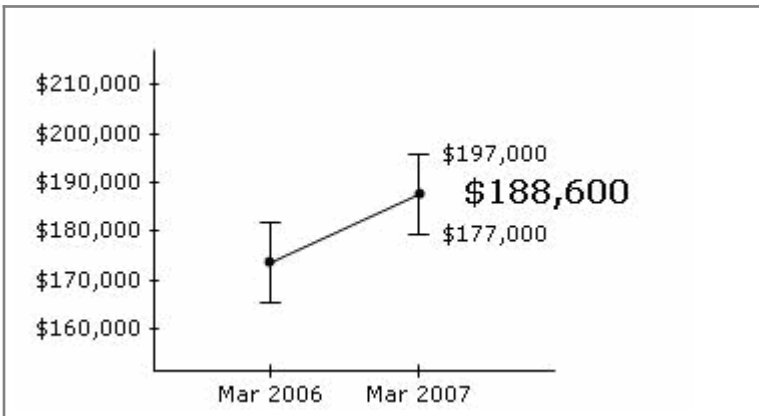


Homeowner Report

This report provides a current valuation and describes local market trends for 19 KINCARDINE DR. These are based on a mathematical analysis of all historical sales which have occurred in a cluster of similar nearby properties.

(For more on how this information is put together, please see www.homevaluationscanada.com)



Property Valuation

The current valuation for this property is \$188,600.

It is unlikely to be worth more than \$197,000 and less than \$177,000.

Confidence

An indication of the expected accuracy of the valuation.



Best

The last sale on record for this cluster of properties took place November 29, 2006. The most recent 5 sales occurred in a span of 103 days. On average, the difference between HVC valuation and those actual values has been 2.8%.

Market Trends

Taken from recent sales history in the cluster of properties.

Property values have been stable over the last 12 months. The market has been quite active, with no signs of slowing.

Comparative Sales

These are considered the best comparatives at this time, and have been used in this valuation.

Address	Sale Date	Sale Price
1. 20 KINCARDINE DR	Nov 29, 2006	\$198,000
2. 55 KINCARDINE DR	Sep 15, 2006	\$204,900
3. 97 KINCARDINE DR	Sep 15, 2006	\$229,000

Sales History

These are the previous sales on record for 19 KINCARDINE DR.

Sale Date	Sale Price
Dec 19, 2005	\$182,300
Jan 26, 2001	\$122,358

Cluster Details

The cluster is a group of similar nearby properties, on which the historical sales data is based.

This cluster is made up of 131 individual properties, with 170 sales on record, and 9 sales occurring in the last 6 months. Historically, sales have ranged from \$104,002 to \$229,000.

This HomeValuation is provided "as is", without warranties of any kind, either expressed or implied, including, but not limited to, implied warranties of merchantability, fitness for a particular purpose, or non-infringement. Under no circumstances shall HomeValuationsCanada Inc., its related or affiliated entities, and its and their respective directors, officers, representatives, employees, suppliers, service providers, licensors, consultants or agents be liable for any damages whatsoever, including without limitation, any direct, indirect, punitive, incidental, special, or consequential damages that result from the use of, or inability to use, this report or any service or information.