

APPRAISAL OF



LOCATED AT:

872 Hollands Landing NW
Edmonton, AB T6R 3L3

FOR:

Dependable Mortgage Solutions Corp.

BORROWER:

Roger Djoutsa

AS OF:

April 17, 2026

BY:

Kanwal Dhanju (CRA, P. App)

Cartwright Appraisals

April 17, 2026

Dependable Mortgage Solutions Corp.
n/a

Address of Property: 872 Hollands Landing NW
Edmonton, AB T6R 3L3

Market Value: \$ 1,775,000

In accordance with your authorization and request, this appraisal report has been prepared for the authorized use of Dependable Mortgage Solutions Corp. Only, who is the sole authorized user. The intended use of this report is for First Mortgage Financing only. No other use or reliance by any other party is permitted without the prior written consent of the appraiser. The inspection of the property was completed on April 17, 2026.

By accepting this report, the client or the intended user/authorized user accepts that:

1. the assumptions identified in this report have not been independently verified or are items that are assumed to be true as part of this assignment, and
2. this report may not be reasonably relied on as proof that any of the hypothetical conditions or assumptions are true and accurate or that they will be true and accurate at any point in the future, and
3. in the event that any hypothetical condition or assumption in this report is discovered not to be true and accurate, it may impact the estimate of market value provided in this report.

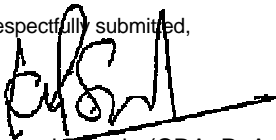
The author(s) disclaims any liability arising from any hypothetical condition or assumptions not being true and accurate as at the date of this report or in the future.

After careful consideration of all the above factors that affect value, the market value was estimated to be as referenced above. This report has been prepared in compliance with the CUSPAP Appraisal Standards.

The estimate is subject to the limiting conditions attached to this appraisal and to which the reader's attention is specifically directed.

Should you require further information of clarification as to any portion of this report, please contact the undersigned at your convenience.

Respectfully submitted,



Karwal Dhanju (CRA, P. App)
AIC# 908656



EXECUTIVE SUMMARY

Client Reference:

File # 43465KD

ASSIGNMENT	
Authorized Client Name Dependable Mortgage Solutions Corp.	The attached report is prepared only for the authorized Client and user specifically identified by name 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 written authorization from the author(s).
Authorized User Dependable Mortgage Solutions Corp. Only, all other uses are strictly denied.	
Authorized Use First mortgage financing only.	
Report Date 17-Apr-2026	Inspection Date 17-Apr-2026
Effective Date 17-Apr-2026	Inspection Type Full Inspection Exterior and Interior

SUBJECT PROPERTY			
Property Address 872 Hollands Landing NW		Edmonton	AB T6R 3L3
Property Type and Design/Style Detached	2 Storey	Year Built 2007	Estimated Remaining Life (years) 55
Energy Rating n/a	n/a	House Size 491 SqM	Lot Size 856 SqM
Zoning Small Scale Flex Residential (RSF)	Land Value 550,000	Estimate of Market Value 1,775,000	

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.

HISTORY				
Current Purchase Price 1,710,000	Current List Price n/a	Prior List Price (within 1 year) 1,888,000	Last Sold Price (within 3 years) n/a	Last Sold Date n/a

REPORT WARNINGS OR SPECIAL CONDITIONS
<input type="checkbox"/> Hypothetical Conditions n/a <input checked="" type="checkbox"/> Extraordinary Items SEE ADDENDUM 1-2



ADDENDUM

Borrower: Roger Djoutsa

File No.: 43465KD

Property Address: 872 Hollands Landing NW

Case No.:

City: Edmonton

Province: AB

Postal Code: T6R 3L3

Lender: Dependable Mortgage Solutions Corp.

Hypothetical Conditions Description

n/a

RESIDENTIAL APPRAISAL REPORT

Client Reference:

File # **43465KD**

CLIENT	CLIENT: Dependable Mortgage Solutions Corp.	APPRAISER	AIC MEMBER: Kanwal Dhanju (CRA, P. App)	
	ATTENTION: n/a		COMPANY: Cartwright Appraisals	
	ADDRESS: n/a		ADDRESS: Edmonton, AB	
	E-MAIL: n/a		E-MAIL: info@cartwright-appraisals.com	
	PHONE: n/a		PHONE: 780-802-8540	

SUBJECT	PROPERTY ADDRESS: 872 Hollands Landing NW CITY: Edmonton PROVINCE: AB POSTAL CODE: T6R 3L3
	LEGAL DESCRIPTION: Plan 0426920, Block 169, Lot 5
	MUNICIPALITY AND DISTRICT: City of Edmonton, Hodgson
	Source: City online data/Assessments
ASSESSMENT: 1,781,000 Assessed Date June 30, 2025 Taxes \$ 18,057 Year 2025	
EXISTING USE: Residential Single Family OTHER USES _____ OCCUPIED BY: Owner/Vacant	

ASSIGNMENT	NAME: Roger Djoutsa Name Type: Purchaser
	PURPOSE: <input checked="" type="checkbox"/> To estimate market value <input type="checkbox"/> To estimate market rent <input type="checkbox"/> _____
	AUTHORIZED USE: <input checked="" type="checkbox"/> First mortgage financing only. <input type="checkbox"/> _____
	AUTHORIZED USERS (by name): Dependable Mortgage Solutions Corp. Only, all other uses are strictly denied.
	REQUESTED BY: <input type="checkbox"/> Client above <input checked="" type="checkbox"/> Other Benny Ip (Mortgage Broker)
	VALUE: <input checked="" type="checkbox"/> Current <input type="checkbox"/> Retrospective
	<input type="checkbox"/> Update of original report completed on n/a With an effective date of n/a File No. n/a
	PROPERTY RIGHTS / OWNERSHIP: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Condo/Strata <input type="checkbox"/> Other _____
	MAINTENANCE FEE (if applicable): \$ n/a monthly <input type="checkbox"/> annual <input type="checkbox"/> Source _____
	CONDO/STRATA NAME (if applicable): n/a
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 type="checkbox"/> NO <input checked="" type="checkbox"/> YES _____	
HYPOTHETICAL CONDITION: <input checked="" type="checkbox"/> NO <input type="checkbox"/> YES _____	

