
Property Address: 8335 Meshers Road		Case No.:		
City: Port Alberni	Prov.:	BC	P.C.:	
ender: Ladvemith & District Credit Linion				



Bath

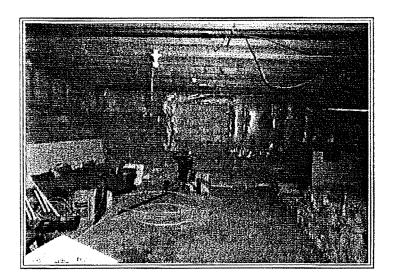


Kitchen

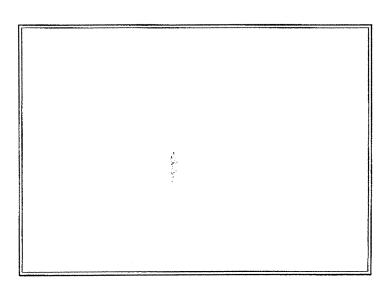


Living Room

Borrower: Ladysmith & District Credit Union	File No.:	C14004	
Property Address; 8335 Meshers Road	Case No.:		
City: Port Alberni	Prov.: BC	P.C.:	
Lander: Ladvemith & District Credit Union			



Basement

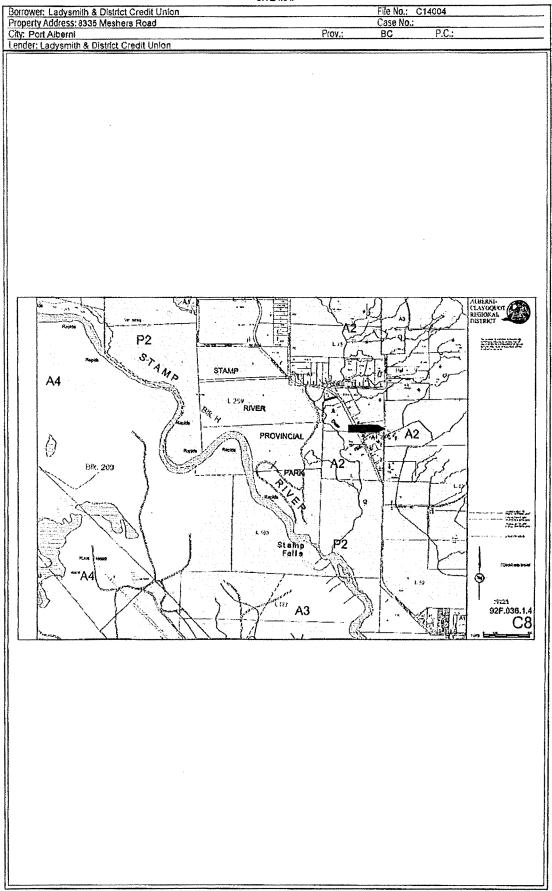


FLOORPLAN

Borrower: Ladysmith & District Credit Union Property Address: 8335 Meshers Road	File	No.: C14004 se No.:	
City: Port Alberni Lender: Ladysmith & District Credit Union	Prov.: BC	P.C.:	
Lender: Ladysmith & District Credit Union			
5)	etch		
# #			:
		,	
53h			
	ž		
Nain Floor		Basement	
Main Floor	119		
	<u>8</u>		
	ľ		
42fe			
			İ
			1
		1611	
Living Area	Area Calculation		
Main Floor 1352 ft Hontwing Area	Main Floor Δ 16π x	x 1,00 (Ax 0,50 = 2,00	* 1352 ft ⁹
	A 12ft x 19 A 65ft x 19 A 44 54ft x 43	28 0.50 = 0.41 =	252 ft
Total Erring Area (rounded): 1362 tt	u +4.54E 43	×9B x 0.30 ≠	_588 ñ')

LOCATION MAP

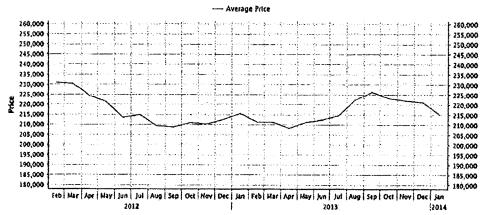




Borrower: Ladysmith & District Credit Union		File No.:	C14004	
Property Address: 8335 Meshers Road		Case No.:		
City: Port Alberni	Prov.:	BC	P.C.;	
Landard advantib & District Conditioning				

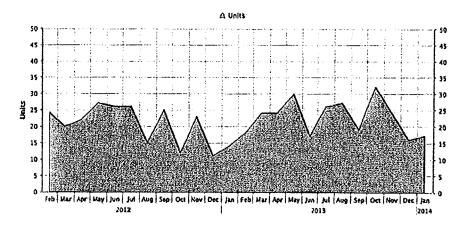
Port Alberni / West Coast as at January 31, 2014

Cumulative Residential Average Single Family Sale Price



NOTE: Figures are based on a "rolling total" from the past 12 months - La. 12 months to date instead of the calendar "year to date".

Single Family Units Reported Sold



Source: Vancouver Island Real Estate Board - M.S.Ø Statistics - January 31, 2014

, Port Albernii / West Coast - Page 1



KENT KNELSON PERSONAL REAL ESTATE CORPORATION #1-3179 BARONS ROAD NANAIMO BC V9T 5W5 250.760.1066 P | 250.760.1077 F

May 28, 2014

COURT REPORT FOR - 8335 Meshers Rd. Pt. Alberni, B.C.

By Listing Agent Kent Knelson, Century 21 Harbour Realty Ltd.

