

**ONTARIO
SUPERIOR COURT OF JUSTICE
(IN BANKRUPTCY AND INSOLVENCY)**

IN THE MATTER OF THE BANKRUPTCY OF
IAN ROSS MCSEVNEY, an individual residing in the
Town of Ancaster in the Province of Ontario

**SUPPLEMENTARY
RESPONDING MOTION RECORD**

Date: April 28, 2023

MARLER LAW FIRM
102 Lakeshore Road East,
Oakville, ON L6J 6N2

JONATHAN H. MARLER (LSO #14883D)
SHERIDAN SMITH (LSO #86087A)

Tel: 905-338-2300
Fax: 905-338-6413
jmarler@marler.ca
ssmith@marler.ca

Lawyers for Elaine McSevney

TO: SERVICE LIST

SERVICE LIST
(as of April 28, 2023)

TO: MILLER THOMSON LLP
Scotia Plaza
40 King Street West, Suite 5800
P.O. Box 1011
Toronto, ON M5H 3S1

Gregory Azeff (LSO: 45324C)
Email: gazeff@millerthomson.com
Tel: 416-595-2660

Monica Faheim (LSO: 82213R)
Email: mfaheim@millerthomson.com
Tel: 416-597-6087

Lawyers for the Trustee, BDO Canada Limited

AND TO: BDO CANADA LIMITED
25 Main Street West, Suite 805
Hamilton, Ontario L8P1H1

Peter Crawley
pcrawley@bdo.ca
Tel: 289.678.0243 / Fax: 905.570.0249

Clark Lonergan
clonergan@bdo.ca
Tel: 647 730 0934 / Fax: 416 865 0904

Trustee

AND TO: CARLSON & KOCIPER
10 King Street East, 14th Floor
Toronto, Ontario M5C 1C3

Michael Carlson LSO#: 47325U
Email: Michael@carlsonkociper.com
Tel: 647.244.5118

Lawyers for Monica Matta and Mark Amello

AND TO: **MARLER LAW FIRM**
102 Lakeshore Road East
Oakville, ON L6J 6N2

Jonathan Marler
Email: jmarler@marler.ca

Sheridan Smith
ssmith@marler.ca

Tel: 905-338-2300
Fax: 905-338-6413

Lawyers for Ian McSevney and Elaine McSevney

AND TO: **12195585 CANADA INC.**
Attention: Elaine McSevney
51 Stanlow Crescent
Hamilton ON L9C 4T8

Email Service List: gazeff@millertthomson.com; mfaheim@millertthomson.com;
pcrawley@bdo.ca; clonergan@bdo.ca; Michael@carlsonkociper.com; jmarler@marler.ca;
ssmith@marler.ca

ONTARIO
SUPERIOR COURT OF JUSTICE
(IN BANKRUPTCY AND INSOLVENCY)

IN THE MATTER OF THE BANKRUPTCY OF
IAN ROSS MCSEVNEY, an individual residing in the
Town of Ancaster in the Province of Ontario

SUPPLEMENTARY
RESPONDING MOTION RECORD

INDEX

Tab	Item Description	Page No.
1	Affidavit of Elaine McSevney sworn April 28, 2023	5
	Exhibit A: Appraisal Institute of Canada's Driveby Residential Report for Unit 9, 81 Valridge Drive, Ancaster ON L9G 5B7, dated April 24, 2023	8

**ONTARIO
SUPERIOR COURT OF JUSTICE
(IN BANKRUPTCY AND INSOLVENCY)**

IN THE MATTER OF THE BANKRUPTCY OF
IAN ROSS MCSEVNEY, an individual residing in the
Town of Ancaster in the Province of Ontario

**SUPPLEMENTARY
AFFIDAVIT OF ELAINE MCSEVNEY**
(motion returnable June 2, 2023)

I, Elaine McSevney, of the City of Hamilton, Province of Ontario, MAKE OATH AND SAY
AS FOLLOWS:

1. I am the sister of the bankrupt herein, Ian Ross McSevney ("Ian"), and also the sole shareholder, officer and director of 12195585 Canada Inc. ("12195585"), which purchased a property municipally known as 81 Valridge Drive, Unit 9, Ancaster, Ontario (the "Property") from Ian on August 4, 2020 (the "Purchase"). As such, I have knowledge of the matters to which I hereinafter depose.
2. As stated by the Honourable Madam Justice Kimmel ("Justice Kimmel") in her endorsement of March 22, 2023, concerning the upcoming motion wherein:

[1] The Trustee seeks a declaration that the sale of certain property located at Unit 9 at 81 Valridge Drive (the "Unit 9 Property") by the Debtor, Ian Ross McSevney, to a company owned by his sister Elaine McSevney on August 4, 2020 was a transfer at undervalue within the meaning of s. 96 of the Bankruptcy and Insolvency Act, R.S.C. 1985, c. B-3 (the "BIA"), and an order for payment of the purchase price differential among other relief.

[4] The value of Unit 9 is expected to be the primary point of dispute on this motion. It is anticipated that the Trustee may include some additional evidence as to the value of the Unit 9 Property as at the date of its transfer to Ms. McSevney in the Trustee's Supplemental Report/Reply Motion Record.

3. The Trustee has not provided me with "additional evidence as to the value of the Unit 9 Property as at the date of its transfer to McSevney". However, it has made reference at paragraph 18 of its April 14, 2023, Supplement to the Second Report of BDO Canada Limited, in its Capacity as Trustee, to the "comparative sale figures for properties similar to the Unit 9 Property for sales that occurred in and around August 2020 and does not take issue with the LTT Price of \$530,000 as an estimate of fair market value at that time (the "August 2020 FMV")".


4. It appears that the Trustee misunderstood the "comparative sale figures" in question, which are set out in my Affidavit sworn April 11, 2023, in which, at paragraph 9, I referred to my request of April 6, 2023, to Bruce Rae, C.R.A. ("Mr. Rae") "to conduct an informal appraisal of the Property, as of the closing date of the Purchase, being August 4, 2020", which resulted in Mr. Rae's rendering an informal opinion that the LTT figure of \$530,000 was the equivalent of \$427 per sq. ft., while the closest "comparable" was, in fact, set at a valuation of \$341 per sq. ft.

5. Recognizing that my affidavit of April 11, 2023, was inadequate "evidence as to the value of the Unit 9 Property as at the date of its transfer" to me, and may have caused confusion rather than clarification in the mind of the Trustee, and in light of the Trustee's election not to provide the evidence referred to in the endorsement of Justice Kimmel issued March 22, 2023, I took the precautionary step of asking Mr. Rae to prepare a

formal appraisal of the Property, as of August 4, 2020. Annexed hereto and marked Exhibit "A", is a true copy of Mr. Rae's formal appraisal of the Property, dated April 24, 2023.

6. Mr. Rae's formal appraisal of April 24, 2023, is \$430,000 to \$450,000. Taking the mid-point of \$440,000 and deducting a notional real estate commission of 5% and notional legal fees of \$1,500, which I understand is accepted practice in matters of this nature, I arrived at a fair market value on August 4, 2020, of \$416,500.

SWORN before me at the Town of
Oakville, in the Province of Ontario
this 28th day of April, 2023



A Commissioner, etc.

