

APPRAISAL OF



LOCATED AT:

23436 Dogwood Avenue
Maple Ridge, BC V2X 4S5

FOR:

BlueShore Financial - Broker orders
1250 Lonsdale Avenue
North Vancouver, BC V7M 2H6

BORROWER:

Monika Soos

AS OF:

June 15, 2023

BY:

Benjamin Lowther, B.Com., CRA

BlueShore Financial - Broker orders

1250 Lonsdale Avenue
North Vancouver, BC V7M 2H6

Address of Property: 23436 Dogwood Avenue
Maple Ridge, BC V2X 4S5

Market Value: \$ 1,610,000

The purpose of the report is to develop an estimate of market value of the subject property, as improved in unencumbered fee simple ownership for the intended use of conventional first mortgage financing purposes only.

The estimate of value is as of the effective date and is subject to the authorized intended use, assumptions and limiting conditions included in the report to which the reader's attention is specifically directed. The report is enclosed and must be read in its entirety.

Values contained in this appraisal are based on market conditions as at the time of this report. This appraisal does not provide a prediction of future values. In the event of market instability and/or disruption, values may change rapidly and such potential future events have been NOT been considered in this report. As this appraisal does not and cannot consider any changes to the property appraised or market conditions after the effective date, readers are cautioned in relying on the appraisal after the effective date noted herein.

No person or party other than the authorized intended user specifically identified herein can rely on this report without first obtaining written authorization from the author(s) of this report. Such authorization is at the discretion of the author(s), and may only be issued with permission from the client of this report.

The report is prepared in accordance with the Canadian Uniform Standards of Professional Appraisal Practice (CUSPAP).

WesTech Appraisal Services Ltd. Per,




Benjamin Lowther, B.Com., CRA

RESIDENTIAL APPRAISAL REPORT

REFERENCE: **OR1727448**

FILE NO.: **23061413**

CLIENT	CLIENT: BlueShore Financial - Broker orders	APPRAISER	AIC MEMBER: Benjamin Lowther, B.Com., CRA	 Appraisal Institute of Canada
	ATTENTION:		COMPANY: Westech Appraisal Services, Ltd.	
	ADDRESS: 1250 Lonsdale Avenue North Vancouver, BC V7M 2H6		ADDRESS: 8661 201st Street, 2nd Floor Langley, BC	
	E-MAIL:		E-MAIL: mail@westechappraisal.com	
	PHONE: 5555555555 OTHER: (866) 929-5324		PHONE: 604 986-2722 OTHER:	

SUBJECT	PROPERTY ADDRESS: 23436 Dogwood Avenue city: Maple Ridge PROVINCE: BC POSTAL CODE: V2X 4S5
	LEGAL DESCRIPTION: Lot 2 LD 36 Sec 28 Twp 12 Plan NWP 19475 Group 1 // PID: 010-493-433 Source: BC Assessment
	MUNICIPALITY AND DISTRICT: Maple Ridge
	ASSESSMENT: Land \$ 1,317,000 Imps \$ 142,000 Total \$ 1,459,000 Assessment Date: 01-Jul-2022 Taxes \$ 5,406 Year 2022
EXISTING USE: Single Family Residential OCCUPIED BY: Owner	

ASSIGNMENT	NAME: Monika Soos Name Type:
	PURPOSE: <input checked="" type="checkbox"/> To estimate market value <input type="checkbox"/> To estimate market rent <input type="checkbox"/>
	INTENDED USE: <input type="checkbox"/> First mortgage financing only <input type="checkbox"/> Second mortgage financing only <input type="checkbox"/> Conventional <input checked="" type="checkbox"/> Conventional first mortgage lending purposes
	INTENDED USERS (by name): BlueShore Financial
	REQUESTED BY: <input type="checkbox"/> Client above <input checked="" type="checkbox"/> Other DLC – Macklem Dominion Mortgages - Nazarina Di Spirito
	VALUE: <input checked="" type="checkbox"/> Current <input type="checkbox"/> Retrospective <input type="checkbox"/> Prospective <input type="checkbox"/> Update of original report completed on _____ with an effective date of _____ File No. _____
	PROPERTY RIGHTS APPRAISED: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Condominium/Strata <input type="checkbox"/>
	MAINTENANCE FEE (if applicable): \$ Not applicable
	CONDO/STRATA COMPLEX NAME (if applicable):
	IS THE SUBJECT A FRACTIONAL INTEREST, PHYSICAL SEGMENT OR PARTIAL HOLDING? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes (if yes, see comments)
APPROACHES USED: <input checked="" type="checkbox"/> DIRECT COMPARISON APPROACH <input checked="" type="checkbox"/> COST APPROACH <input type="checkbox"/> INCOME APPROACH	
EXTRAORDINARY ASSUMPTIONS & LIMITING CONDITIONS <input checked="" type="checkbox"/> NO <input type="checkbox"/> YES (see attached addendum)	
HYPOTHETICAL CONDITIONS <input checked="" type="checkbox"/> NO <input type="checkbox"/> YES (see attached addendum. A hypothetical condition requires an extraordinary assumption)	
JURISDICTIONAL EXCEPTION <input checked="" type="checkbox"/> NO <input type="checkbox"/> YES (see attached addendum)	

NEIGHBOURHOOD	NATURE OF DISTRICT: <input checked="" type="checkbox"/> Residential <input type="checkbox"/> Commercial <input type="checkbox"/> Industrial <input type="checkbox"/> Agricultural <input type="checkbox"/>	AGE RANGE OF PROPERTIES (years): 0 100 +	
	TYPE OF DISTRICT: <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural <input type="checkbox"/> Recreational <input type="checkbox"/>	PRICE RANGE OF PROPERTIES: \$ 400,000 \$ 3,500,000	
	TREND OF DISTRICT: <input checked="" type="checkbox"/> Improving <input type="checkbox"/> Stable <input type="checkbox"/> Transition <input type="checkbox"/> Deteriorating <input type="checkbox"/>	Refer Below.	
	BUILT-UP: <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25 - 75% <input type="checkbox"/> Under 25% <input type="checkbox"/> Rural	MARKET OVERVIEW: Supply: <input type="checkbox"/> High <input type="checkbox"/> Average <input checked="" type="checkbox"/> Low	
	CONFORMITY Age: <input type="checkbox"/> Newer <input checked="" type="checkbox"/> Similar <input type="checkbox"/> Older <input type="checkbox"/>	Demand: <input type="checkbox"/> High <input checked="" type="checkbox"/> Average <input type="checkbox"/> Low	
	Condition: <input type="checkbox"/> Superior <input checked="" type="checkbox"/> Similar <input type="checkbox"/> Inferior <input type="checkbox"/>	PRICE TRENDS: <input checked="" type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining	
	Size: <input type="checkbox"/> Larger <input checked="" type="checkbox"/> Similar <input type="checkbox"/> Smaller <input type="checkbox"/>		
	COMMENTS: <input type="checkbox"/> Detrimental Conditions Observed		
	"EAST CENTRAL" The Subject is located in a desirable Maple Ridge neighbourhood offering easy access to schools, transportation routes, parks and shopping facilities. The neighbourhood is primarily residential consisting of single family dwellings, with some apartment and townhome developments. There is commercial and retail use along the Lougheed Highway and Dewdney Trunk Road corridor.		