- 1. January 8, 2014 Property listed for sale on MLS by Court Order Duncan Registry for \$425,000 with Century 21 Harbour Realty Ltd.
- 2. The property had been listed previously by the mortgagor with 5 other realtors since December 16, 2001 at prices from 1,000,000 to as low as \$415,000.
- 3. Listing History with Century 21 Harbour Realty Ltd.
 - January 8, 2014 listed at \$425,000
 - February 21, 2014 Price reduced to \$418,000
 - April 3, 2014 Price reduced to \$399,000
- 4. Marketing:
 - The property, throughout its listing, has been on the MLS website through the Vancouver Island Real Estate Board.
 - It was advertised continuously on www.mls.ca, www.century21.ca, and, www.kentknelson.com.
 - A title search was obtained and available for interested parties.
 - Pictures were taken of the property for advertising purposes and posting on the website.
 - The listing was advertised numerous times in the Real Estate Weekly newspaper
- 5. Inquiries 25
- 6. Showings 23 booked showings and numerous unauthorized individuals or parties who showed up on the property without notice.
- 7. Offer Number One:
 - February 5, 2014 Offer presented by Kent Knelson for \$350,000
 - Offer rejected by the bank as too low

This is Exhibit " " referred to in the

- 8. Offer Number Two:

 March 28, 2014 – Offer presented by Kent Knelson for \$350,000
 Counter offer from 1750. sworn before me at . Mancol

Counter offer from LDCU at \$400,000

this 12 day q

- No further counter back from Buyer
- 9. Offer Number Three:

April 2, 2014 – Offer presented by Kent Knelson for \$320,000....

A Commissioner for taking Affidavits within British Columbia,

- Counter offer from LDCU at \$400,000
- Subsequent counters from Buyer and LDCU as follows \$350,000 (B); 385,000 (LDCU);
 365,000 (B); 380,000 (LDCU); 370,000 (B); 375,000 LDCU
- Offer accepted
- 10. Offer collapsed due to very low appraisal of the subject property (\$220,000)
- 11. Offer Number Four:
 - May 22, 2014 Subject free offer resubmitted by previous Buyer
 - Offer accepted for \$375,000
- 12. It is the writer's opinion that the accepted offer of \$375,000 should proceed to Court for consideration and competing offers. There are at least 7 realtors with interested clients. The property has been on the market with Century 21 Harbour Realty Ltd. since January 8, 2014. The home and land are in very rough condition and will require considerable money and effort to bring them back to good condition. This is reflected in the accepted price.
- 13. Every effort will be made to ensure that all interested parties are notified once a court date is determined. I am continuing to market and advertise the property to attract as many interested parties as possible.

Please feel free to contact me if there is anything further that you require from me.

Sincere Regards,

Kent Knelson Kent Knelson Personal Real Estate Corporation

	This is Exhibit " " referred to in
	affidavit of AZADEH KHI
	sworn before me at Vacasa Ma
	this 12 day of 5472, 20
	4
	A Commissioner for taking Affidavits
	Within British Columbia Within British Columbia PAGE 1 of 7 PAGES PAGES PAGE 1 of 7 PAGES
4 H	ASSOCIATION OF REALTORNA
	CONTRACT OF PURCHASE AND SALE
BRO	OKERAGE: REMAX Ocean Pacific Really (Crtny) DATE: May 22, 2014
	DRESS: 2230A CLIFFB AVB. Courtenay PC: V9N 2L4 PHONE: 250-334-9900 PARED BY: JOAN SMILLIB MLS® NO: 367390
	LLER: LADYSMITH AND DISTRICT CREDIT UNIT BUYER: L'Ancols Theoret
SE	BUYER: Viviane Gagnon ADDRESS: 8335 MESHERS ROAD ADDRESS: 4010 South Island Hwy
	ORT ALBERNI PC: V9Y 8N4 Royston, BC PC: V0R 2V0
Ph	ONE: PHONE: 250-331-3261 SIDENT OF CANADA VNON-RESIDENT OF CANADA OCCUPATION: OCCUPATION:
	defined under the Income Tax Act.
	OPERTY:
	15 MESHERS ROAD 1 NO. ADDRESS OF PROPERTY
	RT ALBERNI V9Y 8N4
	TOWNAUHICIPAUTY POSTAL CODE
_	3428565
	OTHER PID(S) E SOUTH 1/2 OF DISTRICT LOT 51, ALBERNI DISTRICT AL DESCRIPTION
The	Buyer agrees to purchase the Property from the Seiler on the following terms and subject to the following conditions:
1.	PURCHASE PRICE: The purchase price of the Property will be
	Three Hundred Seventy-Five Thousand
	DOLLARS \$ 375,000.00 (Purchase Price)
2.	DEPOSIT: A deposit of \$2,000.00 which will form part of the Purchase Price, will be paid within 24 hours of acceptance unless agreed as follows:
	Within 48 hours of acceptance (excluding Sundays & Statutory Holidays)
	All monies paid pursuant to this section (Deposit) will be paid in accordance with section 10 or by uncertified chaque except as otherwise set out in this section 2 and will be delivered in finis to RB/MAX Ocean Pacific Realty Inc. Courtenay and held in trust in accordance with the provisions of the Real
	Estate Services Act. In the event the Buyer falls to pay the Deposit os required by this Contract, the Sellar may, at the
	Seller's option, terminate this Contract. The party who receives the Deposit is authorized to pay all or any portion of the Deposit to the Buyer's or Seller's conveyancer (the "Conveyancer") without further written direction of the Buyer or Seller,
	provided their (a) the Conveyancer is a Lawyer or Notary; (b) such money is to be held in trust by the Conveyancer as
	stakeholder pursuant to the provisions of the Real Estate Services Act pending the completion of the transaction and not
	on behalf of any of the principals to the transaction; and (c) if the sale does not complete, the money should be returned to such party as stakeholder or paid into Court.

