### EXHIBIT "F-3"

# LEGAL NOTATIONS and CHARGES, LIENS, AND INTERESTS

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CP = Common Property
R = Remainder Lands
Ph = Phase
SL = Strata Lot

LEGAL NOTATIONS	СР	R	Ph 1 sample SL	Ph 2 sample SL
KN119264 – Permit under Part 26 of the <i>Municipal Act</i>	X	X	X	Xx
LA90308 – Easement over part of SLs 1 to 49	X			
LA90310 – Easement over Remainder Lands	X			
<b>LA90316</b> – Restrictive Covenant over SL 22, 23, 25, 26, 27, 28, 45, 46, 47, 48, 49	X			
LA90248 – Form P – Phased strata plan declaration	X	X	X	X
LA90312 – over the Common Property NES3039	X	X		X
LA98661 – Permit under s.927(1) of the <i>Local</i> Government Act	X	X	X	X
LA170870 – Easement over part of SLs 50 to 69	X		X	X
<b>LA170872</b> – Restrictive Covenant over SLs 50 to 59		X		
CHARGES, LIENS and INTERESTS				
V18718 – Reservation in favour of Columbia and Kootenay Railway and Navigation Company (re mines and minerals)	X	X	X	X
N26307 – Undersurface Rights in favour of The Queen in Right of BC (re mines and minerals)	Х	X	X	X

Charges, Liens and Interests (cont.)	СР	R	Phase 1 sample SL	Phase 2 sample SL
KP42223 – Statutory Right of Way in favour of BC Hydro	X	X	X	X
KP42224 – Statutory Right of Way in favour of Telus	Х	X	X	X
KP56429 – Covenant in favour of Regional District of East Kootenay	Х	X	X	X
LA90246 – Covenant in favour of Regional District of East Kootenay	Х			
LA90247 – Priority Agreement granting LA90246 priority over LA30149 and LA30150	X			
LA90304 – Covenant in favour of Regional District of East Kootenay	X			
LA90305 – Priority Agreement granting LA90304 priority over LA30149 and LA30150	X			
LA90312 – Easement – in favour of Remainder Lands	X			
LA90313 – Priority Agreement granting LA90312 priority over LA30149 and LA30150	X			
LA30149, LA30150 – Mortgage and Assignment of Rents in favour of CareVest Capital Inc.		X	X	X
LA90303 – Statutory Building Scheme			X	
LA90306 – Covenant in favour of the Crown in Right of BC over SL 25, 26, 27, 28			X	
LA90307 – Priority Agreement granting LA90306 priority over LA30149 and LA30150			Х	
LA90308 – Easement in favour of the Common Property NES3039			X	
LA90309 – Priority Agreement granting LA90308 priority over LA30149 and LA30150			X	

Charges, Liens and Interests (cont.)	СР	R	Phase 1 sample SL	Phase 2 sample SL
LA90310 – Easement in favour of the Common Property NES3039		Х		X
LA90311 – Priority Agreement granting LA90310 priority over LA30149 and LA30150		X		X
<b>LA90314</b> – Covenant in favour of the Crown in Right of BC		X	v	
LA90315 – Priority Agreement granting LA90314 priority over LA30149 and LA30150		X		
<b>LA90316</b> – Restrictive Covenant over SL 22, 23, 25 26, 27, 28, 45, 46, 47, 48, 49			X	
LA90317 – Priority Agreement granting LA90316 priority over LA30149 and LA30150			X	,
LA170869 – Statutory Building Scheme				X
LA170870 – Easement over part of SL 50 to 69				X
LA170871 – Priority Agreement granting LA170870 priority over LA30149 and LA30150				X
<b>LA170872</b> – Restrictive Covenant over SLs 50 to 59				X
LA170873 – Priority Agreement granting LA170872 priority over LA30149 and LA30150				X

# DESCRIPTIONS OF LEGAL NOTATIONS AND CHARGES, LIENS AND INTERESTS

#### LEGAL NOTATIONS

#### KN119264 – Permit under Part 26 of the Municipal Act

• This title may be affected by a permit under Part 26 of the *Municipal Act*.

#### LA90308 – Easement over part of SLs 1 to 49

• Filed June 30, 2006. This is an easement for utilities and snow storage in favour of the Common Property for the purposes of collecting and storing snow and for the purpose of constructing and maintaining a sanitary sewer line, storm drainage line and such other utilities lines as necessary. The easement is over an "easement area" defined by Plan NEP81336 (approximately 3 metre strip).