SITE	SITE DIMENSIONS: 128 Feet X Rectangular	UTILITIES: <input checked="" type="checkbox"/> Telephone <input checked="" type="checkbox"/> Natural Gas <input type="checkbox"/> Storm Sewer <input checked="" type="checkbox"/> Sanitary Sewer <input type="checkbox"/> Septic
	LOT SIZE: 1.50 Unit of Measurement Acres	WATER SUPPLY: <input checked="" type="checkbox"/> Municipal <input type="checkbox"/> Private Well <input type="checkbox"/>
	Source: BC Assessment/Mun. GIS/MLS	FEATURES: <input type="checkbox"/> Gravel Road <input checked="" type="checkbox"/> Paved Road <input type="checkbox"/> Lane <input type="checkbox"/> Sidewalk <input type="checkbox"/> Curbs
	TOPOGRAPHY: Basically Level	ELECTRICAL: <input checked="" type="checkbox"/> Overhead <input type="checkbox"/> Underground <input type="checkbox"/>
	CONFIGURATION: Rectangular	DRIVEWAY: <input checked="" type="checkbox"/> Private <input type="checkbox"/> Mutual <input type="checkbox"/> None <input type="checkbox"/> Single <input checked="" type="checkbox"/> Double
	ZONING: RS-2 - Residential Single Family Source: BC Assessment	Surface: Gravel
	OTHER LAND USE CONTROLS (see comments): Assumed None	PARKING: <input type="checkbox"/> Garage <input type="checkbox"/> Carport <input checked="" type="checkbox"/> Driveway <input type="checkbox"/> Street
	USE CONFORMS: <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO (see comments)	LANDSCAPING: <input checked="" type="checkbox"/> Good <input type="checkbox"/> Average <input type="checkbox"/> Fair <input type="checkbox"/> Poor
	ASSEMBLAGE: <input checked="" type="checkbox"/> NO <input type="checkbox"/> YES (see comments)	CURB APPEAL: <input type="checkbox"/> Good <input checked="" type="checkbox"/> Average <input type="checkbox"/> Fair <input type="checkbox"/> Poor
	TITLE SEARCHED: <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO (see comments and limiting conditions)	

COMMENTS:	<input type="checkbox"/> Detrimental Conditions Observed
	The subject site is a basically level, rectangular shaped, average sized, partially serviced, residential 1.50 acre, inside parcel. The property has been selectively cleared and has good landscaping in place surrounding the main dwelling with mature trees, shrubs and multiple bedding areas. The site is located on a quiet residential street and parking is accessed from the front of the home. A title search and a site survey have not been reviewed. The property is being used as a residential acreage. A small creek runs through the rear of the property which decreases the overall lot utility.

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YEAR BUILT (estimated): 1935	PROPERTY TYPE: Single Family Dwelling	ROOFING: Asphalt Shingle
YEAR OF ADDITIONS: _____	DESIGN/STYLE: 1.5 Storey	Condition: <input type="checkbox"/> Good <input checked="" type="checkbox"/> Average <input type="checkbox"/> Fair <input type="checkbox"/> Poor
EFFECTIVE AGE: 30 years	CONSTRUCTION: Wood	
REM. ECONOMIC LIFE: 35 years	WINDOWS: Mixed Sash // Mixed Glazing	
COMMENTS:	BASEMENT: 873 SF:UF	EXTERIOR FINISH: Wood Siding
	ESTIMATED BASEMENT AREA: NA <input checked="" type="checkbox"/> Sq. Ft. <input type="checkbox"/> Sq. M.	Condition: <input type="checkbox"/> Good <input checked="" type="checkbox"/> Average <input type="checkbox"/> Fair <input type="checkbox"/> Poor
	ESTIMATED BASEMENT FINISH: 0 %	Please refer to site comments and limiting conditions
	FOUNDATION WALLS: Poured Concrete;	
BEDROOMS(#)	BATHROOMS(#)	INTERIOR FINISH
1 Large	2 -piece <input checked="" type="checkbox"/> Good	Drywall <input checked="" type="checkbox"/> Walls <input checked="" type="checkbox"/> Ceilings
3 Average	3 -piece Average	Plaster <input type="checkbox"/>
Small 1	4 -piece Fair	Paneling <input checked="" type="checkbox"/>
	5 -piece Poor	<input type="checkbox"/>
FLOORING: Carpet / Tile / Vinyl		
ELECTRICAL: <input type="checkbox"/> Fuses <input checked="" type="checkbox"/> Breakers		
ESTIMATED RATED CAPACITY OF MAIN PANEL: 100 amps		
HEATING SYSTEM: Forced Air Fuel type: Gas		
WATER HEATER: Type: 40 Gallons - Gas		
OVERALL INT. COND: <input type="checkbox"/> Good <input checked="" type="checkbox"/> Average <input type="checkbox"/> Fair <input type="checkbox"/> Poor		

ROOM ALLOCATION													ROOM TOTAL	AREA	
LEVEL:	ENTRANCE	LIVING	DINING	KITCHEN	FAMILY	BEDROOMS	DEN	FULL BATH	PART BATH	LAUNDRY	EATING				
MAIN	1	1		1		1		1			1			4	871
SECOND						3								3	538
THIRD															
ABOVE GRADE TOTALS						7		4		1F				7	1,409
BASEMENT	1									1					873

IMPROVEMENTS

UNIT OF MEASUREMENT: Sq. Ft. Sq. M.
 SOURCE OF MEASUREMENT: **MLS/BC Assessment**

BASEMENT FINISH: **The Subject has an unfinished, full basement of mixed ceiling height.**

GARAGES/CARPORT/PARKING FACILITIES: **Open parking is accessed from the front.**

SITE IMPROVEMENTS (INCLUDING DECKS, PATIOS, OUTBUILDINGS, LANDSCAPING, etc): **A large covered porch and patio areas are located at the front and side of the home.**

COMMENTS: Detrimental Conditions Observed Incomplete Construction (see comments)
The Subject is an 88 year old, four bedroom, one full bathroom, 1.5 storey style home which has been constructed with standard quality materials and workmanship throughout. The home has been well maintained and updated over the past 10 years with some new flooring, interior paint, light fixtures, renovated kitchen and bathroom, furnace, hot water tank, roof, etc.. Features include a good quality kitchen, open views, wood paneling, a functional floor plan, etc.. This should not be construed as a building inspection. Measurements have been taken from MLS data/BC Assessment and are approximate.