)
)
)
)
)

Elaine McSevney

DRIVEBY RESIDENTIAL REPORT

REFERENCE:

FILE NO.: 81valridge-9

HIGHEST AND BEST USE	EXISTING USE: residential
	HIGHEST AND BEST USE OF THE LAND AS IF VACANT: <input checked="" type="checkbox"/> Residential <input type="checkbox"/> Other _____
	HIGHEST AND BEST USE OF THE PROPERTY AS IMPROVED: <input checked="" type="checkbox"/> Existing Residential Use <input type="checkbox"/> Other _____
	ANALYSES AND COMMENTS: na

SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
81 Valridge Drive Unit 9 Hamilton, On L9G5B7	81 Valridge # 35	81 Valridge # 26	334 Wilson # 8
DATA SOURCE	mls	mls	mls
DATE OF SALE	June 4 2020	Feb.28.2020	July 7 2020
SALE PRICE	\$ 540,000	\$ 545,000	\$ 585,000
DAYS ON MARKET	134	10	27
LOCATION	avg	avg	sim
SITE DIMENSIONS/LOT SIZE	na	na	na
BUILDING TYPE	t/h	t/h	
DESIGN/STYLE	2 st	2st	2st
AGE/CONDITION	20	20 avg	20 avg
LIVEABLE FLOOR AREA	1268 (mls 2021)	1581 (mls)	1581 (mls)
	Total Rooms Bdrms	Total Rooms Bdrms	Total Rooms Bdrms
ROOM COUNT	6 3	6 3	6 3
BATHROOMS	1/4 2/2	1.5	3.5
BASEMENT	finished/ 2 pc	finished	finished with 3 pc
PARKING FACILITIES	1 car garage	1 car garage	1 car garage
	ac,fp	acfp	acfp
		upgrades, stone	h/w, stone
\$ rate / sq. ft	\$341.50	\$344.72	\$340.7

DIRECT COMPARISON APPROACH	ANALYSES AND COMMENTS: Include qualitative or quantitative explanation for sale conditions, expenditures, market conditions and property adjustments including location, physical/economic characteristics, use, non-realty, rationale for most appropriate comparables.
	Note... No data confirming the condition, finishes, and quality of the subject property was available. Analysis limited to a simplified approach due to limitations of a drive by estimate. Note.... 2020 was an truly unique time, as the Covid-19 impact was felt throughout all industries, including real estate. March to May 2020 was the total lockdown, and a trickle of activity took place. The market was very slow to pick up after that, with both sellers and buyers hesitant to venture out, never mind inspecting occupied homes, or inviting strangers into a family home. . A very difficult time in the market. Sale # 1 appears similar to subject(exterior), sold very early after lockdown lifted. . # 2 appears similar to subject(exterior). Sold approx 2 weeks before lockdown... Note both look similarto the subject but are larger in size. Sale # 3 is 2 blocks east, closer to downtown, busier street. Larger unit. Also built in 1990.Analyzed as very close to date of estimate.Sale given less emphasis, as not in subject condo development. Note no comparable sales of a smaller size town house such as the subject was located within a reasonable time frame , or local community of estimate value date.

ESTIMATED VALUE BY THE DIRECT COMPARISON APPROACH (rounded): FROM \$ 430,000 TO \$ 450,000

DRIVEBY RESIDENTIAL REPORT

REFERENCE:

FILE NO.: 81valridge-9

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) Sold Aug.4.2020 for \$ 530,000 Sold Nov.1.2016 for \$ 365,000 Sold Aug.10.2001 for \$ 143,472.
	SUBJECT LISTED WITHIN 1 YEAR OF EFFECTIVE DATE: <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO SUBJECT CURRENTLY LISTED: <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO ANALYSES OF AGREEMENTS FOR SALE, OPTIONS, LISTINGS OR MARKETING OF THE SUBJECT: (minimum of one year)
EXPOSURE TIME	ANALYSES OF REASONABLE EXPOSURE TIME: 20-120 days
	RECONCILIATION AND FINAL ESTIMATE OF VALUE RANGE: market data estimate given greater emphasis
RECONCILIATION AND FINAL VALUE	UPON REVIEWING AND RECONCILING THE DATA AND ANALYSES AND CONCLUSIONS, THE MARKET VALUE OF THE INTEREST IN THE SUBJECT PROPERTY AS AT Aug.4.2020 (Effective Date of the Appraisal) IS ESTIMATED FROM \$ 430,000 TO \$ 450,000 COMPLETED ON April. 24.2023 (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.
	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.
DEFINITIONS	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 listings within one year and acquisition particulars if acquired within three years prior to the effective date of the appraisal; 2. assembly of data on the subject property and surrounding data not including an interior inspection; 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 market value or market value range as at the effective date of the appraisal. All data considered appropriate for inclusion in the appraisal is, to the best of our knowledge, factual. Due to the type of property being appraised and the nature of the appraisal issue, the findings have been conveyed in this "form" format. The client has specifically requested a "drive-by" appraisal to be reported in an abbreviated report format and this report is subject to extraordinary assumptions and extraordinary limiting conditions. Both the client and the appraiser understand that an interior physical inspection of the subject property and comparables has not been performed. It is acknowledged by all parties that a subsequent physical inspection of the subject property and/or a more in-depth investigation could result in a different conclusion. The physical characteristics used to develop this report are based on documents, records etc. described below and on other information provided by sources identified below. It is assumed that the information provided by the sources is accurate. Comments (on the efforts taken to obtain, and the source of, interior and exterior inspection information): mls and registry

DRIVEBY RESIDENTIAL REPORT

REFERENCE:

FILE NO: **81valridge-9**

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 guarantees or warranties, express or implied, regarding the condition of the property, and will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. The bearing capacity of the soil is assumed to be adequate.
8. The author is not qualified to comment on detrimental 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 or mildews or the conditions that might 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, and in compliance with all regulatory environmental requirements, government or otherwise, and free of any detrimental condition, past, present or future, that might affect the market value of the property appraised. If a party relying on this report requires information about detrimental conditions, that party is cautioned to retain an expert qualified in such issues. The author expressly denies any legal liability relating to the effect of detrimental conditions on the market value of the subject 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 for 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 property 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 insurance 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 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 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 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: **81 Valridge Drive Unit 9** CITY: **Hamilton** PROVINCE: **On** POSTAL CODE: **L9G5B7**
 LEGAL DESCRIPTION: **Unit 15 Level 1 Wentworth Condo Plan 323**


BASED UPON THE DATA, ANALYSES AND CONCLUSIONS CONTAINED HEREIN, THE MARKET VALUE OF THE INTEREST IN THE PROPERTY DESCRIBED,
 AS AT **Aug.4.2020** (Effective Date of the Appraisal) IS ESTIMATED FROM \$ **430,000** TO \$ **450,000** 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: Bruce Rae</p> <p>AIC DESIGNATION/STATUS: <input type="checkbox"/> Candidate Member <input checked="" type="checkbox"/> CRA,P.App <input type="checkbox"/> AACI,P.App Membership # 200100</p> <p>DATE OF REPORT/DATE SIGNED: 04/25/2023</p> <p>PERSONALLY INSPECTED EXTERIOR OF THE SUBJECT PROPERTY: <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>DATE OF DRIVEBY INSPECTION: April 24,2023</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>ATTACHMENTS AND ADDENDA: <input type="checkbox"/> ADDITIONAL SALES <input checked="" type="checkbox"/> EXTRAORDINARY ITEMS <input type="checkbox"/> NARRATIVE <input checked="" type="checkbox"/> photos <input type="checkbox"/></p> <p><input checked="" type="checkbox"/> MAPS <input type="checkbox"/> MARKET RENT <input type="checkbox"/> SCOPE OF WORK <input type="checkbox"/></p>	<p>CO-SIGNING AIC APPRAISER (if applicable)</p> <p>SIGNATURE: _____</p> <p>NAME: _____</p> <p>AIC DESIGNATION/STATUS: <input type="checkbox"/> CRA,P.App <input type="checkbox"/> AACI,P.App Membership # _____</p> <p>DATE OF REPORT/DATE SIGNED: _____</p> <p>PERSONALLY INSPECTED EXTERIOR OF THE SUBJECT PROPERTY: <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>DATE OF DRIVEBY 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>
---	---