#### **LA90310** – Easement over Remainder Lands

• Filed June 30, 2006. This is an easement for utilities and general access granted in favour of the Common Property over the Remainder Lands.

#### **LA90316** – Restrictive Covenant over SL 22, 23, 25, 26, 27, 28, 45, 46, 47, 48, 49

• Filed June 30, 2006. The developer of the strata lots has prohibited the construction of a cottage on these strata lots in order to ensure that the total number of cottages constructed on strata lots created from the parent parcel do not exceed those permitted by the zoning bylaws.

#### LA90248 – Form P – Phased strata plan declaration

• Filed June 30, 2006.

#### LA90312 – Easement over the Common Property NES3039

• Filed June 30, 2006. This is an access easement for utilities, general access and construction storage in favour of the Remainder Lands over the Common Property.

#### LA98661 – Permit under s.927(1) of the Local Government Act

• Filed July 18, 2006. This legal notation is respecting a Development Variance Permit to vary the Upper Columbia Valley Zoning Bylaw by amending the definition of cottage for a proposed development.

#### LA170870 – Easement over part of Strata Lots 50 to 69

• Filed December 12, 2006. This is an easement for utilities and snow storage in favour of the Common Property for the purposes of collecting and storing snow and for the purpose of constructing and maintaining a sanitary sewer line, storm drainage line and such other utilities lines as necessary. The easement is over an "easement area" defined by Plan NEP82644 (approximately 3 metre strip).

#### LA170872 – Restrictive Covenant over Strata Lots 50 to 59

• Filed December 12, 2006. The developer of the strata lots has prohibited the construction of a cottage on these strata lots in order to ensure that the total number of cottages constructed on strata lots created from the parent parcel do not exceed those permitted by the zoning bylaws.

#### CHARGES, LIENS, and INTERESTS

V18718 – Reservation in favour of Columbia and Kootenay Railway and Navigation Company (re mines and minerals)

N26307 – Undersurface Rights in favour of The Queen in Right of BC (re mines and minerals)

KP42223 - Statutory Right of Way in favour of BC Hydro

• Filed May 12, 2000.

**KP42224** – Statutory Right of Way in favour of Telus

• Filed May 12, 2000.

KP56429 – Covenant in favour of Regional District of East Kootenay

• Filed June 23, 2000.

LA90246 - Covenant in favour of Regional District of East Kootenay

• Filed June 30, 2006. This is a section 219 covenant registered over that certain part of the Lands (approximately 3 meter strip) as set out in Plan NEP81334.

LA90247 – Priority Agreement granting LA90246 priority over LA30149 and LA30150

• Filed June 30, 2006. Priority is granted to LA90246 over the mortgage and assignment of rents (LA30149 and LA30150).

#### LA90304 - Covenant in favour of Regional District of East Kootenay

• Filed June 30, 2006. This is a section 219 covenant in which the Strata Corporation agrees that the Common Property shall be used as open space, pathways, private parkland, recreational area, internal roadways and for installation of wash house, laundry and utility service buildings serving the development on the Common Property for the common benefit of the owners of the Strata Corporation, uses which do not require the land to be serviced by potable water or a sewage disposal system.

### LA90305 - Priority Agreement granting LA90304 priority over LA30149 and LA30150

• Filed June 30, 2006. Priority is granted to LA90304 over the mortgage and assignment of rents (LA30149 and LA30150).

#### LA90312 - Easement - in favour of Remainder Lands

• Filed June 30, 2006. This is an access easement for utilities, general access and construction storage in favour of the Remainder Lands over the Common Property.

### LA90313 - Priority Agreement granting LA90312 priority over LA30149 and LA30150

• Filed June 30, 2006. Priority is granted to LA90312 over the mortgage and assignment of rents (LA30149 and LA30150).

### LA30149, LA30150 - Mortgage and Assignment of Rents in favour of CareVest Capital Inc.

• Filed March 8, 2006.

#### LA90303 – Statutory Building Scheme

• Filed June 30, 2006. This statutory building scheme provides guidelines and restrictions on structures to be built and recreational vehicles to be placed on the Strata Lots. The document restricts the construction of a habitable structure on a Strata Lot unless the Strata Lot is designated as a "cottage lot" in the Statutory Building Scheme.