NEIGHBOURHOOD	<input checked="" type="checkbox"/> Residential <input type="checkbox"/> Commercial <input type="checkbox"/> Industrial <input type="checkbox"/> Agricultural <input type="checkbox"/> First Nations/Indigenous Land	AGE RANGE(years): 15 25+
	<input checked="" type="checkbox"/> Urban <input type="checkbox"/> Suburban <input type="checkbox"/> Rural <input type="checkbox"/> Recreational/Resort <input type="checkbox"/> Forestry/Public/Park	PRICE RANGE: 400,000 1,500,000+
	<input type="checkbox"/> Improving <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Transitioning <input type="checkbox"/> Deteriorating <input type="checkbox"/> _____	Single Family Homes Only.
	BUILT UP: <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25 - 75% <input type="checkbox"/> Under 25%	MARKET OVERVIEW: Supply <input type="checkbox"/> High <input checked="" type="checkbox"/> Average <input type="checkbox"/> Low
	SUBJECT TYPICAL FOR NBHD: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No (see comments)	Demand <input type="checkbox"/> High <input checked="" type="checkbox"/> Average <input type="checkbox"/> Low
	<input type="checkbox"/> Detrimental Conditions Observed	PRICE TRENDS: <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining
	COMMENTS:	See comments

Subject property is located within a residential neighborhood in southwest Edmonton, Hodgson. Properties in the immediate area of Hollands Landing are higher quality upscale single family residences similar to the subject in terms of age, size and style. The neighborhood has all the amenities a typical purchaser would be seeking and there were no adverse influences noted in the immediate area that would affect the subject property. The subject front onto a ravine. In Greater Edmonton area, the housing market price trends have been stabilized for the last six months.

SITE	SITE DIMENSIONS: Survey plan not provided	UTILITIES: <input checked="" type="checkbox"/> Natural Gas <input checked="" type="checkbox"/> Storm Sewer <input checked="" type="checkbox"/> Sanitary Sewer <input type="checkbox"/> Open Ditch <input type="checkbox"/> Septic <input type="checkbox"/> Holding Tank
	LOT SIZE: 856 Unit of Measurement SqM	WATER SUPPLY: <input checked="" type="checkbox"/> Municipal <input type="checkbox"/> Private Well <input type="checkbox"/> _____
	SOURCE: City	FEATURES: <input type="checkbox"/> Gravel Road <input checked="" type="checkbox"/> Paved Road <input type="checkbox"/> Lane <input checked="" type="checkbox"/> Sidewalk <input checked="" type="checkbox"/> Curbs <input checked="" type="checkbox"/> Streetlights
	TOPOGRAPHY: Level at grade	ELECTRICAL: <input type="checkbox"/> Overhead <input checked="" type="checkbox"/> Underground <input type="checkbox"/> _____
	CONFIGURATION: Slightly Irregular	DRIVEWAY: <input checked="" type="checkbox"/> Private <input type="checkbox"/> Shared <input type="checkbox"/> None <input type="checkbox"/> Single <input type="checkbox"/> Double
	ZONING CODE/DESCRIPTION: Small Scale Flex Residential (RSF)	<input type="checkbox"/> Underground <input type="checkbox"/> Laneway <input checked="" type="checkbox"/> Triple
	ZONING SOURCE: Online municipal zoning map	PARKING: <input checked="" type="checkbox"/> Garage <input type="checkbox"/> Carport <input checked="" type="checkbox"/> Driveway <input checked="" type="checkbox"/> Street <input type="checkbox"/> _____
	OTHER LAND USE CONTROLS <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO Unknown	LANDSCAPING: <input type="checkbox"/> Good <input checked="" type="checkbox"/> Average <input type="checkbox"/> Fair <input type="checkbox"/> Poor/Other
	EXISTING LAND USE CONFORMS <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO	Partially covered by snow.
	IN FLOODPLAIN/FLOOD ZONE <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO Unknown FLOOD MAP DATE: _____	

EASEMENTS Assumed Typical
<input type="checkbox"/> Detrimental Conditions Observed
See Attached Addendum



RESIDENTIAL APPRAISAL REPORT

Client Reference:

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Year Built (estimated): <u>2007</u> YEAR ADDITIONS (estimated): <u>n/a</u> EFFECTIVE AGE: <u>15</u> years REMAINING ECONOMIC LIFE: <u>55</u> years <input type="checkbox"/> Under Construction <input checked="" type="checkbox"/> Appraised As Is <input type="checkbox"/> As if Complete (new construction/renovation)	PROPERTY TYPE: <u>Detached</u> DESIGN/STYLE: <u>2 Storey</u> CONSTRUCTION: <u>Wood</u> WINDOWS: <u>PVC</u> BASEMENT: <u>Full</u> BASEMENT AREA: _____ BASEMENT FINISH: <u>100</u> % FOUNDATION WALLS: <u>Concrete</u>	ROOFING: <u>Concrete Tile</u> Condition: <input type="checkbox"/> Good <input checked="" type="checkbox"/> Average <input type="checkbox"/> Fair <input type="checkbox"/> Poor <u>Due to lack of access, condition was assumed.</u> <hr/> EXTERIOR FINISH: <u>Stone/Stucco</u> Condition: <input type="checkbox"/> Good <input checked="" type="checkbox"/> Average <input type="checkbox"/> Fair <input type="checkbox"/> Poor <u>n/a</u>
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Energy Label: <u>Not Provided</u> Efficiency Rating: <u>n/a</u> EV Charger Type: <u>None</u> Solar Panels: <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO <hr/> ELECTRICAL: <input type="checkbox"/> Fuses <input checked="" type="checkbox"/> Breakers ESTIMATED RATED CAPACITY OF MAIN PANEL: <u>150</u> amps HEATING SYSTEM: <u>Forced Air (2 Furnaces)</u> Fuel type: <u>Natural Gas</u> WATER HEATER: <u>Natural Gas (3 Hot Water Tanks)</u> COOLING SYSTEM: <u>Central Air</u>	INTERIOR FINISH: Walls Ceilings Drywall <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> Plaster <input type="checkbox"/> <input type="checkbox"/> Panelling <input type="checkbox"/> <input type="checkbox"/> Other: <u>n/a</u> Flooring: <u>Hardwood</u> <u>Tile</u> <hr/> PLUMBING LINES: <u>Copper/PVC</u> Info Source: <u>Assumed, not visible</u> BUILT-INS: <input type="checkbox"/> Cooktop <input checked="" type="checkbox"/> Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Microwave EXTRAS: <input checked="" type="checkbox"/> Hoodfan <input checked="" type="checkbox"/> Security System <input checked="" type="checkbox"/> Fireplace (gas) <input type="checkbox"/> HR/ER Ventilator <input type="checkbox"/> Pool <input checked="" type="checkbox"/> Jacuzzi <input checked="" type="checkbox"/> Garage Openers OVERALL INT. COND: <input checked="" type="checkbox"/> Good <input type="checkbox"/> Average <input type="checkbox"/> Fair <input type="checkbox"/> Poor Source of Interior Information: <u>Observed by AIC Member</u>
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ROOM ALLOCATION															Room Total	Area
LEVEL:	Entrance	Living	Dining	Kitchen	Family	Bedrooms	Den	Full Bath	Part Bath	Laundry	Bonus	Theater				
MAIN	x	1	1	1	1	1	1	1		x			nook	6		228
SECOND						4		4			1			5		263
THIRD																
ABOVE GRADE TOTALS:	11					5		5	F 0 P					11		491
BASEMENT					1	2	1	1			bar	utility	strge	4		

SOURCE OF MEASUREMENT: Measured UNIT OF MEASUREMENT: SqM

GARAGE/PARKING
 Attached Detached Built-in Single Double Triple Quadruple (finished, heated)

SITE IMPROVEMENTS
The subject site features an exposed aggregate driveway as well as sidewalk, rear deck, three balconies, landscaping and fenced yard.

Delrimental Conditions Observed _____

COMMENTS
See Addendum

BASEMENT
The basement was developed with a family room, bar area with cherry cabinetry, 2 bedrooms, den, theater, 4 piece washroom, secondary laundry and mechanical room. Features include tile floors, drywall and suspended ceilings and additional built in cabinetry.

RESIDENTIAL APPRAISAL REPORT

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HIGHEST AND BEST USE

LAND VALUE AS IF VACANT: N/A \$ 550,000 SOURCE OF DATA: Developers/Vacant land sales/MLS COMMENT: See cost approach addendum

Existing Use: Residential Single Family

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

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

HBU COMMENTS PERMITTED/DISCRETIONARY USES:

The zoning, economic and market trends, expectation of surrounding community, financial feasibility and physical attributes have been considered. It is concluded that the highest and best use of this site as if vacant is to continue in existing use.

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)

DIRECT COMPARISON APPROACH

SUBJECT	COMPARABLE NO. 1		COMPARABLE NO. 2		COMPARABLE NO. 3	
	Description	Adjustment	Description	Adjustment	Description	Adjustment
872 Hollands Landing NW Edmonton, AB T6R 3L3	473 Heffernan Drive NW Edmonton, AB T6R 2X1		3054 Watson Landing SW Edmonton, AB T6W2G4		805 Drysdale Run NW Edmonton, AB T6M 2Y4	
DATA SOURCE	City/MLS/Client	MLS (E4460529)	MLS (E4473301)		MLS (E4471457)	
DATE OF SALE	13-Mar-2026	25-Jan-2026	16-Apr-2026		13-Feb-2026	
SALE PRICE	\$ 1,710,000	\$ 1,725,000	\$ 2,100,000		\$ 1,500,000	
DAYS ON MARKET	148	115	63		15	
LIST PRICE	\$ 1,888,000	\$ 1,850,000	\$ 2,350,000		\$ 1,489,000	
APPROX KMs from SUBJECT		3.48 km NW	5.26 km SW		6.08 km NW	
LOCATION	Good	Similar	Superior	-50,000	Similar	
SITE DIMENSIONS						
LOT SIZE	856 SqM	975 SqM	880 SqM		833 SqM	
PROPERTY TYPE	Detached	Detached	Detached		Detached	
DESIGN/STYLE	2 Storey	2 Storey	2 Storey		2 Storey	
AGE/CONDITION	2007 Av/Good	2000 Av/Good	2013 Good	-25,000	2012 Av/Good	-10,000
FLOOR AREA	491 SqM	438 SqM	429 SqM	62,000	291 SqM	200,000
	Total Rooms Bedrooms	Total Rooms Bedrooms	Total Rooms Bedrooms		Total Rooms Bedrooms	
ROOM COUNT	11 5	10 5	9 4		8 3	
BATHROOMS	5 F 0 P	5F	4F 1P	3,000	2F 1P	15,000
BASEMENT	Full, Finished	Full, Finished	W/O, Finished(Superior)	-30,000	Full, Finished	
PARKING FACILITIES	Quad Attached	Triple Attached	Triple Attached	10,000	Triple Attached	10,000
Upgrades	As Noted	Similar	Superior	-150,000	Inferior	30,000
Neighborhood	Hodgson	Henderson Estates	Windermere		Donsdale	
Site Influence	Fronts Ravine	Fronts Ravine	Backs pond/green space	20,000	Backs Ravine	
ADJUSTMENTS (Gross %, Net \$)	5%	67,000	17%	-160,000	18%	245,000
ADJUSTED VALUES	\$ 1,792,000		\$ 1,940,000		\$ 1,745,000	