EXTRAORDINARY ITEMS ADDENDUM

REFERENCE:

FILE NO.: 81valridge-9

CLIENT	CLIENT: Marler Law	APPRAISER	AIC MEMBER: Bruce Rae	 Appraisal Institute of Canada
	ATTENTION:		COMPANY: Rae Appraisals and Consultants	
	ADDRESS: 102 Lakeshore Rd E. Oakville		ADDRESS: 198 Tilford Rd. Oakville, ON	
	E-MAIL:		E-MAIL:	
	PHONE:		PHONE:	
	FAX:		FAX:	

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

1. The Client has specifically requested an assignment with a limited scope of work and results in an abbreviated report format. By accepting this report, the Client and Intended User(s) understand that an inspection of the subject property has not been performed and accept the decrease in the reliability of this report, resulting in a higher level of risk assumed by a user of this report. The appraiser, the appraiser's firm and/or any employee, director, officer or partner of the appraiser's firm, as applicable, are limited in liability to \$50,000 (fifty thousand dollars). Such limitation of liability applies in the event that anyone makes a claim that the appraiser is in any way liable for performing the appraisal or in preparing the appraisal report, including in respect of any allegations of negligence, breach of contract or for any other reason or claim.
2. Due to the limitations in this report, it is not intended for use by third parties or for any other use than the specified use. Liability to any users or use other than those specifically authorized in this report is expressly denied.
3. By accepting this report, all parties acknowledge and accept that an inspection of the subject property and/or a more in-depth investigation could result in a different valuation conclusion.
4. This report relies on third party information believed to be accurate. If any of the information relied upon in this report is found to be other than stated or assumed, the estimated value contained herein is subject to change accordingly and it is unreasonable to rely on this report.
5. Where the intended use of this report is for financing or mortgage lending, it is a condition of reliance on this report that the intended use is for first mortgage financing only, the lender has determined that the borrower has the capacity and willingness to repay; and the loan-to-value ratio is in accordance with lending institution policies and policies similar to those set out by the Office of the Superintendent of Financial Institutions (OSFI), even when not otherwise required by law. Any other use of or reliance on this report is unreasonable.

retroactive estimate.

HYPOTHETICAL CONDITIONS
 Hypothetical conditions may be used when they are required for legal purpose, for purposes of reasonable analyses or for purposes of comparison. Common hypothetical conditions include proposed improvements, completed repairs, rezoning, or municipal services. For every Hypothetical Condition, an Extraordinary Assumption is required. Following is a description of each hypothetical condition applied to this report, the rationale for its use and its effect on the result of the assignment.

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

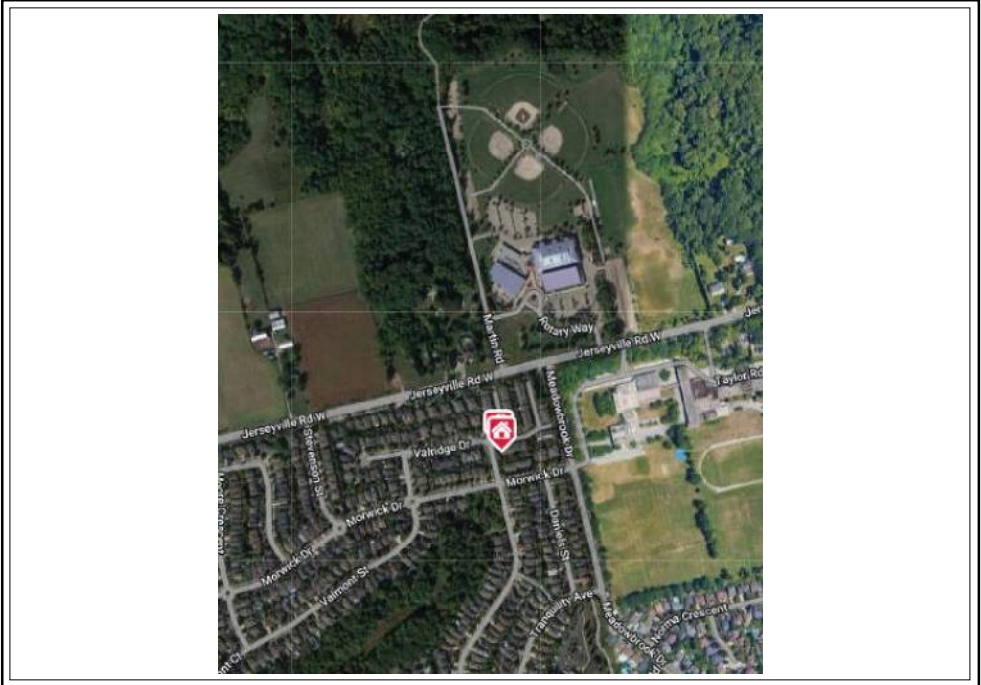
SUBJECT PROPERTY PHOTO ADDENDUM

Borrower:	File No.: 81valridge-9
Property Address: 81 Valridge Drive Unit 9	Case No.:
City: Hamilton	Prov.: On P.C.: L9G5B7
Lender: Marler Law	



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: August 4, 2020
Appraised Value: \$



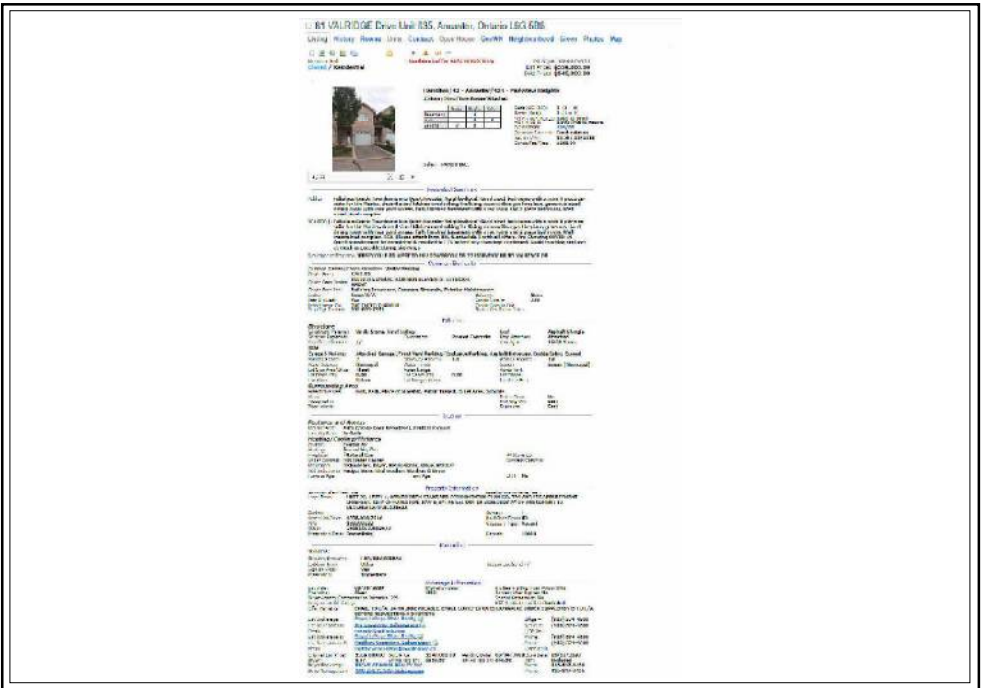
REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

