File No. #723 312-450 Bromley

office of Sandy Walkie

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APPRAISAL OF



3 Storey Apartment

LOCATED AT:

#312-450 Bromley Street Coquitiam, B.C. V3K 8S5

FOR:

Oliver & Company #202-2963 Gien Drive Coquittam, BC V3B 2P7

BORROWER:

AS OF:

November 21, 2007

BY:

Eric Linquist BA (Commerce) CRA

COQUITLAM, BC V3B 1B8, TEL: (604) 942 - 7209 FAX: (604) 648 - 9285

RESIDENTIA	L APPRAISAL REF	PORT	"F	ULL" FORM
Client Ref. #:				723 312-450 Bromley
Client: Oliver & Company		. Address of Property:	Appraiser:	Enc Linguist
Attention: Keith Oliver		• •	Comosour	Linguist R.E. Appraisals
Address: #202-2963 Glen D Cogultiam, BC, V38 2F			Address:	Unit Z - 2700 Barnet Highway
E-mail: rkolaw@gmail.com	:	Coquitlam	Cog	uitlam, BC_V3B 1B8 nquist@sutton.com
1Phone: 604 464-5585		Denimon B C	DL /	604) 942 - 7299
Fax: 604 357-1435		Postal Code: V3K 6S5	Fax: (60	4) 848 - 9285
Other intended users (by name or	type):			
Applicant Name:			. 	
LEGAL DESCRIPTION: NW.		PROPERTY & NEW JECURAL LD 36 GRP 1		
MUNICIPALITY AND DISTRIC	ct: Coquittam	TOTAL 1 206 800 35 200		уг 2006
LPURPOSE OF APPRAISAL :	X 75 estimate market valu	ie or - Other (describe)		
LINTENUED USE OF APPRAIS	SAL: Financion or A	Cither (describe) MO FECIOS (UPE Mi	IMMSes	
PROPERTY RIGHTS APPRAI	SED: 🐥 Fec Simple 🔝	Leaschold Condominium	Cooperative X Other (describe)	Strata
Is the subject a tractional interest.	physical segment or partial h	nolding? X No Yes (if yes, see o	comments elsewhere in this report)	
HIGHEST AND BEST USE:	X As improved or Or	Many felonosis - 1		
Note: If Highest and Best Use is n	ot the current use, or not the	use reflected in the report, see commen		
NATURE OF DISTRICT	TREND OF DISTRICT	CONFORMITY OF SUBJE	CT ESTIMATED AGE	AVERAGE PROPERTY
X Residential	X Improving	AGE	OF SUBJECT	AGE
Rural Commercial/industrial	Stable Transition		iilar 17Years	DISTRICT
Mixed	I ransmon Deteriorating	CONDITIONSuperiorInferior_X_Sim	iilar SHDDIV	New to 40 Years
Comments:	Other	. , Superior , interior ≯, Sim SIZE		IMMEDIATE AREA: 15 to 20 Years
		. Larger . Smaller X. Sim	Har	w pr., , 1993
*****************	% AREA BUILT UP	Comments:		
DISTANCE TO	100, %		, , , X Good , , Fair , , Poor , ANGE OF PROPERTIES	
	Junior Seconder	y 1.3 Miles IN GENER	ANGE OF PROPERTIES	
High School 1.25 Miles	Downtown 14	Miles \$ 160.0	00 to	\$ 575,000 (2 Bdm. Apt.)
Longic Transportation incisit	Shopping Facility	les Coduitiem Ctr. (NIMMEDI	IATE AREA	
Other		s 217,0	QQ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,to	\$ 245,000