The appraiser has gathered information about the improvements within the scope of this assignment. That is, physical characteristics of the subject property have been gathered to adequately identify and select suitable comparables in the valuation process. Please refer to attached photographs. Comprehensive research of the subject improvements has NOT been completed; rather, the appraiser has observed the components and characteristics of the subject property that will influence value in the marketplace.

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LAND VALUE AS IF VACANT: N/A \$ **1,300,000** SOURCE OF DATA: **MLS Data** Comment: **Direct comparison/Extraction**

HIGHEST AND BEST USE

EXISTING USE: **Single Family Residential**

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

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

ANALYSES AND COMMENTS: **The highest and best use of the property is for single-family residential purposes, pursuant to the applicable land use controls, and essentially as improved, for the remaining economic life of the improvements**

DIRECT COMPARISON APPROACH

SUBJECT	COMPARABLE NO. 1		COMPARABLE NO. 2		COMPARABLE NO. 3	
	Description	\$ Adjustment	Description	\$ Adjustment	Description	\$ Adjustment
23436 Dogwood Avenue Maple Ridge	22819 128th Avenue Maple Ridge		23471 128th Avenue Maple Ridge		12339 240th Street Maple Ridge	
DATA SOURCE	Client/Contract	MLS Data	MLS Data		MLS Data	
DATE OF SALE	05-Jun-2023	11-May-2023	23-Apr-2023		26-Mar-2023	
SALE PRICE	\$ 1,598,900	\$ 1,850,000	\$ 1,900,000		\$ 1,535,000	
DAYS ON MARKET	6	10	7		6	
MLS #	R2782929	R2772914	R2769441		R2761294	
LIST PRICE	\$1,598,900	\$1,999,999	\$1,898,800		\$1,575,000	
LOCATION	/Site Size/View**	Inferior 50,000	Inferior 80,000		Inferior 180,000	
SITE DIMENSIONS/LOT SIZE	1.50 Acres	1.00 Acre	0.50 Acres		1.00 Acres	
BUILDING TYPE	Detached	Detached	Detached		Detached	
DESIGN/STYLE	1.5 Storey	3 Level-Split	Bungalow		Bungalow	
AGE/CONDITION	88 Yrs. Average	34 Yrs. Superior -70,000	50 Yrs. Superior -100,000		62 Yrs. Superior -60,000	
LIVABLE FLOOR AREA	1409 SF	3000 SF -154,000	1500 SF -9,000		1522 SF -11,000	
ROOM COUNT	Total Rooms: 7 Bdrms: 4	Total Rooms: 14 Bdrms: 5	Total Rooms: 12 Bdrms: 4		Total Rooms: 13 Bdrms: 5	
BATHROOMS	1F	3F 1P -25,000	3F 1P -25,000		3F -20,000	
BASEMENT	873 SF:UF	None	2000 SF:FF -120,000		1,190 SF:Suite -60,000	
PARKING FACILITIES	Open Parking	2 Garage/Shop -40,000	Workshop -60,000		Open Parking	
ADJUSTMENTS (Gross%, Net%, Dollar)		18.3% -12.9% \$ 239,000	20.7% -12.3% \$ 234,000		21.6% 1.9% \$ 29,000	
ADJUSTED VALUES		\$ 1,611,000	\$ 1,666,000		\$ 1,564,000	

ANALYSES AND COMMENTS:

****Lot size adjustments were made under location which also considers views, topography, landscaping/site improvements and utility. Adjustments were made where deemed appropriate. Effort has been made to present comparable sales that have occurred within a three month period immediately preceding the effective date of this report. Use of earlier sales indicates that more recent sales were unavailable. If the time frame is expanded, it is to include sales which have characteristics most similar to the subject. Recognizing the diversity of properties located in any given market area, comparables sales are selected to offer value indications for the various elements that comprise the Subject property. An adjustment reflects contributory value of that specific item or combination of items and are deemed to be reasonable and appropriate reflections of current market conditions.**

Comparable #1 is a recent sale of a superior sized dwelling, on an inferior sized lot which is considered to have an overall inferior location. The comparable has been updated and is considered to be superior in age/condition.**

Comparable #2 is a recent sale of a superior sized dwelling on an inferior sized lot improved with extensive outdoor areas, an in-ground pool, gazebo, etc. and considered to have an overall inferior location. The comparable has been updated and is considered to be superior in age/condition.**

Comparable #3 is a recent sale of a superior sized dwelling on an inferior sized lot with inferior lot utility and is considered to have an overall inferior location. The comparable has been updated and is considered to be superior in age/condition.**

Due to the unique nature of the Subject (size, age/condition, location, etc.) recent similar sales are limited. Therefore, the gross % adjustments for Comparable #2 & #3 are greater than normal although necessary and still considered reasonable.**