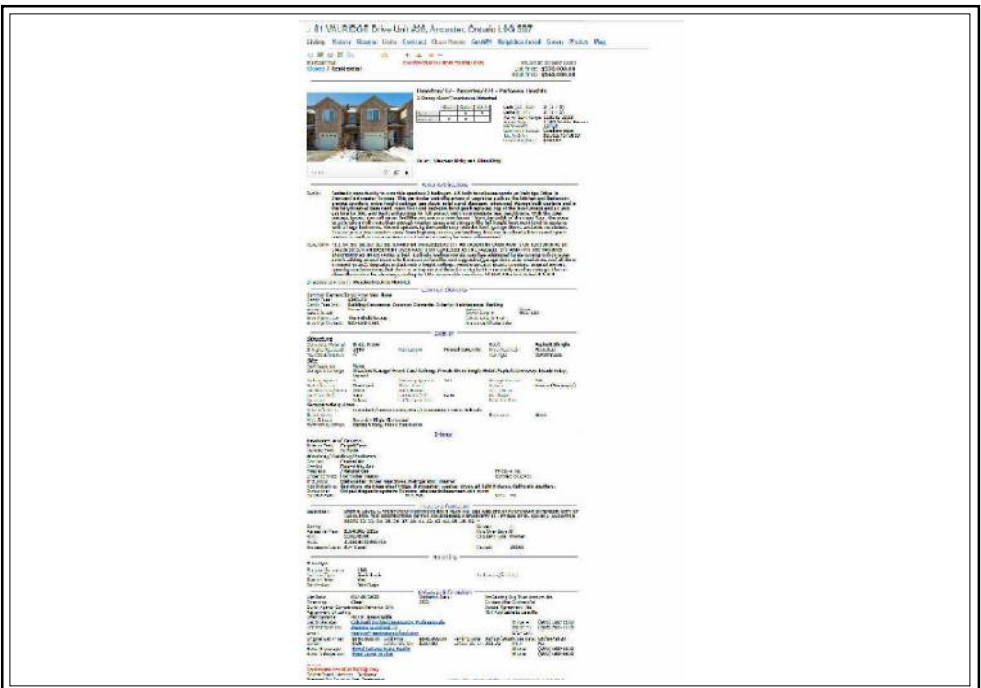
COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower:	File No.: 81valridge-9
Property Address: 81 Valridge Drive Unit 9	Case No.:
City: Hamilton	Prov.: On P.C.: L9G5B7
Lender: Marler Law	



COMPARABLE SALE #1

81 Valridge # 35
 Sale Date: June 4 2020
 Sale Price: \$ 540,000



COMPARABLE SALE #2

81 Valridge # 26
 Sale Date: Feb.28.2020
 Sale Price: \$ 545,000

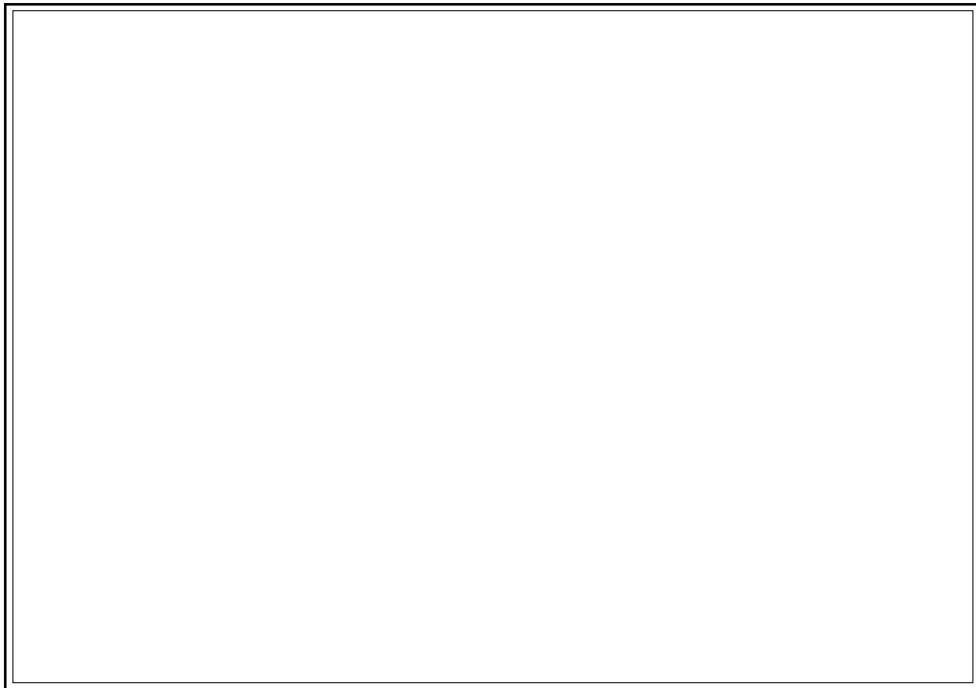


COMPARABLE SALE #3

334 Wilson # 8
 Sale Date: July 7 2020
 Sale Price: \$ 585,000

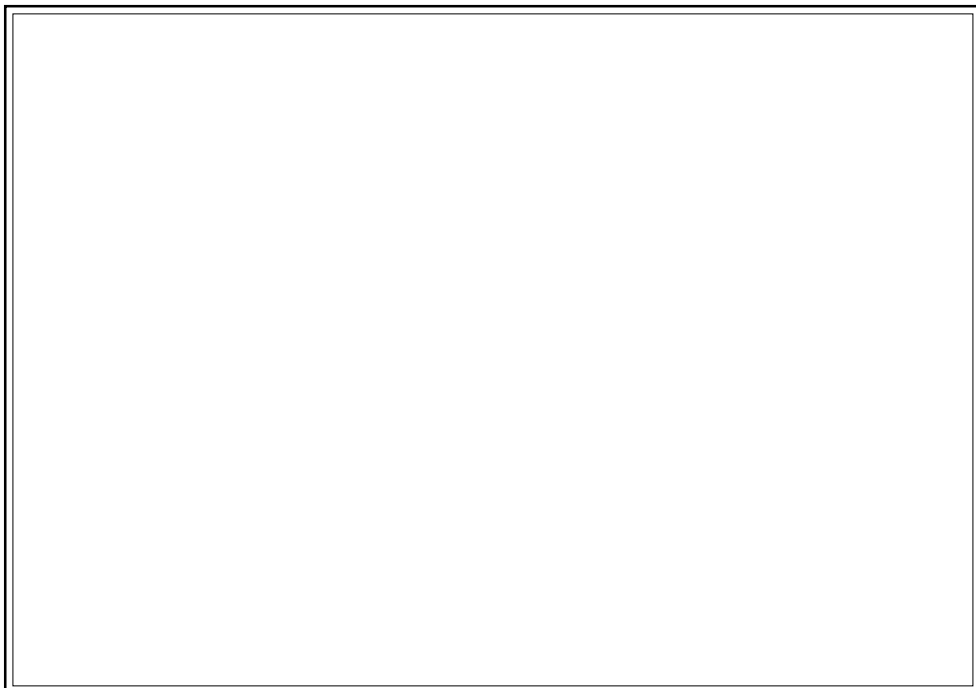
COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower:	File No.: 81valridge-9
Property Address: 81 Valridge Drive Unit 9	Case No.:
City: Hamilton	Prov.: On P.C.: L9G5B7
Lender: Marler Law	