SUMMARY: Include market	appeal, value trends t	and apparent adverse influence	s in area, if any (e.g. rattroad	tracks, unkempt properties, major luences in the area,
Subject property is seen	cipated public of private impr	ovements, commercial/industrial sites, lai	ndfill sites etc.) NO adverse (m	luences in the area.
		hanning with easy eached to the	A AC1 Fromway Bonular For	t Comitton togetter
AMMILA/ Brinker (A is injing	singlida idesied liesi a	pobbling with easy access to the	e 401 Freeway. Popular Eas	t Coquitiam (ocation.
ANALAS BIORGIA IS COLOR	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	nopping with easy access to th	e,401 Freeway. Popular Eas	t Coquitiam (ocation.
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Client Refere		10						**			312-450 Bromi
WiNDOW SA Aluminum/		NG;			FFIAPPAREN	IT:				EXTERIOR CON	
ł .					Yes				Above	•/	Average Poor
Comments: .											
OFHINA				74 SC	Ratton of I			R)R			
CEILINGS: Drywali			WALLS:				WSH:			OVERALL INTER	
			-				. Drywall . Plaster			Good .X., Average	Fair Poor
							Peneling				
FOUNDATIO							1er				
X Poured C			BATHRO		Good		:ATING: . Forced Air	Y n	laseboard	BUILT-INS & EXT	FRA
Concrete					Avera		. Hot Water	Λ. 6	sasecoard	FEATURES: Garbage Dispo	nsat
Concrete Brick/Sto					Poor		ter			Oven	
Brick/Sto	ius				. , Custo		el Type Electi Ater Heate			.X Dishwasher	
INSULATION	V:		FLOORIN				. Gas	H:		Stove Central Air	
X. Ceiling			,Χ. w-w		.X. Sheet Viri		Electric			Air Cleaner	
.X. Walls Other		awispace	Softw		Vinyl Tile		ner				
PLUMBING I	LINES:		Haro		, X. Ceramic					Whirlpoot Swimming Poo	u
Copper	P\					BE	DROOMS (#)			Seuna	я
Galvanizi						1	. Large	.1. s	matl	Solerlum	
							. Average			Skylights	
ELECTRICA			FLOOR		• • • • • • • • • •					Fireplace(s) Garage Opene	or .
Fuses	X Br				, , . Fair		Good		afr	Security Syste	
		,	.X . Avera	•	Poor	- 7	. Average	Р	oor,	Other	
Rated capacity											
Adequate	amps										
BASEMENT	FINISHES,	UTILITY: N/A.				. .	, , ,				
		1 Undergrou									
COMMENTS	(Bullding er	R IMPROVÉMEN	(15: DUI	IQECK OT	r or Livingrae)(TR				Addendum	• • • • • • • • • • • •
	· (Containing, up	pourance, quarcy.	condidant. 3e	WVICOS. GAU	as. andopawa j	MONIC OI PHYSIS	anprovements	, etc.): 🍑	PS, ANTIGOCOPOL	Adde(lont)	• • • • • • • • • • • • •
		12리(5년 제)	M. ATRICA						TOTAL ACTUR	(27)	
	MAIN	SECOND	TH	IRD	BASEMENT	Source of	Cost Data:		Manual	Contractor	Other
Total Rooms					DRIBLINEI	tand Valu	e				N/A
Entrance	1					Building					Depreciated Cost