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83	335 MESHERS ROAD	PORT ALBERNI	V9Y 8N4	PAGE 2 of	7 PAGES	
PR	ROPERTY ADDRESS				named and a second	
3.	TERMS AND CONDITIONS: The policy following conditions:	ourchase and sale of the Proper	ly includes the fol	lowing terms and I	s subject to the	
	The attached addendum[s] are inc The Buyer[s] are aware they may \$200,000 and 2% on the balance.	orporated into and form part of t be responsible for paying a Prop	his contract. erty Purchase Tax	c of 1% on the 1st		
	Each condition, if so indicated is for fulfilled by written notice given by the Contract will be terminated thereupon	benefiling party to the other party	on or before the da	ate specified for eac	h condition, this	
4.	COMPLETION: The sale will be co (Completion Date) at the appropriate	mpleted on 10 Days after court te Land Title Office.	approval	, y	т. 2014	
5.	POSSESSION: The Buyer will have 1 Day after completion , yr. 20	vacant possession of the Property 14 (Possession Date) OR	et , subject to the fo	llowing existing ter	m.on nancles, if any:	
6.	ADJUSTMENTS: The Buyer will a other charges from, and including, whatsoever nature will be made as	the date set for adjustments, a	nd all adjustment	s both incoming a	to polophus be	
7.	INCLUDED ITEMS: The Purchase Price includes any buildings, Improvements, fixtures, appurtenances and attachments thereto, and all blinds, awnings, screen doors and windows, curtain rods, tracks and valances, fixed mirrors, fixed carpeting, electric, plumbing, heating and air conditioning fixtures and all appurtenances and attachments thereto as viawed by the Buyer at the date of inspection, INCLUDING: AS IS WHERE IS					
	BUT EXCLUDING:		***************************************		Personal State of the State of	
3.	VIEWED: The Property and all incl when viewed by the Buyer on AS IS	uded Items will be in substantial S WHERE IS	ly the same cond	itlon at the Posses	ision Date as	
Э.	TITLE: Free and clear of all encumbrances except subsisting conditions, provisos, restrictions exceptions and reservations, including royalties, contained in the original grant or contained in any other grant or disposition from the Crown, registered or pending restrictive covenants and rights-of-way in favour of utilities and public authorities, existing tenancies set out in Clause 5, if any, and except as otherwise set out herein.					
10.	TENDER: Tender or payment of m. Lawyer's/Notary's or real estate brok	onies by the Buyer to the Seller rerage's trust cheque.	r will be by certiff	ed cheque, bank o	iraft, cash or	
11.	DOCUMENTS: All documents requirecessary and will be lodged for reg	ulred to give effect to this Cont istration in the appropriate Land	ract will be delive Title Office by 4 pa	ered in registrable in on the Completic	form where on Date.	
			M	MITTALS (P	

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PAGE 3 of __7_ PAGES

PROPERTY ADDRESS

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

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INITIALS

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	5 MESHERS ROAD PERTY ADDRESS	FORT ALDERGI	771 9117	_ PAGE 4 OF PAGES		
	D. AGENCY DISCLOSURE: The Seller and the Buyer acknowledge having received, read and understood the brook published by the British Columbia Real Estate Association entitled Working With a REALTOR® and acknowledge confirm as follows:					
	A. the Seller has an agency relationship					
	KENTKNELSON who is licensed in relation to Century 21 Harbour Realty Ltd.					
	DESIGNATED AGENT/LICENSEE		BROKERA	GE .		
	B. the Buyer has an agency reletionship with					
	JOAN SMILLIE	who is licensed in relati	on to REMAX C	Ocean Pacific Realty (Crtay)		
	designated agentaicgnsee		BRCKERA			
	C. the Buyer and the Seller have consent	ted to a limited dual agency	y relationship with	Ī		

	Designated agentaicensee					
	who Is/are licensed in relation to					
		BROXERAGE				
	having signed a Limited Dual Agency Agre					
	If only (A) has been completed, the Buyer is acknowledging no agency relationship. If only (B) has been completed Seller is acknowledging no agency relationship.					
	ACCEPTANCE IRREVOCABLE (Buyer of Purchase and Sale is executed under sincluding without limitation, during the period. A. fulfill or welve the terms and condition 8. exercise any uption(s) herein contains	seal. It is agraed and unde lad prior to the date specifi s herein contained; and/or	rstood that the Se	eller's acceptance is irrevocable.		
22.	THIS IS A LEGAL DOCUMENT, READ TH	IS ENTIRE DOCUMENT A	ND INFORMATIO	n page before you sign.		
دان	OFFER This offer, or counter-offer, will be many 22 yr. 2014 yr. 2014 fevocetion prior to notification of its acceptiviting and notifying the other party of audierms and conditions set forth.	(unless withdrawn in plance), and upon accepts	writing with notifi ince of the offer, a a binding Control	or counter-offer, by accepting in act of Purchase and Gala on the		
	WINESS	BILYER		Francois Theoret		
	X	Man	•	Viviane Gagnon		
	WITHESS	BUYER		TNAME		
	ACCEPTANCE: The Seller (a) hereby accepts the above offer and agrees to complete the sale upon the terms and conditions set out above, (b) agrees to pay a commission as per the Listing Contract, and (c) authorizes and instructs the Buyer and anyone acting on behalf of the Buyer or Seller to pay the commission out of the proceeds of sale and forward copies of the Seller's Statement of Adjustments to the Cooperating/Listing Brokerage, as requested forthwith after completion. Seller's acceptance is dated May 22 W					
	coller a machinism in amount of the					
	X			ADYSMITH AND DISTRICT		
	WINESS	SELLER	PRIN	TNAUE		
	WITMESS	SELLER		TNAME		
	TISTITICAN .	~~~~**********************************	rany	* total		

TREC (systems Personal Russ Extra Corporates
Trade marks are conducted by The Consider Russ Estate Association (CREA) and Monthly real estate professionals who are morphism of CREA(REALTORY) and/or quality of services they provide (VLES).