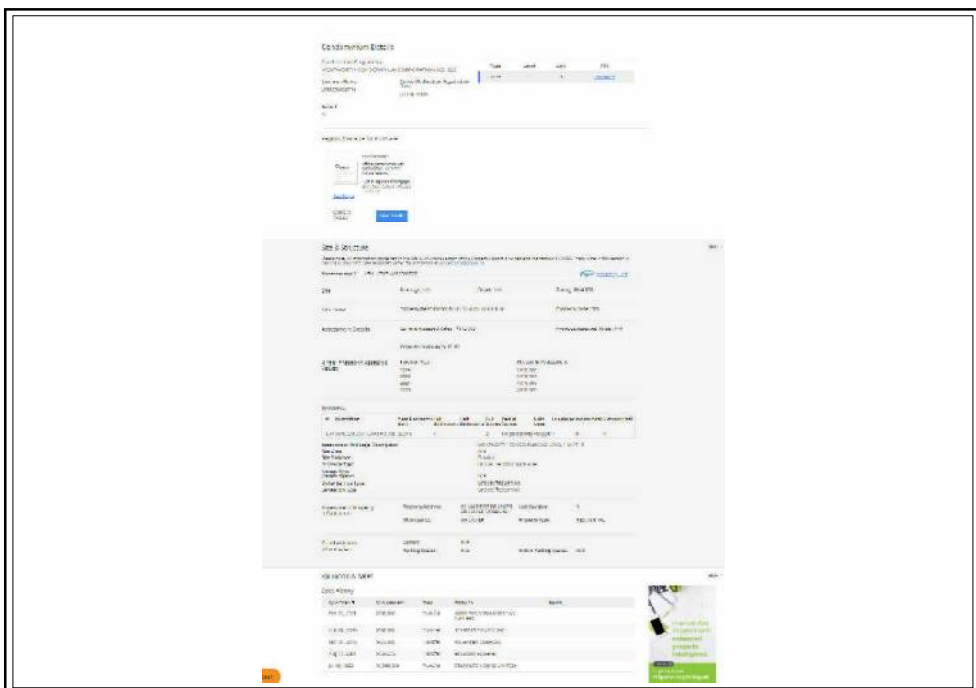
COMPARABLE SALE #7

Sale Date:
Sale Price: \$



COMPARABLE SALE #8

Sale Date:
Sale Price: \$

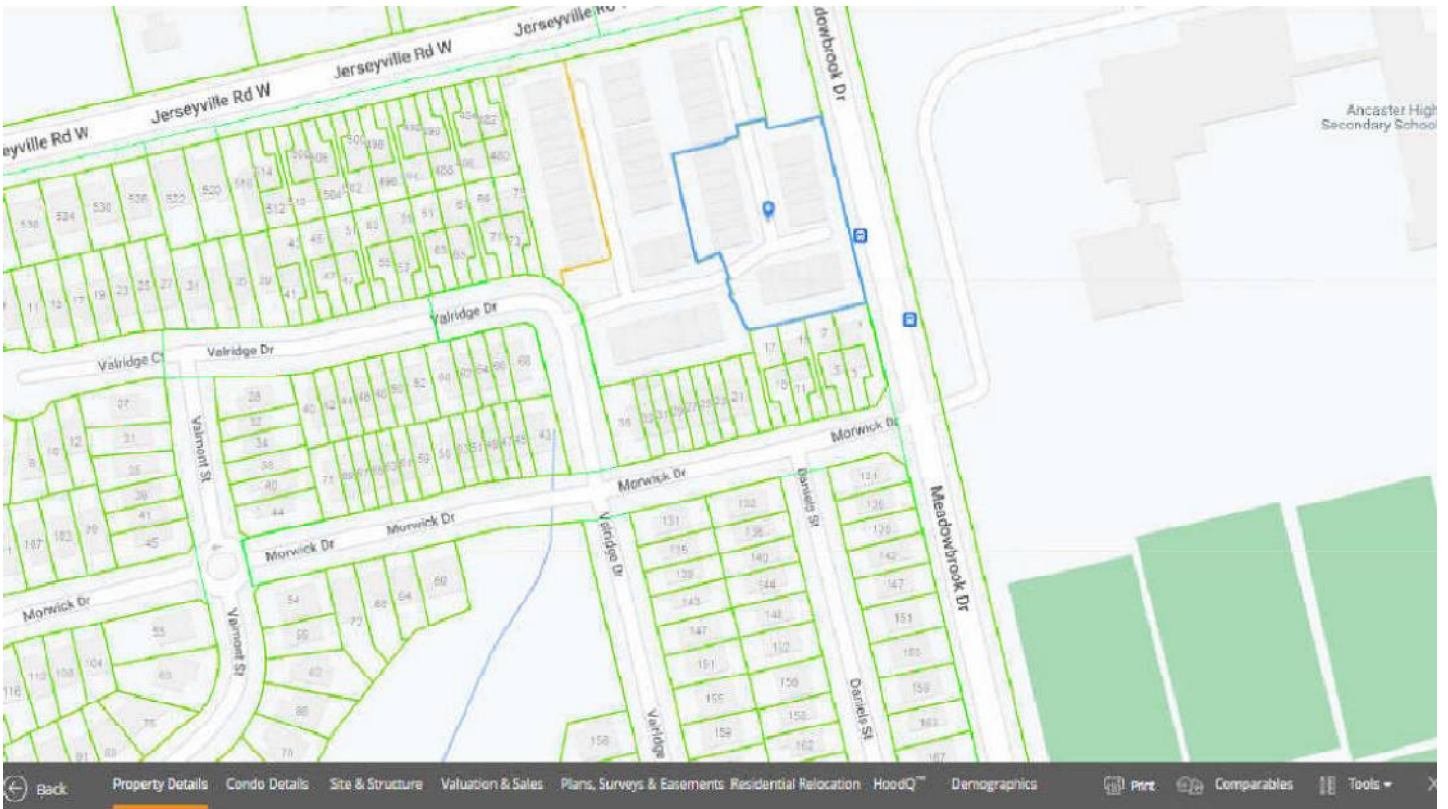


COMPARABLE SALE #9

Sale Date:
Sale Price: \$

LOCATION MAP

Borrower:	File No.: 81valridge-9
Property Address: 81 Valridge Drive Unit 9	Case No.:
City: Hamilton	Prov.: On
Lender: Marler Law	P.C.: L9G5B7



9 - 81 Valridge Dr, Ancaster, L9G5B7

Owner Name
ANDREWS, VERA; ANDREWS, NATHAN

Last Sale
\$700,000
Dec 20, 2021

Lot Size
51,193 ft² **974 ft**
Area Perimeter

Legal Description
UNIT 15, LEVEL 1, WENTWORTH CONDOMINIUM PLAN NO. 323 AND ITS APPURTENANT INTEREST. THE DESCRIPTION OF THE COND... [more](#)

Property Details



GeoWarehouse Address
9 - 81 VALRIDGE DR, ANCASTER, L9G5B7

Ownership Type
CONDO

Registration Type
Certified (Land Titles)

Land Registry Office
Hamilton Wentworth (62)

Land Registry Status
Active

PIN
183230015

Owner Names
ANDREWS, VERA; ANDREWS, NATHAN

Property Type
CONDO



Lot Size
Area: 51,193.11 ft² (1.175 ac) Perimeter: 974.41 ft
Measurements: 201.43 ft x 74.24 ft x 14.82 ft x 41.31 ft x 13.90 ft x 0.92 ft x 2.08 ft x 2.08 ft x 14.79 ft x 3.16 ft x 76.15 ft x 149.79 ft x 38.41 ft x 38.84 ft x 5.52 ft x 18.58 ft x 3.81 ft x 55.47 ft x 165.71 ft
Lot Measurement Accuracy: **LOW**

Member Full
Closed / Residential

Confidential for REALTORS® Only

MLS® #: XH4075911
List Price: \$559,000.00
Sold Price: \$540,000.00



Hamilton/42 - Ancaster/424 - Parkview Heights

2 Storey/Row/Townhouse/Attached

	Beds	Baths	Kitch
Basement		1	
Main		1	1
Second	3	1	

Beds (AG+BG): 3 (3 + 0)
Baths (F+H): 3 (1 + 2)
AG Fin SqFt Range: 1501 to 2000
AG Fin SqFt: 1,581/Public Record
DOM/CDOM: 134/65
Common Interest: Condominium
Tax Amt/Yr: \$3,593.00/2019
Condo Fee/Freq: \$260.00

Seller: PANDS INC.