ANALYSIS AND COMMENTS

The indicated value range is between \$1,745,000 to \$1,940,000. All the comparables are 2-storey style detached executive homes located in southwest/west Edmonton and with appropriate adjustments are considered to provide an indication of value. After a full search, there have been limited recent sales of similar quality homes in close proximity to the subject; therefore, area of search was widened to the other neighborhoods of Edmonton. The subject has superior upgrades than comparable #3. Comparable #2 is located in a superior neighborhood and also has superior upgrades than the subject. Adjustments for basement finishing where applicable reflect the condition, quality and amount of basement finishing. Not all the details were adjusted for as all homes have varying degrees of quality, condition and services and therefore any smaller adjustments are deemed to be offsetting. Sales data was from the Edmonton multiple listing service or local builders and is believed to be correct. The best available sales within the reasonable time period were selected. The Direct Comparison Approach was relied on entirely in this report. It is the most reliable method to determine market value as it reflects the activity of buyers and sellers. The cost approach is used as an estimate only and does not reflect market value, nor should it be relied upon for a market value analysis. Cost approach is a 'Value In Use' and not 'Market Value'. Considering the condition to the subject and based on the above analysis, the current market value of the subject is estimated at \$1,775,000 on 'AS IS' basis.

ESTIMATED VALUE BY DIRECT COMPARISON APPROACH (rounded): \$ 1,775,000 AS IS



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HISTORY	SUBJECT SOLD WITHIN 3 YEARS OF EFFECTIVE DATE: <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO		DATE <u>n/a</u>	SOURCE <u>MLS</u>	
	SALE TRANSFER HISTORY: (minimum of three years)		SALE PRICE <u>n/a</u>		
	<p>According to the MLS history, subject was listed #E4462438 for \$1,888,000 on October 16, 2025 and sold for \$1,710,000 on March 13, 2026. There has been no other MLS transaction or sale in the last three years.</p>				
HISTORY	SUBJECT LISTED WITHIN 1 YEAR OF EFFECTIVE DATE: <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO		LAST LIST PRICE <u>1,888,000</u>	UNDER CONTRACT/AGREEMENT OF PURCHASE AND SALE <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO	OBTAINED <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
	SUBJECT CURRENTLY LISTED <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO		CURRENT LIST PRICE <u>n/a</u>	CURRENT/PENDING PURCHASE PRICE <u>1,710,000</u>	
	AGREEMENTS FOR SALE, OPTIONS, LISTINGS OR MARKETING OF THE SUBJECT: (minimum of one year) <u>See Above.</u>				

EXPOSURE TIME
 Exposure Time is 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 the estimated value on the Effective Date of the appraisal. (CUSPAP)
Based upon the sales of similar properties, the subject's estimated reasonable exposure time is 30 - 90 days (except some outliers), assuming the property is listed competitively and provided that mortgage interest rates, employment and demand remain as they were as of the effective date of this appraisal. Exposure time is 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 the estimated value on the effective date of the appraisal

RECONCILIATION AND FINAL VALUE
 RECONCILIATION AND FINAL ESTIMATE OF VALUE
Market value is the most probable price which a property should bring in a competitive and open market as of the specified date under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably and assuming the price is not affected by undue stimulus. The Comparison Approach is most relied upon in determining market value. We have reviewed and analyzed the comparable properties to determine a final estimate of market value for the subject property as of April 17, 2026 to be \$1,775,000 (see Extraordinary Assumptions and Limiting Conditions).

UPON REVIEWING AND RECONCILING THE DATA, ANALYSES AND CONCLUSIONS OF EACH VALUATION APPROACH, THE MARKET VALUE OF THE INTEREST OF THE SUBJECT PROPERTY
AS AT 17-Apr-2026 (Effective Date of the Appraisal) **IS ESTIMATED AT \$** 1,775,000
COMPLETED ON 17-Apr-2026 (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

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 authorized 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:
 1. assembly and summary 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. **On-Site Inspection Exterior and Interior**
 Source of interior information: Observed by AIC Member
 3. assembly and summary of the pertinent economic and market data;
 4. a summary of land use controls pertaining to the subject property;
 5. a summary of "Highest and Best 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 at the effective date of the appraisal.
 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, knowledgeable, and for self-interest, and assuming that neither is under undue duress.
 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.
 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.
 See Addenda.
The Edmonton MLS was used to gather information on sales and listings of properties situated in the subject's area. The comparables chosen were considered to be the most similar to the subject at the date of the appraisal. Adjustments made as deemed necessary and the information obtained from the reported sales and listings was assumed accurate.



RESIDENTIAL APPRAISAL REPORT

Client Reference:

File # **43465KD**

ASSUMPTIONS, LIMITING CONDITIONS, DISCLAIMERS AND LIMITATIONS OF LIABILITY

The certification that appears in this 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:

- This report is prepared only for the authorized 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.
- 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).
- 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 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.
- 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.
- 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.
- 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.
- 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 is 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.
- 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 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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 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.

n/a

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

- The statements of fact contained in this report are true and correct;
- 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;
- 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 with respect to the parties involved with this assignment.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment;
- 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.
- My analyses, opinions and conclusions were developed, and this report has been prepared, in conformity with the CUSPAP.
- I have the knowledge and experience to complete this assignment competently, and where applicable this report is co-signed in compliance with CUSPAP;
- No one has provided professional assistance to the members(s) signing this report;
 The following individual provided the following professional assistance: n/a
- As of the date of this report the undersigned has fulfilled the requirements of the AIC's Continuing Professional Development Program.
- 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.

n/a

CERTIFICATION

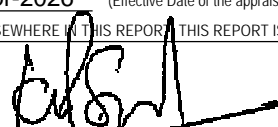
PROPERTY IDENTIFICATION

ADDRESS: 872 Hollands Landing NW CITY: Edmonton PROVINCE: AB POSTAL CODE: T6R 3L3
 LEGAL DESCRIPTION: Plan 0426920, Block 169, Lot 5

BASED UPON THE DATA ANALYSES AND CONCLUSIONS CONTAINED HEREIN, THE MARKET VALUE OF THE INTEREST IN THE PROPERTY DESCRIBED.