ESTIMATED VALUE BY THE DIRECT COMPARISON APPROACH (rounded): \$ 1,610,000

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SALES HISTORY	SUBJECT SOLD WITHIN 3 YEARS OF EFFECTIVE DATE: <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO ANALYSES OF SALE TRANSFER HISTORY: (minimum of three years) <u>Refer below regarding current purchase.</u>
	SUBJECT LISTED WITHIN 1 YEAR OF EFFECTIVE DATE: <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO SUBJECT CURRENTLY LISTED: <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO ANALYSES OF AGREEMENTS FOR SALE, OPTIONS, LISTINGS OR MARKETING OF THE SUBJECT: (minimum of one year) <u>The appraiser has been informed that the Subject is under a contract of sale for \$1,598,900 (dated June 5, 2023) after having been listed for \$1,598,900 since May 30, 2023. The purchase price appears slightly low. A copy of the purchase contract has been provided.</u>
EXPOSURE TIME	ANALYSES OF REASONABLE EXPOSURE TIME: <u>This appraisal estimate of value was based upon an estimated reasonable market exposure time of between 5 and 50 days prior to the effective date of the appraisal based on the comparables provided and general market data. In an appraisal, the term "Exposure time" means the estimated length of time the property interest being appraised would have been offered on the market before the hypothetical consummation of a sale at market value on the effective date of the appraisal; a retrospective estimate based upon an analysis of past events assuming a competitive and open market. It is always presumed to have preceded the effective date of the appraisal.</u>
	RECONCILIATION AND FINAL ESTIMATE OF VALUE: <u>The Direct Comparison Approach method was relied upon as it is the best interpretation of current market activity in the local market place. The Cost Approach to value was given less weight as the proper estimation of depreciation is a matter of appraisal judgement. The Income Approach has not been used as it is inappropriate for this type of property. This estimate of market value is considered reasonable for conventional first mortgage financing purposes, assuming title, financing abilities, environmental and other legal conditions are normal. Values contained in this appraisal are based on market conditions as at the time of this report. This appraisal does not provide a prediction of future values. In the event of market instability and/or disruption, values may change rapidly and such potential future events have been NOT been considered in this report. As this appraisal does not and cannot consider any changes to the property appraised or market conditions after the effective date, readers are cautioned in relying on the appraisal after the effective date noted herein.</u>
RECONCILIATION AND FINAL VALUE	UPON REVIEWING AND RECONCILING THE DATA, ANALYSES AND CONCLUSIONS OF EACH VALUATION APPROACH, THE MARKET VALUE OF THE INTEREST IN THE SUBJECT PROPERTY AS AT <u>15-Jun-2023</u> (Effective Date of the Appraisal) IS ESTIMATED AT \$ <u>1,610,000</u> COMPLETED ON <u>16-Jun-2023</u> (Date of Report)
	AS SET OUT ELSEWHERE IN THIS REPORT, THIS REPORT IS SUBJECT TO ASSUMPTIONS AND LIMITING CONDITIONS, THE VERIFICATION OF WHICH IS OUTSIDE THE SCOPE OF THIS REPORT.
DEFINITIONS	DEFINITION OF MARKET VALUE: The most probable price, as of a specified date, in cash, or in terms equivalent to cash, or in other precisely revealed terms, for which the specified property rights should sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently, knowledgeably, and for self-interest, and assuming that neither is under undue duress. (Appraisal of Real Estate, Third Canadian Edition, 2010) Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: buyer and seller are typically motivated; both parties are well informed or well advised, and acting in what they consider their own best interests; a reasonable time is allowed for exposure in the open market; payment is made in terms of cash in Canadian dollars or in terms of financial arrangements comparable thereto; and the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.
	DEFINITION OF MARKET RENT (if applicable): The estimated amount for which an interest in real property should be leased on the valuation date between a willing lessor and a willing lessee on appropriate lease terms in an arm's length transaction, after proper marketing and where the parties had each acted knowledgeably, prudently and without compulsion. (International Valuation Standards 2017)
	DEFINITION OF HIGHEST AND BEST USE: The reasonably probable use of real property, that is physically possible, legally permissible, financially feasible, maximally productive and that results in the highest value. (CUSPAP 2018)
SCOPE	The scope of the appraisal encompasses the due diligence undertaken by the appraiser (consistent with the terms of reference from the client, the purpose and intended use of the report) and the necessary research and analyses to prepare a report in accordance with the Canadian Uniform Standards of Professional Appraisal Practice (CUSPAP) of the Appraisal Institute of Canada. The following comments describe the extent of the process of collecting, confirming and reporting data and its analyses, describe relevant procedures and reasoning details supporting the analyses, and provide the reason for the exclusion of any usual valuation procedures. The appraisal issue that is the focus of this engagement has been discussed and defined with the client, the work required to solve the issue planned, and the necessary market data acquired, analyzed and reconciled into an estimate of market value in a manner typically expected in a "form" report. The specific tasks and items necessary to complete this assignment include a summary of the following:
	<ol style="list-style-type: none"> 1. assembly and analyses of relevant information pertaining to the property being appraised, including listing and acquisition particulars if acquired within three years prior to the effective date of the appraisal; 2. a site visit and observation of the subject property and the surrounding area; 3. assembly and analyses of pertinent economic and market data; 4. an analyses of land use controls pertaining to the subject property; 5. an analyses of Highest and Best Use, or most probable use; 6. a discussion of the appraisal methodologies and procedures employed in arriving at the indications of value; 7. inclusion of photographs, maps, graphics and addendum/exhibits when deemed appropriate; and 8. reconciliation of the collected data into an estimate of the market value or the market value range as at the effective date of the appraisal. All data considered appropriate for inclusion in the appraisal is, to the best of our knowledge, factual. Due to the type of property being appraised and the nature of the appraisal issue, the findings have been conveyed in this "form" format. Other: <u>This report is based on a personal inspection of the Subject site and improvements, a location analysis of the neighbourhood and city, and an economic analysis of the market for properties such as the Subject. The appraiser has personally inspected the property on the inspection date of the report, noting physical characteristics of the improvements such as size, age, quality and condition. Information pertaining to the subject and comparable sites (legal, lot size, zoning, etc.) was obtained from BC Assessment and municipal data sources. Comparable sales data has been obtained from Real Estate Board sources and realtors and is assumed to be reliable. The appraiser has not physically inspected the comparable sales, nor reviewed land title data pertaining to these transactions.</u>

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The certification that appears in this appraisal report is subject to compliance with the Personal Information and Electronics Documents Act (PIPEDA), Canadian Uniform Standards of Professional Appraisal Practice ("CUSPAP") and the following conditions:

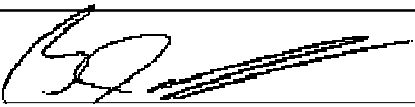
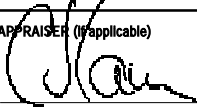
1. This report is prepared only for the client and authorized users specifically identified in this report and only for the specific use identified herein. No other person may rely on this report or any part of this report without first obtaining consent from the client and written authorization from the authors. Liability is expressly denied to any other person and, accordingly, no responsibility is accepted for any damage suffered by any other person as a result of decisions made or actions taken based on this report. Liability is expressly denied for any unauthorized user or for anyone who uses this report for any use not specifically identified in this report. Payment of the appraisal fee has no effect on liability. Reliance on this report without authorization or for an unauthorized use is unreasonable.
2. Because market conditions, including economic, social and political factors, may change rapidly and, on occasion, without warning, this report cannot be relied upon as of any date other than the effective date specified in this report unless specifically authorized by the author(s).
3. The author will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The property is appraised on the basis of it being under responsible ownership. No registry office search has been performed and the author assumes that the title is good and marketable and free and clear of all encumbrances. Matters of a legal nature, including confirming who holds legal title to the appraised property or any portion of the appraised property, are outside the scope of work and expertise of the appraiser. Any information regarding the identity of a property's owner or identifying the property owned by the listed client and/or applicant provided by the appraiser is for informational purposes only and any reliance on such information is unreasonable. Any information provided by the appraiser does not constitute any title confirmation. Any information provided does not negate the need to retain a real estate lawyer, surveyor or other appropriate experts to verify matters of ownership and/or title.
4. Verification of compliance with governmental regulations, bylaws or statutes is outside the scope of work and expertise of the appraiser. Any information provided by the appraiser is for informational purposes only and any reliance is unreasonable. Any information provided by the appraiser does not negate the need to retain an appropriately qualified professional to determine government regulation compliance.
5. No survey of the property has been made. Any sketch in this report shows approximate dimensions and is included only to assist the reader of this report in visualizing the property. It is unreasonable to rely on this report as an alternative to a survey, and an accredited surveyor ought to be retained for such matters.
6. This report is completed on the basis that testimony or appearance in court concerning this report 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 report and related data, and the provision of appropriate compensation.
7. Unless otherwise stated in this report, the author has no knowledge of any hidden or unapparent conditions (including, but not limited to: its soils, physical structure, mechanical or other operating systems, foundation, etc.) of/on the subject property or of/on a neighbouring property that could affect the value of the subject property. It has been assumed that there are no such conditions. Any such conditions that were visibly apparent at the time of inspection or that became apparent during the normal research involved in completing the report have been noted in the report. This report should not be construed as an environmental audit or detailed property condition report, as such reporting is beyond the scope of this report and/or the qualifications of the author. The author makes no warranties or warranties, express or implied, regarding the condition of the property, and will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. The bearing capacity of the soil is assumed to be adequate.
8. The author is not qualified to comment on detrimental environmental, chemical or biological conditions that may affect the market value of the property appraised, including but not limited to pollution or contamination of land, buildings, water, groundwater or air which may include but are not limited to moulds and mildews or the conditions that may give rise to either. Any such conditions that were visibly apparent at the time of inspection or that became apparent during the normal research involved in completing the report have been noted in the report. It is an assumption of this report that the property complies with all regulatory requirements concerning environmental, chemical and biological matters, and it is assumed that the property is free of any detrimental environmental, chemical legal and biological conditions that may affect the market value of the property appraised. If a party relying on this report requires information about or an assessment of detrimental environmental, chemical or biological conditions that may impact the value conclusion herein, that party is advised to retain an expert qualified in such matters. The author expressly denies any legal liability related to the effect of detrimental environmental, chemical or biological matters on the market value of the property.
9. The analyses set out in this report relied on written and verbal information obtained from a variety of sources the author considered reliable. Unless otherwise stated herein, the author did not verify client-supplied information, which the author believed to be correct.
10. The term "inspection" refers to observation only as defined by CUSPAP and reporting of the general material finishing and conditions observed for the purposes of a standard appraisal inspection. The inspection scope of work includes the identification of marketable characteristics/amenities offered by comparison and valuation purposes only.
11. 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. The author has not confirmed that all mandatory building inspections have been completed to date, nor has the availability/issuance of an occupancy permit been confirmed. The author has not evaluated the quality of construction, workmanship or materials. It should be clearly understood that this visual inspection does not imply compliance with any building code requirements as this is beyond the professional expertise of the author.
12. 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 CUSPAP and/or when properly entered into evidence of a duly qualified judicial or quasi-judicial body. The author acknowledges that the information collected herein is personal and confidential and shall not use or disclose the contents of this report except as provided for in the provisions of the CUSPAP and in accordance with the author's privacy policy. The client agrees that in accepting this report, it shall maintain the confidentiality and privacy of any personal information contained herein and shall comply in all material respects with the contents of the author's privacy policy and in accordance with the PIPEDA.
13. The author has agreed to enter into the assignment as requested by the client named in this report for the use specified by the client, which is stated in this report. The client has agreed that the performance of this report and the format are appropriate for the intended use.
14. This report, its content and all attachments/addendums and their content are the property of the author. The client, authorized users and any appraisal facilitator are prohibited, strictly forbidden, and no permission is expressly or implicitly granted or deemed to be granted, to modify, alter, merge, publish (in whole or in part) screen scrape, database scrape, exploit, reproduce, decompile, reassemble or participate in any other activity intended to separate, collect, store, reorganize, scan, copy, manipulate electronically, digitally, manually or by any other means whatsoever this appraisal report, addendum, all attachments and the data contained within for any commercial, or other, use.
15. If transmitted electronically, this report will have been digitally signed and secured with personal passwords to lock the appraisal file. Due to the possibility of digital modification, only originally signed reports and those reports sent directly by the author can be reasonably relied upon.
16. This report form is the property of the Appraisal Institute of Canada (AIC) and for use only by AIC members in good standing. Use by any other person is a violation of AIC copyright.
17. Where the intended use of this report is for financing or mortgage lending or mortgage insurance, it is a condition of reliance on this report that the authorized user has or will conduct lending, underwriting and rigorous due diligence in accordance with the standards of a reasonable and prudent lender or insurer, including but not limited to ensuring the borrower's demonstrated willingness and capacity to service his/her debt obligations on a timely basis, and to conduct loan underwriting or insuring due diligence similar to the standards set out by the Office of the Superintendent of Financial Institutions (OSFI), even when not otherwise required by law. Liability is expressly denied to those that do not meet this condition. Any reliance on this report without satisfaction of this condition is unreasonable.

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

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

PROPERTY IDENTIFICATION
 ADDRESS: **23436 Dogwood Avenue** CITY: **Maple Ridge** PROVINCE: **BC** POSTAL CODE: **V2X 4S5**
 LEGAL DESCRIPTION: **Lot 2 LD 36 Sec 28 Twp 12 Plan NWP 19475 Group 1 // PID: 010-493-433**

BASED UPON THE DATA, ANALYSES AND CONCLUSIONS CONTAINED HEREIN, THE MARKET VALUE OF THE INTEREST IN THE PROPERTY DESCRIBED,
 AS AT **15-Jun-2023** (Effective date of the appraisal) IS ESTIMATED AT \$ **1,610,000** As Is As If Complete
 AS SET OUT ELSEWHERE IN THIS REPORT, THIS REPORT IS SUBJECT TO CERTAIN ASSUMPTIONS AND LIMITING CONDITIONS, THE VERIFICATION OF WHICH IS OUTSIDE THE SCOPE OF THIS REPORT

<p>APPRAISER</p> <p>SIGNATURE: </p> <p>NAME: Benjamin Lowther, B.Com., CRA</p> <p>AIC DESIGNATION/STATUS: <input type="checkbox"/> Candidate Member <input checked="" type="checkbox"/> CRA, P.App <input type="checkbox"/> AACI, P.App Membership # 905719</p> <p>DATE OF REPORT/DATE SIGNED: 16-Jun-2023</p> <p>PERSONALLY INSPECTED THE SUBJECT PROPERTY: <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>DATE OF INSPECTION: 15-Jun-2023</p> <p>LICENSE INFO: (where applicable)</p> <p>NOTE: For this appraisal to be valid, an original or a password protected digital signature is required.</p> <p>SOURCE OF DIGITAL SIGNATURE SECURITY:</p>	<p>CO-SIGNING AIC APPRAISER (If applicable)</p> <p>SIGNATURE: </p> <p>NAME: Craig Cameron, B.Com., RI, CRA</p> <p>AIC DESIGNATION/STATUS: <input checked="" type="checkbox"/> CRA, P.App <input type="checkbox"/> AACI, P.App Membership # 901262</p> <p>DATE OF REPORT/DATE SIGNED: 16-Jun-2023</p> <p>PERSONALLY INSPECTED THE SUBJECT PROPERTY: <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO</p> <p>DATE OF INSPECTION:</p> <p>LICENSE INFO: (where applicable)</p> <p>NOTE: For this appraisal to be valid, an original or a password protected digital signature is required.</p>
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ATTACHMENTS AND ADDENDA: ADDITIONAL SALES EXTRAORDINARY ASSUMPTIONS/LIMITING CONDITIONS NARRATIVE PHOTOGRAPHS BUILDING SKETCH PROGRESS INSPECTION
 MAPS COST APPROACH INCOME APPROACH MARKET RENT SCOPE OF WORK LIMITED USES/LIMITED DETRIMENTAL CONDITIONS