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W/GBPOrms 9 Jan/2014

Page 5 of 7

CONTRACT OF PURCHASE AND SALE INFORMATION ABOUT THIS CONTRACT

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

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

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

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

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

Costs to be Borne by the Seller

Lawyer or Notary Fees and Expenses:

- attending to execution documents.

Costs of clearing title, including:

- discharge fees charged by
- encumbrance holders.
- prepayment penalties.

Real Estate Commission (plus GST).

Goods and Services Tax.

Costs to be Borne by the Buyer

Lawyer or Notary Fees and Expenses: - appraisal (if applicable)

- searching title.

- investigating title.

- drafting documents. Land Tille Registration fees.

Survey Certificate (if required). Costs of Mortgage, including:

- mortgage company's Lawyer/Notary.

- Land Title Registration fees.
- Fire Insurance Premium. Sales Tex (if applicable).

Property Transfer Tax. Goods and Services Tax.

- 7. RISK: (Clause 16) The Buyer should arrange for insurance to be effective on the earlier of the Completion Date or the date the Seller receives the proceeds of sale, or the date the Seller vacates the property.
- 8. FORM OF CONTRACT: This Contract of Purchase and Sale is designed primarily for the purchase and sale of freehold residences. If your transaction involves:
 - a house or other building under construction
- a lease
- a business
- an assignment
- other special circumstances (including the acquisition of land situated on a First Nations reserve)

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

BC2057 REV. DA NOV 2013

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CONTRACT OF PURCHASE AND SALE ADDENDUM MLS* NO.: 367390 DATE: May 22, 2014 RE: ADDRESS 8335 MESHERS ROAD FURTHER TO THE CONTRACT OF PURCHASE AND SALE DATED MILLY 77, 2014 MADE BETWEEN Frencois Theoret Viviane Cagnon AS BUYER, AND LADYSMITH AND DISTRICT CREDIT UNIO .A8 SELLER AND COVERING THE ABOVE-MENTIONED PROPERTY, THE UNDERSIGNED HEREBY AGREE AS FOLLOWS: The Buyer acknowledges and is aware of all of the following conditions, and hereby removes all of the following conditions: FINANCING: Subject to a first mortgage being made available to the Buyer(s) at leading rates satisfactory to the Buyer from a lender of their choice. SURVEY: The Seller[s] will provide a copy of their survey certificate to the Buyer[s] if available. Subject to the Buyer[s] approving the survey certificate OR receiving a satisfactory explanation of Title insurance and confirmation from their lawyer/notary that their lender will accept Title Insurance in lieu of a Survey. TITLE SEARCH: The Seller[s] will provide a current title search of this property. Subject to the Buyer approving the attached copy of the title search results against the presence of any charge or other feature, whether registered or not, that reasonably may adversaly affect the property's use or value. If this condition is waived or declared fulfilled, the attached copy of the title search result will be incorporated into and form a part of this contact and the Buyer acknowledges and accepts, despite any other provision in this contract, that upon completion they will receive this containing any non-financial charge set out in this copy of the title search. PROPERTY DISCLOSURE: Subject to the Buyer[s] approving the Property Disclosure Statement. If approved, such statement will be incorporated into and form part of this contract. INSURANCE: Subject to the Buyer obtaining approval for fire/property insurance, on terms and at rates, satisfactory to the Buyer. Francois Theoret WATNESS RILYES PRINT NAME X WITNESS Viviene Gagnon BUYER PRINT NAME ADYSMITH AND DISTRICT CR WITHESS SELLER PRINT NAME X WITHESS SELLER PRINTNAME

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V/E8Patric O Marzolo







CONTR	lact of purchase and sa	
MLS NO.: 367390 DAT	E May 22, 2014	PAGE 7 of 7 PAGE
RE: ADDRESS 8335 MESHERS ROA	D / YO' PORT AT	
LEGAL DESCRIPTION: THE SOUTH	1/2 OF DISTRICT LOT 51, ALBER	NI DISTRICT
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PID 008428565 OTHER	PID(6)	
FURTHER TO THE CONTRACT OF PUR	RCHASE AND SALE DATED MOULE	22,2014 WY WY
MADE BETWEEN François Theoret	Viviane G	agnon AS BUYER AND
LADYSMITH AND DISTRICT CR	EDIT UNIO	AS SELLER AND COVERING
THE ABOVE-MENTIONED PROPERTY,	THE UNDERSIGNED HEREBY AGREE	as follows:
following independent inspection reporting included items which would protect the property's use or value; could continue immediate repair and would have an edge agencial home inspection by a BC & Property Inspection by an independency of the property inspection for any chimmedia was a septio report concerning the oper Sewerage System Regulation. The sellorder to gain access to the tank in order to gain access to the tank in order to gain access to the inspections, we consent to the Buyer[s] giving a copy for fluoring/insurance purposes. IT IS STRONGLY RECOMMENDER	orts against desicioncies, problems or event them from functioning as intentitition a significant safety risk (meani estimated cumulative cost of repair in a Certified Building inspector license entroofing company cys, and wood burning inserts/woods rational function and condition of the lers acknowledge that the septic inspector to complete this test. The Seller[s] case various inspections and agree [1] with or without their realtor, to review of any inspection report to a lending	d through CAHPI (Canadian Assn of Home loves sawage system, and compliance with the sector will need to uncover the septic tank in will allow access to the property upon that the Buyer(s) may attend the property the results with the Inspectors and (2) institution or insurance company if required VAL the Buyer(s) receive independent
professional advice from their lawyer/ registered against the title and confirm institutions approval for financing pur	notary/accountant regarding the contraction that the Survey Certificate that poses and that any permanent structure.	ents of this offer, a review of any charges will meet with their lending res are within the monimal set-backs
according to the zoning OR that the Bi	uyers will be able to obtain Title insu	mance and an explanation of how Title
The parties agree that reproduction of	cionatures and initials he for an a ma	il will be tranted as arisinate
This contract replaces	& supercedes and ore	viere contract between
He Buyer and Seller for	or the subject proper	7. 80
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PREDITIONS OF CONTROL PRINT NAME

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Tradizinatia and owned or controlled by The Canadian Real Estate Association (GREA) and identify real assists professionals who are members of CREA (REALTORS) and/or the quality of services they provide (MLSS).

