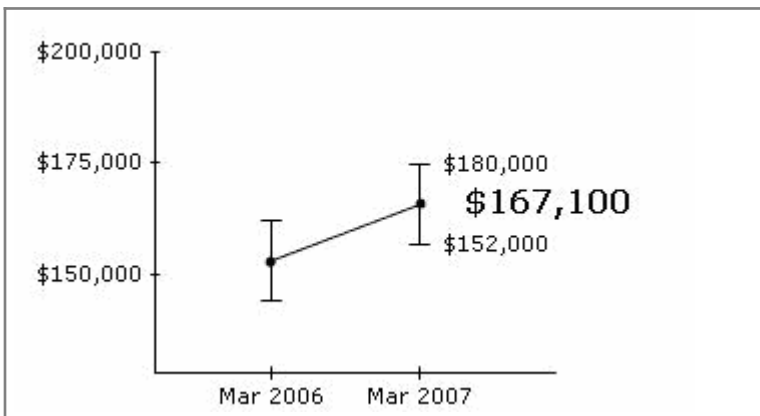


Homeowner Report

This report provides a current valuation and describes local market trends for 2145 BOWBANK ST. 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 \$167,100.

It is unlikely to be worth more than \$180,000 and less than \$152,000.

Confidence

An indication of the expected accuracy of the valuation.



Best

The last sale on record for this cluster of properties took place January 31, 2007. The most recent 5 sales occurred in a span of 40 days. On average, the difference between HVC valuation and those actual values has been 5.2%.

Market Trends

Taken from recent sales history in the cluster of properties.

Property values have been stable over the last 12 months. Market activity has been normal, but has been slowing recently.

Comparative Sales

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

Address	Sale Date	Sale Price
1. 2142 BOWBANK ST	Nov 24, 2006	\$168,000
2. 4582 CARRINGTON PL	Jan 31, 2007	\$170,000
3. 1715 MEADOWBROOK RD	Dec 15, 2006	\$145,000

Sales History

These are the previous sales on record for 2145 BOWBANK ST.

Sale Date	Sale Price
Jun 13, 2005	\$168,400
Nov 8, 2004	\$160,000

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 1,057 individual properties, with 1,226 sales on record, and 47 sales occurring in the last 6 months. Historically, sales have ranged from \$21,000 to \$204,800.

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