COST APPROACH ADDENDUM

REFERENCE: **OR1727448**

FILE NO.: **23061413**

CLIENT	CLIENT: <u>BlueShore Financial - Broker orders</u>	APPRAISER	AIC MEMBER: <u>Benjamin Lowther, B.Com., CRA</u>	 Appraisal Institute of Canada
	ATTENTION:		COMPANY: <u>Westech Appraisal Services. Ltd.</u>	
	ADDRESS: <u>1250 Lonsdale Avenue</u> <u>North Vancouver, BC V7M 2H6</u>		ADDRESS: <u>8661 201st Street, 2nd Floor</u> <u>Langley, BC</u>	
	E-MAIL:		E-MAIL: <u>mail@westechappraisal.com</u>	
	PHONE: <u>5555555555</u> OTHER: <u>(866) 929-5324</u>		PHONE: <u>604 986-2722</u> OTHER:	

PROPERTY ADDRESS: 23436 Dogwood Avenue

LAND VALUE By Direct Comparison/Extraction **SOURCE OF DATA** MLS Data \$ 1,300,000

SOURCE OF COST DATA: **MANUAL** **CONTRACTOR** **See Below**

BUILDING COST: **Sq. Ft.** **Sq. M.**

						ESTIMATED COST NEW	DEPRECIATED COST
Livable floor Area (above grade)	1,409	@ \$	180.00	\$	253,620	\$	
Basement	0	@ \$		\$	0	\$	
Garages/Carports	0	@ \$	0.00	\$	0	\$	
		@ \$		\$		\$	
		@ \$		\$		\$	
		@ \$		\$		\$	
		@ \$		\$		\$	
OTHER EXTRAS INCLUDING SITE IMPROVEMENTS, LANDSCAPING, ETC				\$	0	\$	
Landscaping				\$		\$	80,000
Site Improvements (Driveway, decks, balcony, etc.)				\$		\$	100,000
				\$		\$	
				\$		\$	
				\$		\$	
TOTAL REPLACEMENT COST				\$	253,620	\$	
ACCRUED DEPRECIATION:							
			46.0 %	\$	116,665	\$	136,955
DEPRECIATED VALUE OF THE IMPROVEMENTS						\$	316,955
						\$	1,616,955
ESTIMATED VALUE BY THE COST APPROACH (rounded)						\$	1,617,000

COST APPROACH

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

ANALYSES/COMMENTS: The cost approach calculations were based on various cost sources/consultants (i.e. Marshall and Swift, Altus, Butterfield Development Consultants) as well as market data retained at the appraiser's office. The accrued depreciation includes any applicable functional and external obsolescence. The land value was determined from analysis of the most recent sales of similar but undeveloped land in the subject area, and by the abstraction methods utilizing the comparables incorporated in the sale comparison approach.

ADDENDUM

Borrower: Monika Soos

File No.: 23061413

Property Address: 23436 Dogwood Avenue

Case No.: OR1727448

City: Maple Ridge

Province: BC

Postal Code: V2X 4S5

Lender: BlueShore Financial - Broker orders

SITE COMMENTS

The Subject appears to conform to the zoning bylaw in terms of use. The appraiser did not obtain an opinion on the state of title or any of the encumbrances, is not qualified to comment on legal matters and has not read the documents registered against title. We have not commissioned or have been provided with an environmental audit or any type of study or survey pertaining to the possible presence of contaminants and hazardous materials either within the boundaries of the property or in close proximity to the property. The appraiser cannot guarantee that the property is free of encroachments or easements and recommends further investigation and a site survey if the reader has any concerns. The appraiser assumes that the property conforms to all applicable zoning and use regulations and restrictions unless a non-conformity has been identified, described, and considered in the appraisal report. Please refer to limiting conditions 3, 4, 5, 7, and 8.

Not Walked

Please note that the appraiser has not "walked" the whole site. The scope of this assignment did not include an extensive inspection of the "lands" and the appraiser has only viewed the immediate area surrounding the main improvements. It is assumed that property conditions are typical of the immediate market area. Information about the property features was obtained from the owner and/or Realtor. Contour maps, topography, vegetation maps and air photos of the property which may show the nature of the land have not been reviewed. *Please refer to limiting conditions #7 and #8*

Creek

A small creek runs through the rear of the property – although not viewed as negative it may have an adverse effect on the marketability or the value.

IMPROVEMENTS

The appraiser has gathered information about the improvements within the scope of this assignment. That is, physical characteristics of the subject property have been gathered to adequately identify and select suitable comparables in the valuation process. This report should not be construed as a building inspection. Comprehensive research of the subject improvements has NOT been completed; rather, the appraiser has observed the components and characteristics of the subject property that will influence value in the marketplace. Please refer to limiting conditions 3, 4, 5, 7, and 8.

At the time of viewing, the appraiser was unaware of the existence of any hazardous substances, including, but not limited to, asbestos, polychlorinated biphenyl, petroleum leakage, agricultural chemicals, moulds and mildews, or other environmental conditions, which may be present on the property.

The appraiser has no knowledge of the existence of such materials on or in the property unless otherwise stated. The appraiser is not, however, qualified to test such substances or conditions. Therefore, the appraisal is completed assuming no presence of such substances, such as asbestos, urea formaldehyde foam insulation, moulds or mildews, or other hazardous substances or environmental conditions exist. The value estimated is predicated on the assumption that there is no such condition on or in the property or in such proximity thereto that it would cause a loss in value. No responsibility is assumed for any such conditions, nor for any expertise or engineering knowledge required to discover them.

We expressly deny any legal liability relating to the effect of environmental issues on the market value of the property appraised.

Further, we have not carried out any investigation into the past or present uses of either the subject property or any adjacent properties to establish whether there is any potential for contamination from any uses on any sites adjacent to the subject and therefore assume that none exists. It is further assumed that the property does not suffer from the presence of UFFI (Urea-Formaldehyde Foam Insulation), and if UFFI were at one time present, that it has been removed.