BC 2005 REV MANH 2

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WEBForms D Mai/2012

SCHEDULE "A" TO CONTRACT OF PURCHASE AND SALE FOR THE PROPERTY DESCRIBED IN THE ATTACHED CONTRACT OF PURCHASE AND SALE (THE "PROPERTY")

The following terms replace, modify, and where applicable override the terms of the attached contract of purchase and sale (the "Contract"). Where any conflict arises between the terms of this Schedule "A" and the Contract, the terms of Schedule "A" will apply.

The references in Schedule "A" to specific clauses in the Contract are references to the clause numbers in the contract of purchase and sale used by the Real Estate Board of Greater Vancouver (the "Real Estate Board Contract"). If the Contract attached hereto has different clause numbers than the Real Estate Board Contract the terms of Schedule "A" will apply with the necessary changes and with equal effect to the equivalent clauses of the Contract, notwithstanding the different clause numbers.

All references to the "Seller" in the Contract and in Schedule "A" will be read as references to Ladysmith & District Credit Union ("Ladysmith").

Clause 21 of the Contract is deleted, and replaced by the following:

The acceptance of this offer by Ladysmith is pursuant to a Court Order made in a foreclosure proceeding in the Supreme Court of British Columbia (the "Foreclosure") and not as selier or owner of the Property. The acceptance of this offer by Ladysmith is subject to the approval of the Supreme Court of British Columbia (the "Court") and will become effective from the time an Order is made by the Count approving this offer. The Buyer acknowledges and agrees that the date of the application for that Order will be at the sole discretion of Ladysmith. The Buyer also acknowledges and agrees that Ladysmith's obligations in connection with this offer, until it is approved by the Court, are limited to pulling this offer before the Court. Thereafter, Ladysmith is subject to the jurisdiction and discretion of the Court to entertain other offers and to any further Orders the Court may make regarding the Property. Given Ladysmith's position and Ladysmith's relationship to other parties in the Foreclosure, Ladysmith may be compelled to advocate that the Court consider other offers in order to obtain the highest price for the Property. Ladysmith gives no undertaking to advocate the acceptance of this offer. In that regard, the Buyer must make its own arrangements to support this offer in Court.

The Buyer acknowledges and agrees that Ladysmith can disclose the amount of this offer, once accepted, to any person.

The Buyer acknowledges and agrees that the normal and accepted practice of the Court on an application for an Order approving a sale, when faced with more than one bid, is to then direct all bidders (including the original bidder) to each forthwith submit a final bid in a one round judicial seeled bid auction. The Buyer agrees to this procedure, without limitation in any way.

if the Court vacates, sets aside or varies an Order approving this offer for any reason whatsoever (except any willful misconduct of Ladysmith), then Ladysmith shall not be liable to the Buyer or any other person in any way whatsoever, in connection therewith.

2. Clause 9 of the Contract is deleted, and replaced by the following:

"Tille: Free and clear of all encumbrances of the parties to the Foreclosure, in accordance with an Order of the Court (the "Vesting Order") except: substitling conditions, provisos, restrictions, exceptions and reservations, including royalties, contained in the original grant or contained in any other grant or disposition from the Crown, registered or pending restrictive covenants and rights-of-way in favour of utilities and public authorities, existing tenancies, and except as otherwise set out herein."

3. This offer may be terminated at any time before the Court makes an Order approving this offer if the mortgage which is the subject of the Foreclosure is redeemed or refinenced, or if Ladysmith determines in its sole discretion that it is inadvisable to present this offer to the Court, and Ladysmith will then have no further obligations or liability to the Buyer under this Contract. This condition is for the sole banefit of Ladysmith.

This offer may be terminated at any time prior to the completion date if any Order of the Court or other Court of competent jurisdiction renders the completion impossible or inadvisable, and in that event Ladysmith will have no further obligations or liability to the Buyer under the Contract. This condition is for the sole benefit of Ladysmith.

 Clause 9 of the Contract is emended by adding the following, and Clause 14 of the Contract is deleted, and replaced by the following:

"If there are existing registered financial charges to be paid under the terms of the Order, Ladysmith may wait to pay such existing financial charges until immediately after receipt of the purchase money, but in this event the Buyer may pay the purchase money to Ladysmith's lawyer in trust, on undertakings to pay those financial charges in accordance with the Order."

The Canadian Bar Association (BC Branch) (Real Property Section) standard undertakings (the "CBA Standard Undertakings") are of no application whatsoever, to the Contract or a sale of the Property by Ladysmith.

Clause 10 of the Contract is deleted, and replaced by the following:

"Tender of payment of monies by the Buyer to the Seller will be by certified lawyer's or notary's trust chaque only."

6. Clauses 7 and 8 of the Contract ere deleted and replaced by the following:

"The Property includes real property only, and no personal property. The Buyer is purchasing the Property and, if applicable, any interest in a strata corporation and its property (the "Strata Property") on a strictly "as is, where is" basis, as of the time of actual possession. Without limiting the generality of the foregoing, the Buyer acknowledges that Ladysmith has not made, and will not make, any warranty or representation relating to the Property or to any Strata Property, including any warranty or representation as to environmental condition, eize, dimensions, fitness, dealign or condition for any perticular purpose, quality, or the existence of any defect, whether latent or patent, including any defect relating to water penetration or water leakage. The Buyer waives any right to a site profile or any other report under the B.C. Environmental Management Act or any other statute."