AS AT 17-Apr-2026 (Effective Date of the appraisal) IS ESTIMATED AT \$ 1,775,000 AS IS

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.

SIGNATURE:  NAME: <u>Kanwal Dhanju (CRA, P. App)</u> AIC DESIGNATION/STATUS: <input type="checkbox"/> AIC Candidate Member <input checked="" type="checkbox"/> P.App., CRA <input type="checkbox"/> P.App., AAI Membership #: <u>908656</u> DATE OF REPORT: <u>17-Apr-2026</u> DATE OF INSPECTION: <u>17-Apr-2026</u> SOURCE OF DIGITAL SIGNATURE SECURITY: <u>PDF Secured</u>	AIC CO-SIGNER: _____ (if applicable) NAME: _____ AIC DESIGNATION/STATUS: <input type="checkbox"/> P.App., CRA <input type="checkbox"/> P.App., AAI Membership #: _____ DATE OF REPORT: _____ DATE OF INSPECTION: _____
ATTACHMENTS AND ADDENDA: <input type="checkbox"/> ADDITIONAL SALES <input checked="" type="checkbox"/> EXTRAORDINARY ITEMS <input type="checkbox"/> NARRATIVE <input checked="" type="checkbox"/> PHOTOGRAPHS <input checked="" type="checkbox"/> BUILDING SKETCH <input type="checkbox"/> MARKET RENT <input checked="" type="checkbox"/> <u>Comp. Photos</u> <input checked="" type="checkbox"/> MAPS <input checked="" type="checkbox"/> COST APPROACH <input type="checkbox"/> INCOME APPROACH <input checked="" type="checkbox"/> SCOPE OF WORK <input type="checkbox"/> PROGRESS INSPECTION <input checked="" type="checkbox"/> <u>Addendum 1-2</u> <input checked="" type="checkbox"/> <u>Purchase Contract</u>	

For this appraisal to be valid, an original or a password protected digital signature is required.



ADDENDUM

Borrower: Roger Djoutsu

File No.: 43465KD

Property Address: 872 Hollands Landing NW

Case No.:

City: Edmonton

Province: AB

Postal Code: T6R 3L3

Lender: Dependable Mortgage Solutions Corp.

Site Comments

The subject site appears to conform to the zoning. We did not obtain an opinion on the state of the title or any of the encumbrances and are not qualified in these legal matters. We have not read the documents registered against the title. We assume that the property conforms to all applicable zoning, use regulations and restrictions unless a non-conformity has been identified, described and considered in the appraisal report. (Extraordinary Assumptions and Limiting Conditions). The subject property appears to conform well with existing residential developments in the immediate area. Current market trends indicate that Edmonton's land demand is stable.

Site Condition Comments

The subject residence is a custom built 2-storey style detached executive home having attractive architectural designs, located in southwest Edmonton. The main level includes living room, family room, kitchen, formal dining room, bedroom, den, laundry, full bathroom and a nook. Second floor was developed with a bonus room, four bedrooms and four full bathrooms. Other features include but not necessarily limited to; four bedrooms having en-suite full bathroom as well as a walk-in closet, open to below ceiling in living room and nook area, high and recessed ceiling, curved staircase, granite countertops, backsplash, hardwood and tile flooring, gas fireplace, dishwasher, hoodfan, high end stainless steel appliances, upgraded kitchen cabinetry as well as fixtures, air-conditioner, jacuzzi, steam shower, oversized doors, garage openers, deck, three balconies, landscaping and fenced yard.

The subject has high end finishes and overall condition of the subject is considered to be average to good.

EXTRAORDINARY ITEMS ADDENDUM

Reference:

File # 43465KD

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.

See Attached Addendum

EXTRAORDINARY ITEMS ADDENDUM

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.

By accepting this report, the authorized client or the authorized user accepts that:

1. The hypothetical condition and assumptions identified in this report have not been independently verified or are items that are assumed to be true as part of this assignment, and
2. This report may not be reasonably relied on as proof that any of the hypothetical conditions or assumptions are true and accurate or that they will be true and accurate at any point in the future, and
3. In the event that any hypothetical condition or assumption in this report is discovered not to be true and accurate, it may impact the estimate of market value provided in this report.

The author(s) disclaims any liability arising from any hypothetical condition or assumptions not being true and accurate as at the date of this report or in the future.

n/a

n/a

ADDENDUM

Borrower: Roger Djoutsa

File No.: 43465KD

Property Address: 872 Hollands Landing NW

Case No.:

City: Edmonton

Province: AB

Postal Code: T6R 3L3

Lender: Dependable Mortgage Solutions Corp.

Extraordinary Assumptions Description

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.

Approaches to value

Direct Comparison Approach is based on an analysis of sales of comparable properties, adjusting their values to make the properties more similar to the subject. Adjustments can be for property rights conveyed, financing terms, conditions of sale, money spent after purchase, market conditions, location, physical characteristics, economic characteristics, use/zoning, and non-realty components in the sale price.

Cost Approach is the land value plus the depreciated value of the improvements and the site improvements. Cost does not always equal value, and for this reason caution must be exercised when relying on the Cost Approach in an appraisal report. The Cost Approach is most applicable to new construction, special use properties, or where there is an absence of market data or activity to support the more traditional approaches to value.

The Cost Approach is typically less reliable and may not be relevant for older properties and should not be included in most appraisal assignments due to the difficulty of calculating depreciation. The cost approach is of limited relevance in the determination of current market value.

As with older improvements estimating the amount of depreciation that should be charged will distort the estimate produced by this approach. Buyers and sellers in the marketplace are not typically not making purchasing or selling decisions based on the cost new of an existing improvement but rely heavily on the sale of similar properties in the market place.