#### LA90306 – Covenant in favour of the Crown in Right of BC

• Filed June 30, 2006. This covenant is registered on Strata Lots 25, 26, 27, and 28. The covenant restricts the construction of any permanent structure within that area shown on plan NEP81335 due to the slope of the land.

### LA90307 - Priority Agreement granting LA90306 priority over LA30149 and LA30150

• Filed June 30, 2006. Priority is granted to LA90306 over the mortgage and assignment of rents (LA30149 and LA30150).

#### LA90308 – Easement in favour of the Common Property NES3039 over SL 1 to 49

• Filed June 30, 2006. This is an easement for utilities and snow storage in favour of the Common Property for the purposes of collecting and storing snow and for the purpose of constructing and maintaining a sanitary sewer line, storm drainage line and such other utilities lines as necessary. The easement is over an "easement area" defined by Plan NEP81336 (approximately 3 metre strip).

#### LA90309 – Priority Agreement granting LA90308 priority over LA30149 and LA30150

• Filed June 30, 2006. Priority is granted to LA90308 over the mortgage and assignment of rents (LA30149 and LA30150).

#### LA90310 – Easement in favour of the Common Property NES3039

• Filed June 30, 2006. This is an easement for utilities and general access granted to the Common Property over the Remainder Lands.

#### LA90311 – Priority Agreement granting LA90310 priority over LA30149 and LA30150

• Filed June 30, 2006. Priority is granted to LA90310 over the mortgage and assignment of rents (LA30149 and LA30150).

### LA90314 – Covenant in favour of the Crown in Right of BC

• Filed June 30, 2006. This is a section 219 covenant for the re-construction of a retaining wall. This covenant is registered over the Remainder Lands in favour of the Ministry of Transportation. After all four phases of the strata plan are registered, this covenant will be released such that it charges only strata lot 201. The purpose of the covenant is to restrict occupancy of the strata lot until a retaining wall on the strata lot is re-constructed in accordance with engineering requirements.

### LA90315 – Priority Agreement granting LA90314 priority over LA30149 and LA30150

• Filed June 30, 2006. Priority is granted to LA90315 over the mortgage and assignment of rents (LA30149 and LA30150).

#### LA90316 – Restrictive Covenant over SL 22, 23, 25, 26, 27, 28, 45, 46, 47, 48, 49

• Filed June 30, 2006. The developer of the strata lots has prohibited the construction of a cottage on these strata lots in order to ensure that the total number of cottages constructed on strata lots created from the parent parcel do not exceed those permitted by the zoning bylaws.

# LA90317 - Priority Agreement granting LA90316 priority over LA30149 and LA30150

• Filed June 30, 2006. Priority is granted to LA90316 over the mortgage and assignment of rents (LA30149 and LA30150).

### LA170869 – Statutory Building Scheme

• Filed December 12, 2006. This statutory building scheme provides guidelines and restrictions on structures to be built and recreational vehicles to be placed on the Strata Lots. The document restricts the construction of a habitable structure on a Strata Lot unless the Strata Lot is designated as a "cottage lot" in the Statutory Building Scheme.

### LA170870 – Easement over part of Strata Lots 50 to 69

• Filed December 12, 2006. This is an easement for utilities and snow storage in favour of the Common Property for the purposes of collecting and storing snow and for the purpose of constructing and maintaining a sanitary sewer line, storm drainage line and such other utilities lines as necessary. The easement is over an "easement area" defined by Plan NEP82644 (approximately 3 metre strip).

# LA170871 - Priority Agreement granting LA170870 priority over LA30149 and LA30150

• Filed December 12, 2006. Priority is granted to LA170870 over the mortgage and assignment of rents (LA30149 and LA30150).

### LA170872 - Restrictive Covenant over Strata Lots 50 to 59

• Filed December 12, 2006. The developer of the strata lots has prohibited the construction of a cottage on these strata lots in order to ensure that the total number of cottages constructed on strata lots created from the parent parcel do not exceed those permitted by the zoning bylaws.

# LA170873 - Priority Agreement granting LA170872 priority over LA30149 and LA30150

• Filed December 12, 2006. Priority is granted to LA170872 over the mortgage and assignment of rents (LA30149 and LA30150).

The above descriptions represent brief digests only. Purchasers are recommended to obtain print-outs of the above from the Land Title Office in order to review the entirety of each of the documents described.