Living	1		†		****						\$
Dining	1		-			Basemen	Finish				•
Kitchen	1	-				┥			\$.		\$
	2		+				mas				.
Full Bath			_	-							\$
Part Bath									\$.		\$
Bedroom	Z	-									\$
Family						Total Rep	acement Cost ,		\$. % F		\$
Laundry	1_					Indicased					s
Others						_ VALUE I	Y COST APE	HOACH	(rounded)	,	t 0
NOTE: The cor	struction cos	t estimates contair	ed herein we	ere not prep	pared for Insuman	ce purposes e	nd are invalid fo	or that use.	The Cost Appr	oach is not applicabl	e when appraising
strata type dwe	sinng units.										
ITE	м	SUBJECT PRO	PERTY		DIRECTIONS No. 1	ME SON A	PRROMERI I	11- 2			_
Address				Desc.		Adjmt	Desc.	No. 2	Adjmt	Desc.	o. 3 Adjimt
Mudless		#312-450 Bro Coquittem	miey Str	Coquitia	50 Bromley S	street	#216-932 i Coquitiam	Robinsor	n Street	#114-535 Blue	Mountain Str.
Top Floor	-	No		No	3111		No			Coquitiam No/Better Loca	
MALS Liseling No.(If		V664980		V65523	9		V654383		-	V663780	14,
Days on Marke	I	93		6			4	·		4	
Date of Sale Sale Price		May 5/98	125,000	June 26			June 17/07			Aug.15/07	
Site Size		N/A	125,000	N/A	230,000		N/A	241,900	-	219, N/A	000
Sizo L.F.A.		904 sq.ft.		835 sq.	ft.	+3,000	980 sq.ft.		-3,000	988 sq.ft.	
Age / Condition			۹v.		/ Good	-8,000		Av.+		22 yrs. / Av.	+3,000
Building Type & Rooms / Bedro		3 Storey Apt. 3 / 2	/2	3 Store			3 Storey A			3 Storey Apt.	
Basement	Ome Coome	N/A		3 N/A	<u>2/2</u>		3 /2 N/A			3 /2 /1 N/A	.5 -2,000
Garage / Parkir		1 Undergrour	id Stall	1 Stall			1 Stall			1 Stall	
Other Come	r unit	Yes		No		+4,000	Yes			Yes	
Fireplace Adjusted Velue	ıc	None		No 702	N.O. 407	724 75-	1 Woodbur		-2,500		
		See Attached	A ddessi	G:5.7%	N:0.4%	231,000	(G:4.5% N	-4.5%	230,900	G;2.3% N;0.5	% 220,000
VALUE BY TO	Lunciusions: HE DIRFOT	COMPARISON.	▼ΒΒΒΟνς Υφάθυσυ(il H (rayad	art) + Market	Value Pos	\$770 00	0.004.00		lue \$225,000	
FINAL ESTIN	MATE OF VA	LUE/COMMEN	T ON REA	SONABLI	FEXODSHOE	TIME EXIST	eure time to	the moi	ην, ποιατίνα rket is estim	iue \$225,000. ated at 0- 80 da	avs on the
MUMBE LIS	ung servic	29 With Industr	v average	commi	SSIONS.						
History and ana	olysis of know	n current Agreeme	nts for Sale.	prior sales.	aptions, Itstings	or marketing	of the Subject in	the past y	ear (Including s	ources of the data an	d information):
LACINE LANDAR	91										
This appraisair	enect represe	nts the Infinwine	due Of not	mont sec	commont-1						
This appraisal r Update of		nts the following va eted See Att	olue (If not cu ached Ad	erent, see a	comments);	X Cu	ment	τ.	Patrochartiva	Donamon	tive