ADDENDUM

Borrower: Monika Soos

File No.: 23061413

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The appraiser assumes that any client has performed reasonable due diligence and has conducted a cautious, thorough and educated investigation of a property before any purchasing/financing/investment/accounting or estate planning decision. This should include but may not be limited where applicable to the following:

Ensure the Contract of Purchase and Sale contains the appropriate clauses and phrases to protect parties and includes the Property Disclosure Statement.

Consult an accredited professional to inspect the improvements before a decision is made.

Contact the local planning department. All interior/exterior renovation work has been assumed to be completed with the appropriate building permits in place and comply with both the national building code and the local planning department standards.

If the party relying on this report requires information about environmental issues then that party is cautioned to retain an expert qualified in such issues.

Obtain representation on the part of the sellers that the property has not been used for criminal activities.

Obtain title insurance. The appraiser did not obtain an opinion on the state of title or any of the encumbrances, and is not qualified to comment on legal matters and has not read the documents registered against title.

Investigate the warranty program (if applicable) and the limits to and responsibilities of the homeowner.

Verify all measurements. We do not make any express or implied warranties with regard to the accuracy or completeness of the measurements contained herein and will not take any responsibility for area calculations, provided by a third party.

Obtain specialized advice from other professionals.

CONCLUSION

This is a Summary Appraisal Report that has been prepared, in conformity with the Canadian Uniform Standards of Professional Appraisal Practice (CUSPAP) and the code of ethics of the Appraisal Institute of Canada. As such, it presents only summary discussions of the data, reasoning and analyses that were used in the appraisal process to develop the appraiser's opinion of value. Supporting documentation concerning the data, reasoning, and analyses is retained in the appraiser's file.

The cost approach calculations were based on various cost sources/consultants (i.e. Marshall and Swift, Altus, Butterfield Development Consultants) as well as market data retained at the appraiser's office. The accrued depreciation includes any applicable functional and external obsolescence. The land value was determined from analysis of the most recent sales of similar but undeveloped land in the subject area, and by the abstraction methods utilizing the comparables incorporated in the sale comparison approach.

Dollar value adjustments have been made in the comparable grid to reflect marketable differences between the subject property and each comparable property. Upwards comparable adjustments reflect the subject property being superior to the comparable in a particular attribute, whereas a downward comparable adjustment reflects the subject property being inferior to the comparable property in a particular attribute. The location adjustment is a site adjustment that can include but may not be limited where applicable to the following: topography, views, traffic influences, lot utility, access, site improvements, etc.. The age figures reflect the actual age of each comparable. The age/condition adjustment has been combined and reflects the effective age* of the Subject versus the effective age each comparable. The gross living area adjustments reflect both size and room counts and have been abstracted from the market.

*EFFECTIVE AGE

ADDENDUM

Borrower: Monika Soos

File No.: 23061413

Property Address: 23436 Dogwood Avenue

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Effective age is observed age or maintained age. This can be derived from a subjective opinion of the age of an improvement based upon an observation of the appearance an improvement has compared with the actual or chronological age. The effective age can also be determined from the market using the abstraction process and is closely related to the term condition or market perceived condition. The Reader is aware that the actual age of the property (i.e. numbers of years since building construction was completed) is an estimation only and definitely should be verified by the Reader to their own satisfaction (please refer to Verification of Third Party Information).

The "Date of Sale" described for each comparable in the Direct Comparison Approach is typically the "Contract Date" as provided in the MLS listing, and not the "Completion Date" or "Transfer Date" of the sale. The Standards recommend that where possible, consistency be used in the selection of "Date of Sale", and that the preferred date be the date the price was agreed upon, which is typically "Contract Date".

Verification of Third Party Information: In the preparation of this report, including the Direct Comparison Approach, information from sources which may include MLS listings, BCAA information, Municipal websites and databases, Developer websites and data sources, Property Managers, home owners, and/or Realtor provided data, among others, must be relied upon. The types of third party data provided may include information pertaining to the age, floor area, condition, quality of finish, date of sale, sale price, HST* if applicable, special assessments, and other pertinent information regarding the comparable properties and/or the subject property. In addition, unless otherwise stated herein, we did not verify client-supplied information, which we believed to be correct. If any sources of third party provided information are subsequently found to be incorrect, this could have an impact on the estimate of value. We reserve the right to adjust our opinion of value accordingly if incorrect data is found to have been provided.

Personal Information Protection and Electronic Documents Act (PIPEDA) Interior photograph consent.

The party requesting the appraisal of the property cited above requires, among other things, the taking of interior photographs of several areas of the property. Verbal consent by the occupant(s) was provided at the time of setting the appointment and/or at the time of the walk through- if interior photographs are not included then consent was not obtained after a reasonable effort. The pictures are intended to provide the client and/or intended user of the appraisal report with information on the interior condition and layout of the areas. The information collected will be used to create the appraisal report for its intended purpose, and will not be used for any other purpose, disclosed to a third party or used by the appraiser for profit.

In accordance with the Personal Information Protection and Electronic Documents Act (PIPEDA), the photographs are intended to exclude any personal information that would make the occupant identifiable, regardless of physical form or characteristics.

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Monika Soos	File No.: 23061413
Property Address: 23436 Dogwood Avenue	Case No.: OR1727448
City: Maple Ridge	Prov.: BC P.C.: v2x 4s5
Lender: BlueShore Financial - Broker orders	



FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date: June 15, 2023
Appraised Value: \$ 1,610,000