7. Clause 12 of the Contract le deleted, and replaced by the following:

"Time will be of the essence hereof, and unless the balance of the cash payment is paid on or before the Completion Date, Ladysmith may at Ladysmith's option, either terminate or reaffirm the Contract, and the deposit will be non-refundable and absolutely forfeited to Ladysmith, without prejudice to Ladysmith's other rights and remedies."

- No property condition disclosure statement concerning the Property forms part of the Contract, whether or not such a statement is attached to the Contract.
- 9. If the Property is a "new home" (as defined in the BC Homeowner Protection Act) the Buyer will provide the Homeowner Protection Office (the "HPO"), prior to approval of this offer by the Court, with evidence satisfactory to the HPO that the Buyer or the Buyer's residential builder has arranged or will arrange coverage for the Property by home warranty insurance provided by a home warranty provider. The obligation of Ladysmith to complete a sale of the Property to the Buyer is conditional on the Buyer complying with the foregoing.
- 10. Ledysmith is not required to provide the Buyer with a Form F, a Form B, or any other documents with retation to the Strata Property.

- 11. Clause 5 of the Contract is modified, by adding the following:
 - Possession will be by operation of and pursuant to the terms of the Order.
 - No adjustments, including but not limited to adjustments for rents or security deposits, will be made to the purchase price on account of any tenencies.
 - c) If any occupant of the Properly does not vacate the Property by the possession date, then Ladyemith will apply for a Writ of Possession and Instruct a Court Balliff to deliver possession to the Buyer. This is Ladyemith's only obligation as regards possession.

 Ladyemith will not be liable to the Buyer of any other person in any way whelsoever (spart from Ladyemith's obligation to apply for a Writ of Possession and Instruct a Court Balliff), if possession cannot be delivered to the Buyer on the possession date. The Buyer acknowledges that considerable time is often required, to obtain Writs of Possession. Ladyemith will not be responsible for removing any personal property left on or about the Property, by any occupant of the Property or otherwise.
- 12. The Vesting Order will describe the Buyer exactly as the Buyer appears at the upper right on the first page of the Contract, so the Buyer as described at the upper right on the first page of the Contract will appear as the owner of the Property after completion of a sale of the Property. Ladysmith will not be bound by any term in the Contract describing the Buyer otherwise, or allowing the Buyer to complete the sale with a different name.
- The Soller makes no representations or warranties whatsoever to the Buyer, regarding the residency of the owner(s) of the Property.

14. The Buyer is responsible for paying GST (if any).

RIIVED/QI

LADYSMITH & DISTRICT CREDIT UNION

By: S

Date: April 02, 2014

02.







CONTRACT OF PURCHASE AND SAL

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NO. S13650 DUNCAN REGISTRY

IN THE SUPREME COURT OF BRITISH COLUMBIA

BETWEEN:

LADYSMITH & DISTRICT CREDIT UNION

PETITIONER(S)

AND:

JOHN KENNETH PURDY AND OTHERS

RESPONDENT(S)

AFFIDAVIT

gowlings

GOWLING LAFLEUR HENDERSON LLP

Lawyers
P.O. Box 30
2300-550 Burrard Street
Vancouver, B.C. V6C 2B5
604-683-6498

Attention: Andrew Bury

AAB/azk V108909

IN THE SUPREME COURT OF BRITISH COLUMBIA

BETWEEN:

LADYSMITH & DISTRICT CREDIT UNION

PETITIONER(S)

AND:

JOHN KENNETH PURDY ARMAC INVESTMENTS LTD. HER MAJESTY THE QUEEN IN RIGHT OF BRITISH COLUMBIA HER MAJESTY THE QUEEN IN RIGHT OF CANADA THE TENANTS OF THE PREMISES

RESPONDENT(S)

INDEX FOR APPLICATION RECORD

<u>ltem</u>	<u>Tab</u>
Notice of Application, with draft Order	1
Affidavit #1 of Azadeh Kharazmi	2
Order Nisi	3
Order for conduct of sale	4

This is Exhibit "B" referred to in the Affidavit of HARKIRAT KAUR

Sworn before me this 3rd day of July, 2014

A Commissioner for Oaths/Notary Public in and for the Province of Alberta

SUSY M. TRACE
BARRISTER AND SOLICITOR

Requestor: eldorwal Folio/File Reference:

CURRENT INFORMATION ONLY - NO CANCELLED INFORMATION SHOWN

Land Title District

VICTORIA

Land Title Office

VICTORIA

Title Number

EP50081

From Title Number

EK116252

Application Received

2000-06-20

Application Entered

2000-06-21

Registered Owner in Fee Simple

Registered Owner/Mailing Address:

JOHN KENNETH PURDY, BUSINESSMAN

1250 WEST HASTINGS STREET,

VANCOUVER, BC

V6E 2M4

Taxation Authority

PORT ALBERNI ASSESSMENT AREA

Description of Land

Parcel Identifier:

008-428-565

Legal Description:

THE SOUTH 1/2 OF DISTRICT LOT 51, ALBERNI DISTRICT

Legal Notations

THIS CERTIFICATE OF TITLE MAY BE AFFECTED BY THE AGRICULTURAL LAND COMMISSION ACT; SEE AGRICULTURAL LAND RESERVE PLAN NO. 1, DEPOSITED 26.04.1974

Charges, Liens and Interests

Nature:

EXCEPTIONS AND RESERVATIONS

Registration Number:

ESQUIMALT AND NANAIMO RAILWAY COMPANY

Registered Owner: Remarks:

A.F.B. 9.693.7434A

67606G;

M76300

SECTION 172(3)

FOR ACTUAL DATE AND TIME OF REGISTRATION

SEE ORIGINAL GRANT FROM E & N RAILWAY COMPANY

Requestor: eldorwal Folio/File Reference:

Nature: MORTGAGE Registration Number: EP50082

Registration Date and Time: 2000-06-20 14:01

Registered Owner: LADYSMITH & DISTRICT CREDIT UNION

Nature: MORTGAGE Registration Number: EP50083

Registration Date and Time: 2000-06-20 14:02

Registered Owner: ARMAC INVESTMENTS LTD. INCORPORATION NO. 40671

Transfer Number: ET37403

Nature: JUDGMENT Registration Number: ET58782

Registration Date and Time: 2002-05-30 12:26

Registered Owner: HER MAJESTY THE QUEEN IN RIGHT OF CANADA

Remarks: INTER ALIA

RENEWED BY EW38663 RENEWED BY FA30643 RENEWED BY FB153862

Nature: JUDGMENT Registration Number: ET124218

Registration Date and Time: 2002-10-31 11:54

Registered Owner: THE CROWN IN RIGHT OF CANADA

Remarks: INTER ALIA

Nature: JUDGMENT Registration Number: EW38663

Registration Date and Time: 2004-04-01 12:56

Registered Owner: THE CROWN IN RIGHT OF CANADA

Remarks: INTER ALIA

RENEWAL OF ET58782

Nature: JUDGMENT
Registration Number: EW141571
Registration Date and Time: 2004-10-21

Registration Date and Time: 2004-10-21 09:42

Registered Owner: THE CROWN IN RIGHT OF CANADA

Remarks: INTER ALIA

Nature: JUDGMENT Registration Number: FA30643

Registration Date and Time: 2006-03-13 11:26

Registered Owner: THE CROWN IN RIGHT OF CANADA

Remarks: INTER ALIA

RENEWAL OF ET58782

Requestor: eldorwal Folio/File Reference:

Nature: JUDGMENT Registration Number: FA122979

Registration Date and Time: 2006-10-12 09:23

Registered Owner: THE CROWN IN RIGHT OF CANADA

Remarks: INTER ALIA

Nature: JUDGMENT Registration Number: FB153862

Registration Date and Time: 2008-03-12 11:46

Registered Owner: THE CROWN IN RIGHT OF CANADA

Remarks: INTER ALIA

RENEWAL OF ET58782 RENEWED BY FB333587

Nature: JUDGMENT
Registration Number: FB211243
Registration Date and Time: 2008-09-15-1

Registration Date and Time: 2008-09-15 11:57

Registered Owner: THE CROWN IN RIGHT OF CANADA

Remarks: INTER ALIA

Nature: JUDGMENT Registration Number: FB292038

Registration Date and Time: 2009-08-19 10:08

Registered Owner: THE CROWN IN RIGHT OF CANADA

Remarks: INTER ALIA

AS TO THE INTEREST OF ARMAC INVESTMENTS LTD.

OF EP50083 (SEE ET37403)

Nature: JUDGMENT Registration Number: FB295832

Registration Date and Time: 2009-09-02 10:14

Registered Owner: THE CROWN IN RIGHT OF CANADA

Remarks: INTER ALIA

AS TO THE INT. OF ARMAC INVESTMENTS LTD.

IN MORTGAGE EP50083 RENEWED BY FB422811

Nature: JUDGMENT
Registration Number: FB314269
Registration Pate and Time: 2000 11 20 15

Registration Date and Time: 2009-11-20 12:13

Registered Owner: THE CROWN IN RIGHT OF CANADA

Remarks: INTER ALIA

RENEWED BY FB440886

Requestor: eldorwal Folio/File Reference:

Nature: JUDGMENT Registration Number: FB321721

Registration Date and Time: 2009-12-30 09:19

Registered Owner: THE CROWN IN RIGHT OF CANADA

Remarks: INTER ALIA

RENEWED BY FB440887

Nature: JUDGMENT Registration Number: FB333587

Registration Date and Time: 2010-03-02 11:24

Registered Owner: THE CROWN IN RIGHT OF CANADA

Remarks: INTER ALIA

RENEWAL OF FB153862 RENEWED BY FB450574

Nature: JUDGMENT Registration Number: FB351185

Registration Date and Time: 2010-06-03 12:21

Registered Owner: THE CROWN IN RIGHT OF CANADA

Remarks: INTER ALIA

RENEWAL OF FB193760

Nature: JUDGMENT Registration Number: FB369983

Registration Date and Time: 2010-08-31 15:23

Registered Owner: THE CROWN IN RIGHT OF CANADA

Remarks: INTER ALIA

RENEWAL OF FB211243 RENEWED BY FB460762

Nature: JUDGMENT
Registration Number: FB422811

Registration Date and Time: 2011-07-12 13:52

Registered Owner: THE CROWN IN RIGHT OF CANADA

Remarks: INTER ALIA

RENEWAL OF FB295832

AS TO THE INT. OF ARMAC INVESTMENTS LTD.