PAGE 08/16

Client Reference No: File No: #723 312-450 Bromle
SCOPE OF THE REPORT The scope of the appraisal encompasses the due diligence undertaken by the appraiser (consistent with the terms of reference from the client, the purpose and intended use of the report) and the necessary research and analysis to prepare a report in accordance with the Canadian Uniform Standards of Professional Appraisal Practice of the Appraisal Institute of Canada. The following comments describe the extent of the process of collecting, confirming and reporting deta and its analysis, and provide the reason for the exclusion of any usual valuation procedures. The appraisar has been saked by Keith Oliver of Oliver & Company to conduct a full appraisal on the property for the purpose of estimating market value, it is, the intention of the client to use the appraisal for Foreclosure Purposes. This report cannot be used for any other purpose without the permission of the appraiser. Any use which a third party makes of this report or any religince on or decisions to be made based on it are the responsibility of such third parties, Linguist Enterprises Ltd. and Eric Linguist accept no responsibility for damages if any suffered by any third parties as a result of decisions made on actions based on this report. All sales data have been verification of sales data has been undertaken.
DEFINITION OF MARKET VALUE The most probable price which a given property should bring, assuming a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably and assuming the price is not affected by undue stimulus. Note: If other than market value is being appraised, see comments attached. DEFINITION OF HIGHEST AND BEST USE
The reasonably probable and legal use of the property, that is physically possible, appropriately supported, and financially feasible, and that results in the highest value.
ASSISTATIONS K LIGHTING CONCURS ASS
The Certification that appears in this appraisal report is subject to the following conditions: ORDINARY ASSUMPTIONS & LIMITING CONDITIONS:
1. This report is prepared at the request of the client and for the specific use referred to horein. It is not reasonable for any other party to rely on this appraisel without first obtaining written authorization from the client, the author and any supervisory appraiser, subject to the qualification in paragraph 10 below. Debitty to any person other than the client, designated intended users and those who obtain written consent is expressly denied and, accordingly, no responsibility is accepted for any damage suffered by any such person as a result of decisions made or actions based on this report. Diligence by all intended users is assumed.
2. Because market conditions, including economic, social and political factors, change rapidly and, on occasion, without warning, the market value estimate expressed as of the date of this appraisal cannot be relied upon as of any other data except with further advice from the appraiser confirmed in writing.
3. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. No registry office search has been performed and the appraiser assumes that the title is good and marketable and free and clear of all encumbrances including leases, unless otherwise noted in this report. The property is appraised on the basis of it being under responsible ownership.
4. The subject property is presumed to comply with government regulations including zoning, building codes and health regulations and. If it doesn't comply, its non-compliance may affect market value.
5. No survey of the property has been made. Any sketch in the approisal report shows approximate dimensions and is included only to assist the reader of the report in visualizing the property.
6. This report is completed on the basis that restimony or appearance in court concerning this appraisal is not required unless specific arrangements to do so have been made beforehand. Such arrangements will include, but not necessarily be limited to, adequate time to review the appraisal report and data related thereto and the provision of appropriate compensation.
7. Unless otherwise stated in this report, the appraiser has no knowledge of any hidden or unapparent conditions of the property (including, but not limited to, its soils, physical structure, mechanical and other operating systems, its foundation, etc.) or edverse environmental conditions (on it or a neighbouring property, including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable. It has been assumed that there are no such conditions unless they were observed at the time of inspection or became apparent during the normal research involved in completing the appraisal. This report should not be construed as an environmental audit or a detailed property condition report, as such reporting is beyond the scope of this report and/or the qualifications of the appraiser. The author makes no guarantees or warranties, express or implied, regarding the condition of the property, and will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist.
8. The appraiser obtained information, estimates and opinions that were used in the preparation of this report from sources considered to be reliable and accurate and believes them to be true and comed. The appraiser does
9. The opinions of value and other conclusions contained herein assume satisfactory completion of any work remaining to be completed in a good and workmanlike manner. Further inspection may be required to confirm completion of such work.
10. The contents of this report are confidential and will not be disclosed by the author to any party except as provided for by the provisions of the Canadian Uniform Standards of Professional Appraisal Practice ("the Standards") and/or when properly entered Into evidence of a duly qualified judicial or quasi-judicial body.
11. The appraiser has agreed to enter into the assignment as requested by the client named in the report for the use specified by the client, which is stated in the report. The client has agreed that the performance of this appraisal and the report format is appropriate for the intended use.
12. Written consent from the author and supervisory appraiser, if applicable, must be obtained before any part of the appraisal report can be used for any purpose by anyone except the client and other intended users identified in the report and, where the client is the mortgagee, its insurer and the borrower, if he or she paid the appraisal fee. Written

consont and approval must also be obtained before the appraisal for any part of the another and the public through prospectus, offering memoranda, advertising, public relations, news, sales or other media.