REAR VIEW OF
SUBJECT PROPERTY

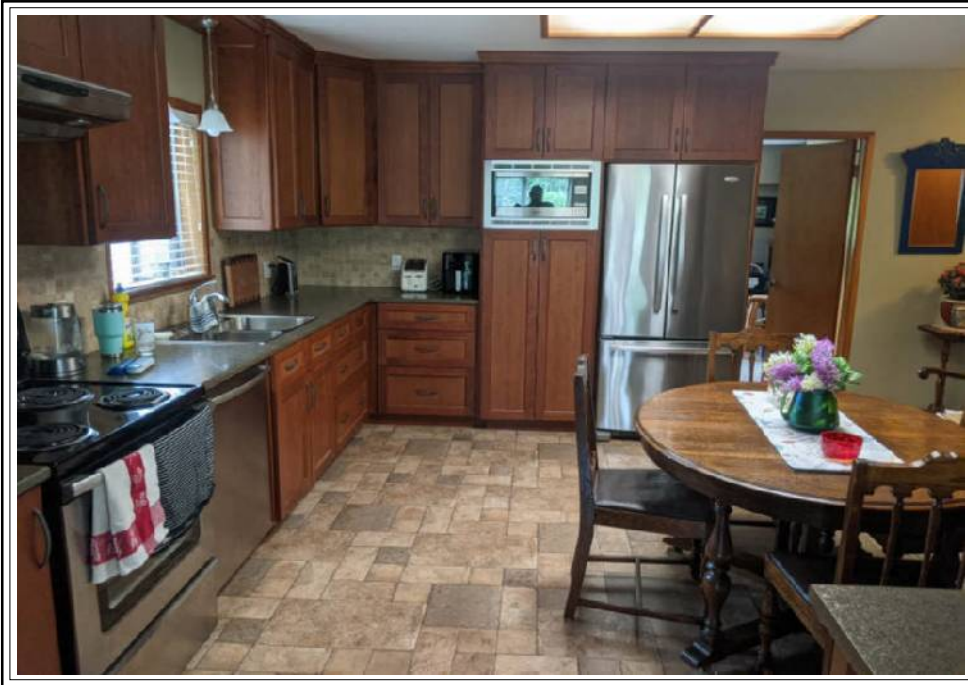


STREET SCENE

INTERIOR PHOTOS

Borrower: Monika Soos
Property Address: 23436 Dogwood Avenue
City: Maple Ridge
Lender: BlueShore Financial - Broker orders

File No.: 23061413
Case No.: OR1727448
Prov.: BC
P.C.: v2X 4S5



Kitchen

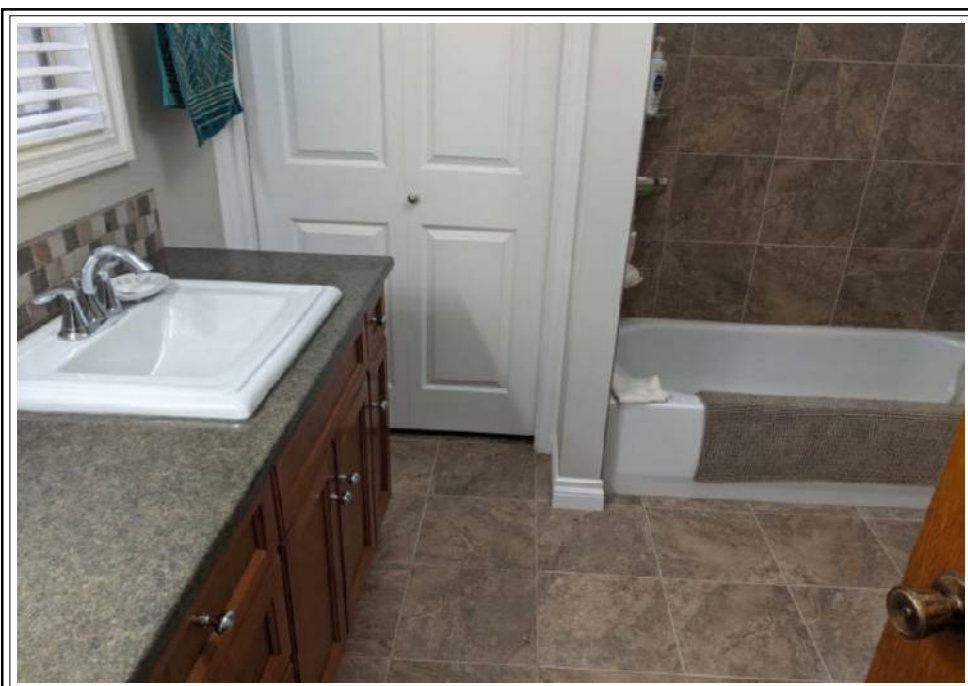
Comment:



Living Area

Description:

Comment:



Bathroom

Description:

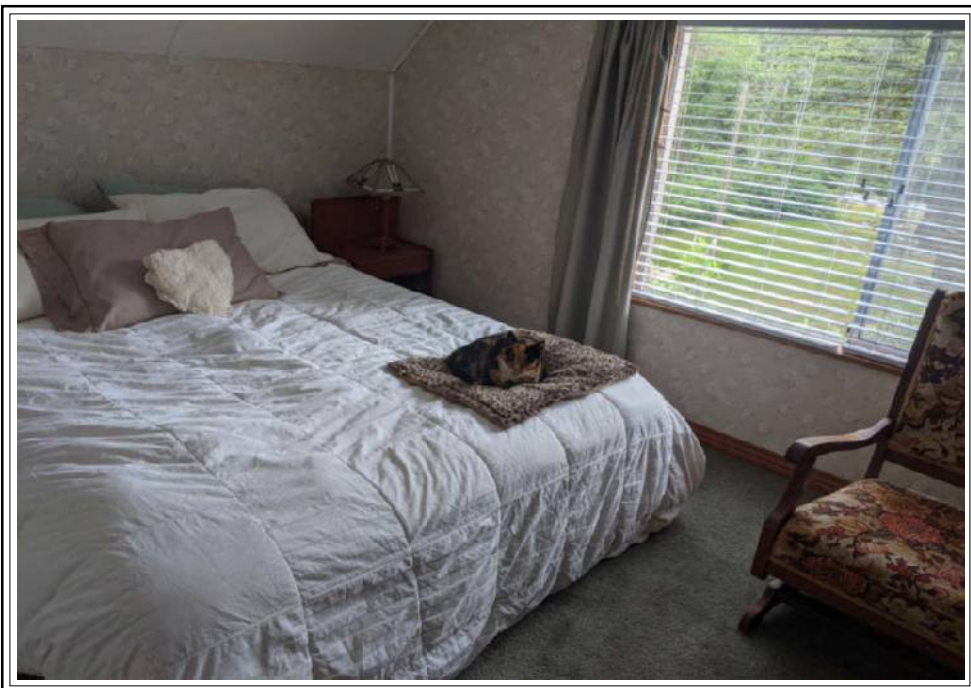
Comment:

Borrower: Monika Soos
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Bedroom



Bedroom



Bedroom

Borrower: Monika Soos
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Prov.: BC
P.C.: v2x 4S5



Lot



Lot



Lot

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Monika Soos	File No.: 23061413	
Property Address: 23436 Dogwood Avenue	Case No.: OR1727448	
City: Maple Ridge	Prov.: BC	P.C.: v2X 4S5
Lender: BlueShore Financial - Broker orders		



COMPARABLE SALE #1

22819 128th Avenue
Maple Ridge
Sale Date: 11-May-2023
Sale Price: \$ 1,850,000



COMPARABLE SALE #2

23471 128th Avenue
Maple Ridge
Sale Date: 23-Apr-2023
Sale Price: \$ 1,900,000



COMPARABLE SALE #3

12339 240th Street
Maple Ridge
Sale Date: 26-Mar-2023
Sale Price: \$ 1,535,000

LOCATION MAP

Borrower: Monika Soos
Property Address: 23436 Dogwood Avenue
City: Maple Ridge
Lender: BlueShore Financial - Broker orders

File No.: 23061413
Case No.: OR1727448
Prov.: BC
P.C.: v2X 4S5