Income Approach is based on the present value of future benefits. Future benefits is defined as the income stream. The net income is capitalized or translated into a capital value by using a yield percentage rate derived from the sales of similar income producing properties. The income approach has been excluded.

Identification and measurement of adjustments

The techniques of comparative analysis can be grouped into two categories as follows:

Quantitative - Paired date set analysis, Statistical, Graphic Trend analysis, Cost-related analysis, Secondary data analysis

Qualitative - Relative comparison analysis, Ranking, Personal interviews

Types of Adjustments - The adjustments derived with above techniques can be applied to a comparable property as either percentage or dollar amounts. The sequence in which adjustments are applied to the comparables is determined by the market data and the analysis of such data relating to the comparables superiority or inferiority with regard to the real property rights conveyed, financing, conditions of sale, market conditions, location, physical characteristics, economic characteristics, use, and non-realty components as consideration.

Highest and Best Use

The highest and best use of a property is an economic concept that measures the interaction of five criteria: legal permissibility, physical possibility, probability, financial feasibility, and maximum profitability. It is to be recognized in cases where a site has existing improvement on it, the highest and best use may very well be determined to be different from the existing use. The existing use will continue unless and until land value in its highest and best use exceeds the total value of the property in its existing use. Implied within these definitions is recognition of the contribution of that specific use to community environment or to community development goals in addition to wealth maximization of individual property owners.

ADDENDUM

Borrower: Roger Djoutsa

File No.: 43465KD

Property Address: 872 Hollands Landing NW

Case No.:

City: Edmonton

Province: AB

Postal Code: T6R 3L3

Lender: Dependable Mortgage Solutions Corp.

It is customary the highest and best use of the land as if vacant can be determined from the highest and best use of the parcel as improved.

Scope of Appraisal

Anticipated Improvements

Unless otherwise noted, no nearby anticipated public improvements or proposed private improvements would appear to have an impact on the herein concluded value.

Equipment - owned/leased/rented

Unless otherwise stated in this report, all appliances, equipment and mechanical systems fixtures are assumed to be owned, not rented.

Personal Property

Unless otherwise noted, personal property is excluded or assumed incidental to the value.

Assemblage

Unless otherwise noted, assemblage is not applicable to the value herein concluded. Assemblage is the merging of adjacent properties into one common ownership for a designated common use. Assemblage can result in a value of two or more merged properties having a value greater than the sum of the two or more properties values added together as individual entities.

Inspection/Observation

The subject property was inspected by the appraiser on inspection date indicated herein and the photographs included in this report were taken on the same day.

The appraiser is competent to appraise a property of this type and in this location. The Appraiser has taken exterior and interior photos of the above mentioned property which are included in the body of this report.

VERBAL consent was obtained from the occupant of the above mentioned subject property and/or consent was obtained through any agents acting on behalf of the interested parties. All efforts were made to ensure the protection of the occupant's personal information and that the appraisal report complies with PIPEDA.

The neighbourhood section of this report was based upon a physical inspection of the area. The comparable sales were not inspected but viewed from the MLS.

A typical inspection/observation does not include viewing of crawlspaces, viewing of attic spaces, removal of ceiling tiles, removal of any wall coverings, window coverings, access to rooftops, confirmation of off-season systems as operational, removal of well caps, access to infrastructure/underground installations, removal of shrubbery or material of any kind placed against interior/exterior walls, testing of capacity/ flow/pressure rate capacities, access to central heating plant/systems and air-conditioning units, viewing of septic tanks, removal of electrical panels and or cover plates, moving of furniture and appliances to view wall or floor areas, viewing of locked or secured private areas and viewing for termite, insect or other verm in presence or penetration.

ENVIRONMENTAL ADDENDUM

Unless otherwise stated in this report, the appraiser has no knowledge of any hidden or unapparent conditions of the property (including, but not limited to, its soils, physical structure, mechanical or other operating systems, its foundation, etc.)

ADDENDUM

Borrower: Roger Djoutsa

File No.: 43465KD

Property Address: 872 Hollands Landing NW

Case No.:

City: Edmonton

Province: AB

Postal Code: T6R 3L3

Lender: Dependable Mortgage Solutions Corp.

or adverse environmental conditions (on it or a neighboring property, including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable. It has been assumed that there are no such conditions unless they were observed at the time of inspection or became apparent during the normal research involved in completing the appraisal. 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 appraiser. 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.

The appraiser is not qualified to comment on environmental issues that may affect the market value of the property appraised, including but not limited to pollution or contamination of land, buildings, water, ground water or air. Unless expressly stated, the property is assumed to be free and clear of pollutants and contaminants, including but not limited to molds or mildews or the conditions that might give rise to either, and in compliance with all regulatory environmental requirements, government or otherwise, and free of any environmental condition, past, present or future, that might affect the market value of the property appraised. 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. We expressly deny any legal liability relating to the effect of environmental issues on the market value of the subject property.

SNOW COVER- EXTRAORDINARY ASSUMPTION

At the time of viewing, roof and landscaping were partially covered by snow. The extraordinary assumption applies to this report that these items are in the similar condition as detailed in this report. The information was collected from the contact person/occupant and is assumed correct. The appraiser reserves the right to alter the report at a later date if found incorrect

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Roger Djoutsa	File No.: 43465KD
Property Address: 872 Hollands Landing NW	Case No.:
City: Edmonton	Prov.: AB P.C.: T6R 3L3
Lender: Dependable Mortgage Solutions Corp.	