llent Reference No:	File No: #723 312-450 Bromle
where such contamination is possible, the presence of a municipal sanitary sewer exclusion of a Standard Rule which must be explained and justified by the appreiser (the assignment which involves invoking an Extraordinary Limiting Condition that the accompany statements of each opinion/conclusion so affected. Appreisal assum- all working components of the unit is: furnace, plumbing, stc. are is	not true, could eiter the appreiser's opinions and conclusions (e.g. an absence of contamination where unknown or uncertain). An extraordinary limiting condition is a necessary modification or (e.g. exclusion of a relevant valuation approach). The appreiser must conclude before accepting a scope of the work applied will result in opinions and conclusions which are credible. Both must less that the Buildings in the strata plan are structurally sound and that in good working order relative to their age. Appreisal assumes that all propagatoles is accurate as no secondary verification of this data has precial assessments will be period to the strate.
wood news transferent enautings tilet still skikiviset of highesen of	Assemble in a min of ball by the Selet.
nciude proposed improvements and prospective appraisais. For every Hypothetic	urposes of reasonable analysis or for purposes of comparison. Common hypothetical conditions all Conditions, an Extraordinary Assumption is required (see above). An analysis based on a that relies on actions or events that would be illegal or improbable within the context of the ort, bir retionals for its use and its effect on the result of the assignment.
JURISDICTIONAL EXCEPTION: The Jurisdictional Exception permits the appraisor to disregard a part or parts of the part shall be void and of no force or effect in that Jurisdiction. The following comments to	e Standards determined to be contrary to law or public policy in a given jurisdiction and only that lentify the part or parts disregarded. If any, and the legal authority justifying this action.
4.27	CONTRACTOR
certify that to the best of my knowledge and belief:	
The statements of fact contained in this report are true and correct.	•
 The reported analyses, opinions and conclusions are limited only by the reported analyses, opinions and conclusions. 	ed assumptions and limiting conditions and are my personal, impertial and unbiased professional
 I have no past, present or prospective interest or bias with respect to the propriativolved with this assignment, except as specified herein. 	erty that is the subject of this report and no personal interest or bias with respect to the parties
 My engagement in this assignment is not contingent upon developing or report favours the cause of the client, upon the attainment of a stipulated result or upon the 	ing a predetermined result, upon the amount of value estimate, upon a direction in value that a occurrence of a subsequent event.
 My analyses, opinions and conclusions were developed, and this report has be Practice. 	on prepared. In conformity with the Canadian Uniform Standards of Professional Appraisal
 I have the knowledge and experience to complete this assignment competently assistance in the completion of this appraisal assignment. 	/. Except as herein disclosed, no other person has provided me with significant professional
 The Appraisal institute of Canada has a mandatory Recertification Program for been fulfilled. 	designated members. As at the date of this report, the requirements of this program have
SUPERVISORY APPRAISER'S CERTIFICATION: f a supervisory appraiser has signed this appraisal report, he or she certifies and reviewed the report, agree with the statements and conclusions of the appraiser, again the appraisal report."	agrees that "I directly supervised the appraiser who prepared this appraisal report, and having gree to be bound by the appraiser's certification and am taking full responsibility for the appraisal
PROPERTY IDENTIFICATION Address#312-450 Bromley Street	tlarm Province B.C. Postal Code V3K 6S5
N THE SUBJECT PROPERTY DESCRIBED IS: 225,000	ELEVANT FACTORS, IT IS MY CONCLUSION THAT THE MARKET VALUE OF THE INTEREST (Effective Date of the Appraisal)
APPRAISER: Sur House. Name: Eriq Linquist Designation: BA CRA Date Signed: November 21,2007 I Inspected, Date of Inspection: November 21,2007 License Info (where applicable): NOTE: For this appraisal to be valid, an original or EDI signature is required.	SUPERVISORY APPRAISER (If applicable) Signature: Name: Designation: Designation: Designated: If inspected, Date of inspection:
ATTACHMENTS: Additional Sales . Sketch Adde Photo Addendum X . Map Addend Other . Comparables . Other .	IUM Assumptions / Limiting Conditions X
Apro	Financi 600 274-6727 www.activeda.com Rev. 097002

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	SUBJECT PROPERTY	11.	As : 50 10) As	PKOMIT			
ITEM	I I	Desc. No. 4	Adjmt	Desc.	No. 5 Adjmt	No.). 5
Address	#312-450 Bromley Str		argaphin.	J630.	Aojmit	Desc.	Adjm
	Coguitlam			~~~~			
Top Floor	No					†	
AUS Listino No.(if acol.)	V664980		 			 	-
Days on Market	93		 		·	 	\rightarrow
Date of Sale	May 5/98		 -	-		 	
sale Price	125,000	**					
Site Size	N/A					<u> </u>	
Size L.F.A.	004 A						
SIZE L.F.A.	904 sq.ft.		<u> </u>				1
Age / Condition	17 yrs. / Av. 3 Storey Apt.	/				1	
Building Type & Style Rooms / Bedrooms / Baths	3 Storey Apt.					<u> </u>	
kooms / Bedrooms / Baths	3 /2 /2			1 1		1 1	~~
lasement	N/A	~~~				 	
Barage / Parking	1 Underground Stall	· · · · · · · · · · · · · · · · · · ·				 -	
Barage / Parking Other Corner unit	Yes		 			 	
Fireplace	None					 	
idjusted Values ONCLUSIONS:		G: N:	-			-	
ONCI UDIONO		G: N:		G: N:		G: N:	
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ADDENDUM