IN MORTGAGE EP50083 RENEWED BY FB469491

Nature: CERTIFICATE OF PENDING LITIGATION

Registration Number: FB425654

Registration Date and Time: 2011-07-26 14:57

Registered Owner: LADYSMITH AND DISTRICT CREDIT UNION

Requestor: eldorwal Folio/File Reference:

Nature: JUDGMENT Registration Number: FB440886

Registration Date and Time: 2011-10-28 11:29

Registered Owner: THE CROWN IN RIGHT OF CANADA

Remarks: INTER ALIA

RENEWAL OF FB314269 RENEWED BY FB474472

Nature: JUDGMENT Registration Number: FB440887

Registration Date and Time: 2011-10-28 11:29

Registered Owner: THE CROWN IN RIGHT OF CANADA

Remarks: INTER ALIA

RENEWAL OF FB321721 RENEWED BY FB474473

Nature: JUDGMENT Registration Number: FB450574

Registration Date and Time: 2012-02-03 14:01

Registered Owner: THE CROWN IN RIGHT OF CANADA

Remarks: RENEWAL OF FB333587 RENEWED BY FB477032

Nature: JUDGMENT Registration Number: FB460762

Registration Date and Time: 2012-08-15 14:09

Registered Owner: THE CROWN IN RIGHT OF BRITISH COLUMBIA

Remarks: RENEWAL OF FB369983

Nature: JUDGMENT Registration Number: FB469491

Registration Date and Time: 2013-06-21 13:46

Registered Owner: THE CROWN IN RIGHT OF CANADA

Remarks: INTER ALIA

RENEWAL OF FB422811

AS TO THE INTEREST OF ARMAC INVESTMENTS LTD.

IN MORTGAGE EP50083

Nature: JUDGMENT Registration Number: FB474472

Registration Date and Time: 2013-10-24 14:05

Registered Owner: THE CROWN IN RIGHT OF CANADA

Remarks: INTER ALIA

RENEWAL OF FB440886

Requestor: eldorwal Folio/File Reference:

Nature:

Registration Number:

Registration Date and Time:

Registered Owner:

Remarks:

JUDGMENT FB474473

2013-10-24 14:05

THE CROWN IN RIGHT OF CANADA

INTER ALIA

RENEWAL OF FB440887

Nature:

Registration Number:

Registration Date and Time:

Registered Owner:

Remarks:

JUDGMENT FB476987

2014-01-30 14:25

THE CROWN IN RIGHT OF CANADA

INTER ALIA

Nature:

Registration Number:

Registration Date and Time:

Registered Owner:

Remarks:

JUDGMENT

FB477032

2014-02-03 10:53

THE CROWN IN RIGHT OF CANADA

INTER ALIA

RENEWAL OF FB450574

Duplicate Indefeasible Title

NONE OUTSTANDING

Transfers

NONE

Pending Applications

NONE

This is Exhibit "C" referred to in the Affidavit of HARKIRAT KAUR

Sworn before me this 3rd day of July, 2014

A Commissioner for Oaths/Notary Public in and for the Province of Alberta

SUSY M. TRACE BARRISTER AND SOLICITOR

Kaur, Harkirat

From:

Bury, Andrew < Andrew. Bury@gowlings.com >

Sent:

2-Jul-14 10:11 AM

To:

Daniels, Corinne

Cc:

Tim Reid (treid@alvarezandmarsal.com);

okonowalchuk@alvarezandmarsal.com; Rutman, Ray;

ctaylor@taylorlawservices.com; Schultz, Jordan

Subject:

RE: Ladysmith & District Credit Union v. Purdy and Others

Ray

I cannot confirm what you ask me to. At the very least, I suspect the second mortgagee would not be pleased.

The form of Order attached to my client's Notice of Application provides that the balance be paid into Court, subject to further Order. That is the normal term. If you want something else, I suspect you should apply for such. If you do, and the Order you seek allows my client's first mortgage to be paid on completion of the sale, then my client will take no position with respect to your application.

Jack Purdy is (with respect) an incredible revenue generator for the legal profession. I believe the first time I was in the Court of Appeal (over 30 years ago) was a Jack Purdy matter...

Andrew Bury

Partner T 604-443-7615 gowlings.com

From: Daniels, Corinne [mailto:corinne.daniels@dentons.com]

Sent: July-02-14 8:15 AM

To: Bury, Andrew

Cc: Tim Reid (treid@alvarezandmarsal.com); okonowalchuk@alvarezandmarsal.com; Rutman, Ray;

ctaylor@taylorlawservices.com; Schultz, Jordan

Subject: Ladysmith & District Credit Union v. Purdy and Others

Please find attached a letter with respect to the above matter.

Corinne Daniels Legal Assistant

D +1 780 423 7247 corinne.daniels@dentons.com Website

Dentons Canada LLP 2900 Manulife Place, 10180 - 101 Street Edmonton, AB T5J 3V5 Canada

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ray.rutman@dentons.com D 780 423 7246

Dentons Canada LLP 2900 Manulife Place 10180 - 101 Street Edmonton, AB, Canada T5J 3V5

T +1 780 423 7100 F +1 780 423 7276 Salans FMC SNR Denton dentons.com

July 2, 2014

File No.: 529227-7

Gowlings 550 Burrard Street, Suite 2300 Bentall 5 Vancouver BC V6C 2B5

Attention: Andrew Bury

Daer Sir:

RE:

Ladysmith & District Credit Union v. Purdy and others

Your File: V108909

Please be advised that we are the solicitors for Alvarez & Marsal Canada Inc. in its capacity as Proposal Trustee of John Kenneth Purdy. We have for your reference a copy of your Application and supporting material in Court File No. S13650 Dungan Registry in the Supreme Court of British Columbia between Ladysmith & District Credit Union Limited and Mr. Purdy.

The Proposal Trustee does not object to your application on the sale provided that the net proceeds after payment to Ladysmith & District Credit Union Limited of the amount outstanding pursuant to its mortgage inclusive of costs, real estate commissions and any normal and reasonable closing costs is paid to the Proposal Trustee. Please confirm that this is agreed to and that such course will be followed.

Yours truly,

Dentons Canada LLP

Ray C. Rutman

RCR/cd

cc: Alvarez & Marsal Canada Inc./Att: Tim Reid and Orest Konowalchuk

cc: Taylor Law Office/Att: Conan Taylor

cc: Jordan Schultz