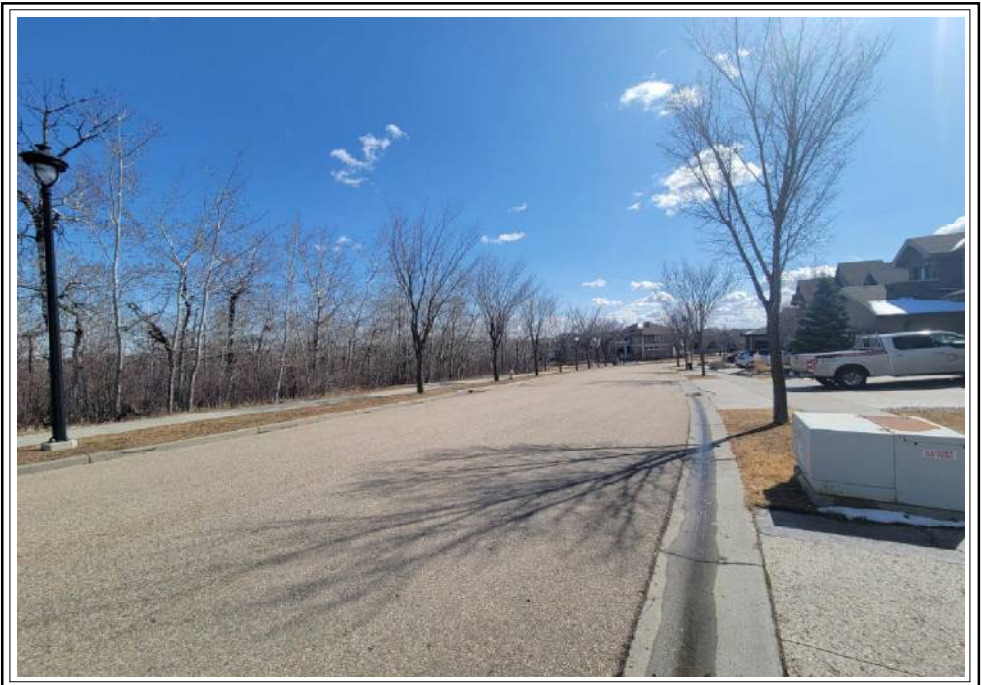


**FRONT VIEW OF
SUBJECT PROPERTY**

Appraised Date: April 17, 2026
Appraised Value: \$ 1,775,000



**REAR VIEW OF
SUBJECT PROPERTY**



STREET SCENE

SUBJECT PHOTOS

Borrower: Roger Djoutsa	File No.: 43465KD	
Property Address: 872 Hollands Landing NW	Case No.:	
City: Edmonton	Prov.: AB	P.C.: T6R 3L3
Lender: Dependable Mortgage Solutions Corp.		



Living Room



Kitchen



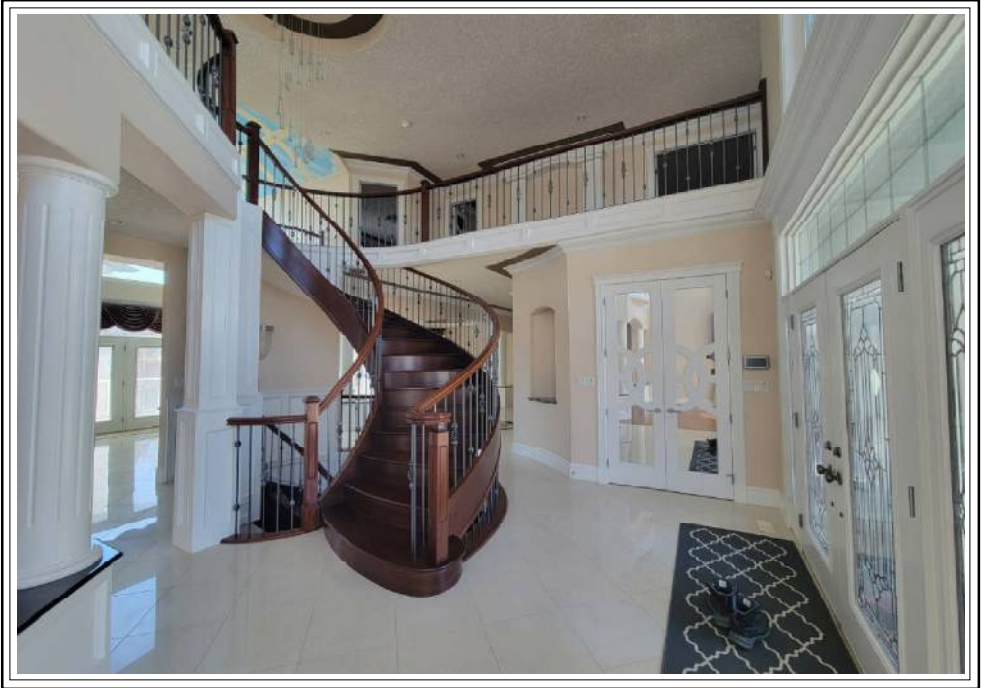
Dining Room

SUBJECT PHOTOS

Borrower: Roger Djoutsa	File No.: 43465KD	
Property Address: 872 Hollands Landing NW	Case No.:	
City: Edmonton	Prov.: AB	P.C.: T6R 3L3
Lender: Dependable Mortgage Solutions Corp.		



Family Room



Foyer



Den

SUBJECT PHOTOS

Borrower: Roger Djoutsa	File No.: 43465KD	
Property Address: 872 Hollands Landing NW	Case No.:	
City: Edmonton	Prov.: AB	P.C.: T6R 3L3
Lender: Dependable Mortgage Solutions Corp.		



Bedroom



Bathroom



Bonus Room

SUBJECT PHOTOS

Borrower: Roger Djoutsa	File No.: 43465KD	
Property Address: 872 Hollands Landing NW	Case No.:	
City: Edmonton	Prov.: AB	P.C.: T6R 3L3
Lender: Dependable Mortgage Solutions Corp.		



Master Bedroom



Bathroom



Bedroom

SUBJECT PHOTOS

Borrower: Roger Djoutsa	File No.: 43465KD	
Property Address: 872 Hollands Landing NW	Case No.:	
City: Edmonton	Prov.: AB	P.C.: T6R 3L3
Lender: Dependable Mortgage Solutions Corp.		