1 / 22

Remarks/Directions

Public: Fabulous Condo Townhome in a Quiet Ancaster Neighborhood! Good sized bedrooms with a semi 4 piece ensuite for the Master, decent sized kitchen overlooking the living room with a gas fireplace, generous sized dining room with rear yard access, fully finished basement with a rec room and 2 piece bathroom. Well maintained complex

REALTOR®: Fabulous Condo Townhome in a Quiet Ancaster Neighborhood! Good sized bedrooms with a semi 4 piece ensuite for the Master, decent sized kitchen overlooking the living room with a gas fireplace, generous sized dining room with rear yard access, fully finished basement with a rec room and 2 piece bathroom. Well maintained complex. RSA. Please attach form 801 & schedule B with all offers. Pre-Showing COVID-19 Questionnaire must be completed & emailed to L/A before any showings confirmed. Avoid touching surfaces as much as possible during showings

Directions to Property: JERSEYVILLE RD WEST TO MEADOWBROOK DR TO MORWICK DR TO VALRIDGE DR

Common Elements

Common Element/Condo Amenities: Visitor Parking
Condo Fees: \$260.00
Condo Fees Rmrks: BUILDING INSUR., COMMON ELEMENTS, EXTERIOR MAINT
Condo Fees Incl: Building Insurance, Common Elements, Exterior Maintenance
Locker: None/N/A
Pets Allowed: Yes
Prop Mgmt Co: THE ENFIELD GROUP
Prop Mgt Contact: 905-689-7341
Balcony: None
Condo Corp #: 339
Condo Corp Yr End:
Status Certificate Date:

Exterior

Structure
Construct. Material: Brick, Stone, Vinyl Siding
Shingles Replaced:
Year/Desc/Source: //
Foundation: Poured Concrete
Roof: Asphalt Shingle
Prop Attached: Attached
Apx Age: 16-30 Years

Site
Garage & Parking: Attached Garage//Front Yard Parking//Exclusive Parking, Asphalt Driveway, Inside Entry, Owned
Parking Spaces: 2
Driveway Spaces: 1.0
Garage Spaces: 1.0
Water Source: Municipal
Water Trmt: Sewer: Sewer (Municipal)
Lot Size Area/Units: /Feet
Acres Range:
Lot Front (Ft): 0.00
Lot Depth (Ft): 0.00
Lot Shape:
Location: Urban
Lot Irregularities:
Land Use Fee:

Surrounding Area
Area Influences: Golf, Park, Place of Worship, Public Transit, Quiet Area, Schools
View:
Topography:
Restrictions:
Retire Com: No
Fronting On: East
Exposure: East

Interior

Features and Access
Interior Feat: Auto Garage Door Remote(s), Central Vacuum
Laundry Feat: In-Suite

Heating/Cooling/Fixtures
Cooling: Central Air
Heating: Forced Air, Gas
Fireplace: /Natural Gas
Under Contract: Hot Water Heater
Inclusions: Dishwasher, Dryer, Refrigerator, Stove, Washer
Add Inclusions: Fridge, Stove, Dishwasher, Washer, & Dryer
Furnace Age:
Tank Age:
FP Stove Op:
Contract Cost/Mo:
UFFI: No

Property Information

Common Elem Fee: No
Legal Desc: UNIT 20, LEVEL 1, WENTWORTH STANDARD CONDOMINIUM PLAN NO. 339 AND ITS APPURTENANT INTEREST, CITY OF HAMILTON; T/W & S/T AS SET OUT IN SCHEDULE "A" OF AMENDMENT TO DECLARATION WE131622.
Local Improvements Fee:
Zoning:
Assess Val/Year: \$338,000/2016
PIN: 183390022
ROLL: 251814032009673
Possession/Date: Immediate/
Survey: /
Hold Over Days: 60
Occupant Type: Vacant
Deposit: 10000

Marketing

Showings:
Showing Remarks: LBO/BROKERBAY
Lockbox Type: Other
Sign on Prop: Yes
Possession: Immediate
Locbox Loc/Serial#:/

Brokerage Information

List Date: 03/31/2020
Financing: Clear
Buyer Agency Compensation Remarks: 2%
Assignment Of Listing:
Offer Remarks: EMAIL TO L/A. 24 HR IRREVOCABLE. EMAIL COVID-19 QUESTIONNAIRE UNDER SUPPLEMENTS TO L/A BEFORE REQUESTING A SHOWING
List Brokerage: Royal LePage State Realty
List Salesperson: Joe Cosentino, Salesperson
Email: cosenjo@outlook.com
List Brokerage 2: Royal LePage State Realty
List Salesperson 2: Matthew Cosentino, Salesperson
Email: matthewcosentino@royallepage.ca
Original List Price: \$559,000.00
SP/LP: 0.97
Buyer Brokerage: RIGHT AT HOME REALTY INC
Buyer Salesperson: YAO ZHI YI NIU, Salesperson
Expiration Date: SPIS:
Int Bearing Bkg Trust Account: No
Contact After Expired: No
Special Agreement: No
HST Applicable to Sale: Included
Brkge #: (905) 574-4600
Direct #: (905) 574-4600
L/SP Cell:
Phone: (905) 574-4600
Phone: (905) 574-4600
L/SP2 Cell:
Pending Date: 06/04/2020
Close Date: 08/12/2020
HST: Included
Phone: 416-847-8456
Phone: 416-847-8456



Member Full
Closed / Residential

Confidential for REALTORS® Only

MLS#: XH4072693
List Price: \$550,000.00
Sold Price: \$545,000.00



Hamilton/42 - Ancaster/424 - Parkview Heights

2 Storey/Row/Townhouse/Attached

	Beds	Baths	Kitch
Main		1	1
Second	2	1	

Beds (AG+BG): 2 (2 + 0)
Baths (F+H): 2 (1 + 1)
AG Fin SqFt Range: 1501 to 2000
AG Fin SqFt: 1,581/Public Record
DOM/CDOM: 10/10
Common Interest: Condominium
Tax Amt/Yr: \$3,753.45/2019
Condo Fee/Freq: \$263.92

Seller: Maureen Kirby and Allen Kirby

1 / 22

Remarks/Directions

Public: Fantastic opportunity to own this spacious 2 bedroom, 1.5 bath townhouse condo on Valridge Drive, in Starward's Ancaster Townes. This particular unit offers tons of upgrades such as the kitchen and bathroom granite counters, extra height ceilings, gas stove, solid wood staircase, additional storage both upstairs and in the fully finished basement, main floor and bedroom level gas fireplaces, top of the line furnace and ac unit, gas line for bbq, and backyard awning for full privacy with no immediate rear neighbours. With the open concept layout, you will never feel like you are in a townhouse - from the width of the main floor, the extra large kitchen with more than enough counter space and storage, the full height basement level to upstairs with 2 huge bedrooms. Recent updates by the condo corp include: Roof, garage doors, and attic insulation. You are just a few minutes away from highway access, and walking distance to schools, fitness and sports centres as well as conservation area. Contact us today for more information!