	ADDENDOM		
Borrower:	7	E#6 No : #700	242 450 50-01-
Property Address: #312-450 Bromley Street			312-450 Bromley
City: Cogultiam		Case No.:	
Lender: Oliver & Company		vince: B.C.	Postal Code: V3K 6S5
censes. Onver a Company			

Further Scope of the Report

In the event this is a Strata Titled property the appraiser has not read or reviewed the Financial Statements, Form "B", Minutes of any Strata Meetings, Bylaws or rules and regulations of the Strata Corporation in conducting this appraisal. The appraiser has been told by the Listing Agent that there are Special Assessments either approved or proposed by the Strata Corporation. Appraiser assumes that these approved or the proposed Special Assessments will be paid by the Seller and not the Buyer. Appraiser recommends that all users of this report conduct their own due diligence in regards to reading these documents.

### Description of Improvements

The subject property is a 17 year old two bedroom 904 square foot apartment. The interior of the apartment has had little updating over its 17 years however it has been recently looked after and has no deferred maintenance. Its overall interior condition is considered average (See pictures).

# Comments on Sales Comparison

Decent comparable properties were available for analysis. Analysis of the comparable properties support the estimated market value. All trade offs between the subject and the comparables have been thoroughly analysed when estimating the market value. Presently the Real Estate Market is stable with the demand for homes being equal to the existing supply on the market.

## Environmental Addendum

The appraiser is not aware of any environmental hazards relating to this existing use and is not qualified to comment on the current environmental condition of the property. No hazardous substances were called to the attention of, nor did the appraiser become aware of such, during the property inspection. This appraiser has no knowledge of the existence of such material on or in the property unless otherwise stated. No responsibility is asssumed for any such conditions, nor for any expertise or engineering knowledge required to discover them. For the purpose of this report the property has been valued assuming that it is free of any environmental hazards or contamination. If any further clarification in this regard is required it is suggested that an environmental assessment report be prepared.

### Market Value Comments

The best available comparable sales have been selected with respect to date of sale, location, size, age, condition, style and special features of the improvements. However, if adjustments are large, at least one of these factors differs significantly between the subject and the comparable sale.

Despite the careful selection of comparable sale data, the heterogeneous nature of the local residential real estate market dictates that such variances are not uncommon, especially when the subject property may be a typical and/or there has been a relatively low volume of recent sales to select from within the subject property may be a typical and/or there has been a relatively low volume of recent sales to select from within the subject sought, they are relatively infrequently found. However, the integrity of the comparable sales is maintained by reasonable and appropriate adjustments. If any adjustments are made, the comparable sales can accurately reflect the market value estimate for the subject and the focus should, therefore, not be on net, gross or line adjustments, but on the reasonableness and appropriateness of the adjustments. Homes with extraordinary features such as swimming pools, saunas, tennis courts, elaborate built-in equipment, waterfront, golf course amenities, etc., require large individual line and gross/net adjustments. As adjustments are accurate and property abstracted from the marketplace, subsequent value indication is no less accurate than instances where small adjustments are required.

# Extraordinary Assumptions and Limiting Conditions

An extraordinary assumption is a hypothesis, either supposed or unconfirmed, which, if not true, could after the appraiser's opinions and conclusions (e.g. an absence of contamination where such contamination is possible, the presence of a municipal sanitary sewer where unknown or uncertain). An extraordinary limiting condition is a necessary modification or exclusion of a Standard Rule which must be explained and justified by the appraiser (e.g. exclusion of a relevant valuation approach). The appraiser must conclude before accepting the assignment which involves invoking an Extraordinary Limiting Condition that the scope of the work applied will result in opinions and conclustions which are credible. Both must accompany statements of each opinion/conclusion so affected. Appraisal assumes the home is structurally sound and that all working components of the apartment and buildings is: furnace, electrical, plumbing, etc. are in good working order relative to their age. Appraisal assumes that all data from the Multiple Listing Service used in the analysis of the comparables is accurate as no secondary verification of this data has taken place.