REALTOR®: *53, 54, 55, 56, 57, 58, 59, 63 AND 64 ON 62R15871;S/T AN EASEMENT OVER PART 1 ON 62R13618 AS IN LT420910; S/T AN EASEMENT OVER PART 1 ON 62R13618 AS IN LT420921; S/T AND T/W THE VARIOUS EASEMENTS AS IN WE44885. 2 bed, 1.5 bath, well run condo corp has additional funds coming in from solar panels adding annual income to the reserve fund for unit upgrades (garage door, attic insulation, roof all done in recent years). Upgrades include extra height ceilings, wood staircase, quartz counters, original owners. Laundry is in basement, but there is set up on 2nd floor for a stackable - currently used as storage. Please allow 2hrs notice for showings, and up to 48hr irrevocable on offers. All RSA Attached Sched B & 801

Directions to Property: Meadowbrook to Morwick

Common Elements

Common Element/Condo Amenities: None
Condo Fees: \$263.92
Condo Fees Incl: Building Insurance, Common Elements, Exterior Maintenance, Parking
Locker: None/0
Pets Allowed: None
Prop Mgmt Co: The Enfield Group
Prop Mgt Contact: 905-689-7341
Balcony: None
Condo Corp #: WCC 323
Condo Corp Yr End:
Status Certificate Date:

Exterior

Structure
Construct. Material: Brick, Stone
Shingles Replaced: 2016
Year/Desc/Source: //
Foundation: Poured Concrete
Roof: Asphalt Shingle Attached
Prop Attached: Attached
Apx Age: 16-30 Years

Site
Pool Features: None
Garage & Parking: Attached Garage//Front Yard Parking, Private Drive Single Wide//Asphalt Driveway, Inside Entry, Owned
Parking Spaces: 2
Water Source: Municipal
Lot Size Area/Units: /Feet
Lot Front (Ft): 0.00
Location: Urban
Driveway Spaces: 1.0
Water Trmt: Sewer (Municipal)
Acres Range:
Lot Depth (Ft): 0.00
Lot Irregularities:
Garage Spaces: 1.0
Sewer: Sewer (Municipal)
Acres Rent:
Lot Shape:
Land Use Fee:

Surrounding Area
Area Influences: Greenbelt/Conservation, Rec./Community Centre, Schools
Restrictions:
High School: Ancaster High, Sherwood
Elementary School: Spring Valley, Frank Panabaker
Exposure: West

Interior

Features and Access
Interior Feat: Carpet Free
Laundry Feat: In-Suite
Heating/Cooling/Fixtures
Cooling: Central Air
Heating: Forced Air, Gas
Fireplace: /Natural Gas
Under Contract: Hot Water Heater
Inclusions: Dishwasher, Dryer, Gas Stove, Refrigerator, Washer
Add Inclusions: Gas stove, stainless steel fridge, dishwasher, washer, dryer, all light fixtures, California shutters.
Exclusions: Striped drapes in upstairs TV room, shelves in basement cold room
Furnace Age:
Tank Age:
FP Stove Op:
Contract Cost/Mo:
UFFI: No

Property Information

Legal Desc: UNIT 4, LEVEL 1, WENTWORTH CONDOMINIUM PLAN NO. 323 AND ITS APPURTENANT INTEREST; CITY OF HAMILTON. THE DESCRIPTION OF THE CONDOMINIUM PROPERTY IS : PT BLK 87 PL 62M881; ANCASTER, PARTS 32, 33, 34, 35, 36, 37, 40, 41, 42, 43, 44, 45, 46, 52, *
Zoning:
Assess Val/Year: \$354,000/2016
PIN: 183230004
ROLL: 251814032009706
Possession/Date: 90+ Days/
Survey: /
Hold Over Days: 0
Occupant Type: Owner
Deposit: 20000

Marketing

Showings:
Showing Remarks: LBO
Lockbox Type: SentiLock
Sign on Prop: Yes
Possession: 90+ Days
Lockbox Loc/Serial#:/

Brokerage Information

List Date: 02/18/2020
Financing: Clear
Buyer Agency Compensation Remarks: 2%
Assignment Of Listing:
Offer Remarks: 48 Hr. Irrevocable
List Brokerage: Coldwell Banker Community Professionals
List Salesperson: Jeannie Crawford
Email: jeannie@jeanniecrawford.com
Original List Price: \$550,000.00
SP/LP: 0.99
Buyer Brokerage: Royal LePage State Realty
Buyer Salesperson: Rose Levie, Broker
Expiration Date: Clear
SPIS:
Int Bearing Bkg Trust Account: No
Contact After Expired: No
Special Agreement: No
HST Applicable to Sale: No
Brkge #: (905) 522-1110
Direct #: (905) 522-1110
L/SP Cell:
Pending Date: 02/28/2020
Close Date: 05/14/2020
HST: No
Phone: (905) 648-4451
Phone: (905) 648-4451

Confidential for REALTORS® Only



Member Full
Closed / Residential

Confidential for REALTORS® Only

MLS#: XH4079830
List Price: \$599,000.00
Sold Price: \$585,000.00



Hamilton/42 - Ancaster/425 - Dancaaster/Nakoma/Maple Lane
2 Storey/Row/Townhouse/Attached

	Beds	Baths	Kitch
Basement		1	
Main		2	1
Second	3	1	

Beds (AG+BG): 3 (3 + 0)
Baths (F+H): 4 (3 + 1)
AG Fin SqFt Range: 1501 to 2000
AG Fin SqFt: 1,717
DOM/CDOM: 27/27
Common Interest: Condominium
Tax Amt/Yr: \$3,705.00/2020
Condo Fee/Freq: \$556.92

Seller: DIANA MARY HOLK & PAUL KNUDSEN HOLK



Remarks/Directions

Public: SHOWS A+++ THIS GORGEOUS 2 STOREY TRADITIONAL TOWN ON CUL DE SAC IN SMALL COMPLEX FEATURES OVER 1700 SQ FT OF LIVING SPACE, MAIN FLOOR HARDWOOD, WHITE KITCHEN W/GRANITE COUNTERS, OVERLOOKING GARDEN GREENERY, FAMILY ROOM W GAS FP, PILLARED, MASTER W 4 PIECE ENSUITE, PLUS ANOTHER 3 PC BATH, CALI SHUTTERS ON ALL WINDOWS (KITCHEN HAS BLIND). FULLY FINISHED RECROOM W TONS OF STORAGE, HOBBY AREA/UTILITY ROOM, SEWING RM AND ANOTHER 3 PC BATH, FAMILY ROOM LEADS TO BEAUTIFUL 2 TIERED OASIS, REMOTE CONTROL AWNING FOR UPPER DECK, MANICURED GARDENS. CLOSE TO 403 ACCESS, WALK TO TOWN, SHOPPING, RESTAURANTS.

REALTOR®: SHOWS A+++ THIS GORGEOUS 2 STOREY TRADITIONAL TOWN ON CUL DE SAC IN SMALL COMPLEX FEATURES OVER 1700 SQ FT OF LIVING SPACE, MAIN FLOOR HARDWOOD, WHITE KITCHEN W/GRANITE COUNTERS, OVERLOOKING GARDEN GREENERY, FAMILY ROOM W GAS FP, PILLARED, MASTER W 4 PIECE ENSUITE, PLUS ANOTHER 3 PC BATH, CALI SHUTTERS ON ALL WINDOWS (KITCHEN HAS BLIND). FULLY FINISHED RECROOM W TONS OF STORAGE, HOBBY AREA/UTILITY ROOM, SEWING RM AND ANOTHER 3 PC BATH, FAMILY ROOM LEADS TO BEAUTIFUL 2 TIERED OASIS, REMOTE CONTROL AWNING FOR UPPER DECK, MANICURED GARDENS. CLOSE TO 403 ACCESS, WALK TO TOWN, SHOPPING, RESTAURANTS.

Directions to Property: 403 to Wilson Street turn east just past Hamilton Drive

Common Elements

Common Element/Condo Amenities: BBQs Permitted, Visitor Parking
Condo Fees: \$556.92
Condo Fees Incl: Building Insurance, Common Elements, Parking
Locker: None/0
Pets Allowed: Yes
Prop Mgmt Co: WILSON BLANCHARD
Prop Mgt Contact: SCOTT 905-540-8800

Balcony: Terrace
Condo Corp #: WCC 158
Condo Corp Yr End:
Status Certificate Date:

Exterior

Structure
Construct. Material: Aluminum Siding, Brick
Shingles Replaced: Foundation: Poured Concrete
Year/Desc/Source: // Roof: Asphalt Shingle Attached
Site
Pool Features: None
Garage & Parking: Attached Garage//Private Drive Single Wide//Asphalt Driveway, Inside Entry, Owned
Parking Spaces: 2 Driveway Spaces: 1.0 Garage Spaces: 1.0
Water Source: Municipal Water Tmnt: Sewer: Sewer (Municipal)
Lot Size Area/Units: / Acres Range: < 0.5 Acres Rent:
Location: Urban Lot Irregularities: Land Use Fee:

Surrounding Area
Area Influences: Golf, Hospital, Level, Library, Park, Place of Worship, Public Transit, Rec./Community Centre, Schools
View: Retire Com: No
Topography: Fronting On: East
Restrictions: Exposure: East, West

Interior

Features and Access
Interior Feat: Auto Garage Door Remote(s), Central Vacuum
Laundry Feat: In-Suite
Heating/Cooling/Fixtures
Cooling: Central Air
Heating: Forced Air, Gas
Fireplace: /Natural Gas
Under Contract: None FP Stove Op: Contract Cost/Mo:
Inclusions: Dishwasher, Garage Door Opener, Microwave, Refrigerator, Stove
Add Inclusions: FRIDGE, STOVE, OTR MICROWAVE, BI DISHWASHER, ALL ELECTRICAL LIGHT FIXTURES, ALL CUSTOM CALIFORNIA SHUTTER, GARAGE AUTO DOOR OPENER PLUS 2 REMOTES
Exclusions: FRIDGE IN BASEMENT, WASHER, DRYER, EXCLUDE WATER FOUNTAIN IN YARD, BLACK FENCE IN YARD, WHITE SHELVING IN UTILITY ROOM, ALL GARDEN DECOR

Property Information

Common Elem Fee: No
Legal Desc: UNIT 8 LEVEL 1 WCP #158
Zoning: Survey: /
Assess Val/Year: \$338,000/2020 Hold Over Days: 30
PIN: 181580008 Occupant Type: Owner
ROLL: 251814033002940
Possession/Date: 60 - 89 Days/ Deposit: \$10,000

Marketing

Showings:
Showing Remarks: LBO or BrokerBay
Possession: 60 - 89 Days

Brokerage Information

List Date: 06/10/2020
Financing: Clear
Buyer Agency Compensation Remarks: 2% PLUS HST
Assignment Of Listing:
List Brokerage: Royal LePage State Realty
List Salesperson: Judy Giannasi, Broker
Email: judygiannasi@royallepage.ca
Original List Price: \$629,900.00 Sold Price: \$585,000.00 Pending Date: 07/07/2020 Close Date: 08/26/2020
SP/LP: 0.98 LP/AG+BG SF: \$348.86 SP/AG+BG SF: 340.71
Buyer Brokerage: Royal LePage Real Estate Services
Buyer Salesperson: David Palmeri, Salesperson

Int Bearing Bkg Trust Account: No
Contact After Expired: No
Special Agreement: No
HST Applicable to Sale: Included
Brkge #: (905) 648-4451
Direct #: (905) 648-4451
L/SP Cell: (905) 869-5839
HST: Included
Phone: 800-123-1234
Phone: 800-123-4567

Condominium Details

Condominium Corporation
WENTWORTH CONDOMINIUM CORPORATION NO. 323


Common Name
WENTWORTH

Condo Declaration Registration Date
Jul 09, 2001

Type	Level	Unit	PIN
SUITE	1	15	183230015

Suite #
9

Reports Available for Purchase:



Parcel Register
Official parcel record with authoritative, up to the minute data on:

- List of registered Mortgages, Liens, Easements and Notices ...and more

[View Sample](#)

Starts at \$32.20 [View Details](#)

Site & Structure

Hide

Please note, all information contained in the Site & Structure section of the Property Report is owned and maintained by MPAC. If any data in this section is missing or incorrect, please contact MPAC for assistance at propertyline@mpac.ca.

Assessment 1 | ARN : 251814032009728

[mpac .propertyline](#)

Site	Frontage: N/A	Depth: N/A	Zoning: RM4-373
Structure	Property Description: Residential Condominium		Property Code: 370
Assessment Details	Current Assessed Value : \$310,000	Previous Assessed Value : N/A	
	Valuation Date: 2016-01-01		
4 Year Phased-In Assessed Values	Taxation Year	Phased-In Assessment	
	2023	\$310,000	
	2022	\$310,000	
	2021	\$310,000	
	2020	\$310,000	

Structures:

#	Description	Year Built	Bedrooms	Full Bathrooms	Half Bathrooms	Full Stories	Partial Stories	Split Level	Fireplaces	Indoor Pool	Outdoor Pool
354	CONDO ROW/TOWN HOUSE	2001	3	1	1	2	No part storey	No Split	1	N	N

Assessment Roll Legal Description	WENTWORTH CONDO PLAN 323 LEVEL 1 UNIT 15
Site Area	N/A
Site Variance	Regular
Driveway Type	Unspecified/Not Applicable
Garage Type	N/A
Garage Spaces	N/A
Water Service Type	Unspecified Service
Sanitation Type	Unspecified Service

Assessment Property Information	Property Address:	81 VALRIDGE DR UNIT 9 ANCASTER ON L9G5B7	Unit Number:	9
	Municipality:	ANCASTER	Property Type:	RESIDENTIAL


Condominium Information	Locker:	N/A	Indoor Parking Spaces:	N/A
	Parking Spaces:	N/A		

Valuation & Sales

Hide

Sales History

Sale Date ▼	Sale Amount	Type	Party To	Notes
Dec 20, 2021	\$700,000	Transfer	ANDREWS, VERA; ANDREWS, NATHAN;	
Aug 04, 2020	\$530,000	Transfer	12195585 CANADA INC.;	
Nov 01, 2016	\$365,000	Transfer	MCSEVNEY, IAN ROSS;	
Aug 10, 2001	\$143,472	Transfer	BIAGIONI, EUGENE;	
Jul 05, 1999	\$1,080,000	Transfer	STARWARD HOMES LIMITED;	



Improve due diligence with enhanced property intelligence.

to get our new Property Insights Report

IN THE MATTER OF THE BANKRUPTCY OF
IAN ROSS MCSEVNEY

**ONTARIO
SUPERIOR COURT OF JUSTICE
(IN BANKRUPTCY AND INSOLVENCY)**

Proceeding commenced at Toronto

AFFIDAVIT OF ELAINE MCSEVNEY
Sworn April 28, 2023

MARLER LAW FIRM
102 Lakeshore Road East
Oakville, ON L6J 6N2

JONATHAN H. MARLER (LSO #14883D)
SHERIDAN SMITH (LSO #86087A)

Tel: 905-338-2300
Fax: 905-338-6413
jmarler@marler.ca
ssmith@marler.ca

Lawyers for Elaine McSevney

IN THE MATTER OF THE BANKRUPTCY OF
IAN ROSS MCSEVNEY

**ONTARIO
SUPERIOR COURT OF JUSTICE
(IN BANKRUPTCY AND INSOLVENCY)**

Proceeding commenced at Toronto

**SUPPLEMENTARY
RESPONDING MOTION RECORD**

MARLER LAW FIRM
102 Lakeshore Road East
Oakville, ON L6J 6N2

JONATHAN H. MARLER (LSO #14883D)
SHERIDAN SMITH (LSO #86087A)

Tel: 905-338-2300
Fax: 905-338-6413
jmarler@marler.ca
ssmith@marler.ca

Lawyers for Elaine McSevney