Bathroom



Bedroom



Bathroom

SUBJECT PHOTOS

Borrower: Roger Djoutsa	File No.: 43465KD	
Property Address: 872 Hollands Landing NW	Case No.:	
City: Edmonton	Prov.: AB	P.C.: T6R 3L3
Lender: Dependable Mortgage Solutions Corp.		



Bedroom



Bathroom



Basement
Family Room + Wet Bar

SUBJECT PHOTOS

Borrower: Roger Djoutsa	File No.: 43465KD	
Property Address: 872 Hollands Landing NW	Case No.:	
City: Edmonton	Prov.: AB	P.C.: T6R 3L3
Lender: Dependable Mortgage Solutions Corp.		



Basement
Theater



Basement
Bedroom



Basement
Bathroom

SUBJECT PHOTOS

Borrower: Roger Djoutsa	File No.: 43465KD	
Property Address: 872 Hollands Landing NW	Case No.:	
City: Edmonton	Prov.: AB	P.C.: T6R 3L3
Lender: Dependable Mortgage Solutions Corp.		



Basement
Bedroom



Basement
Den



Utility Room

SUBJECT PHOTOS

Borrower: Roger Djoutsa	File No.: 43465KD	
Property Address: 872 Hollands Landing NW	Case No.:	
City: Edmonton	Prov.: AB	P.C.: T6R 3L3
Lender: Dependable Mortgage Solutions Corp.		



Electrical Panel



Garage (Interior)



Laundry

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Roger Djoutsa	File No.: 43465KD
Property Address: 872 Hollands Landing NW	Case No.:
City: Edmonton	Prov.: AB P.C.: T6R 3L3
Lender: Dependable Mortgage Solutions Corp.	



COMPARABLE SALE #1

473 Heffernan Drive NW
Edmonton, AB T6R 2X1
Sale Date: 25-Jan-2026
Sale Price: \$ 1,725,000



COMPARABLE SALE #2

3054 Watson Landing SW
Edmonton, AB T6W2G4
Sale Date: 16-Apr-2026
Sale Price: \$ 2,100,000



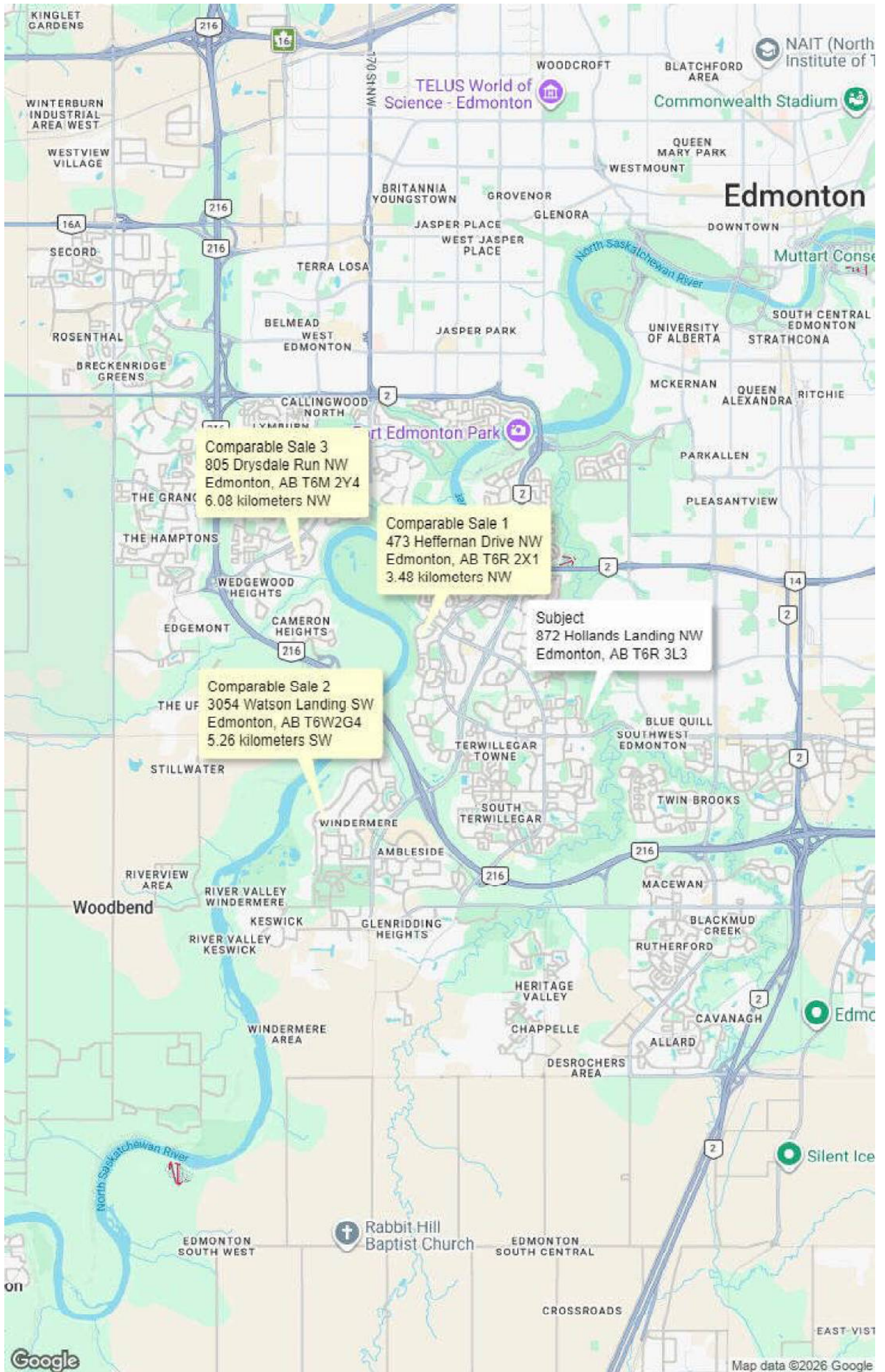
COMPARABLE SALE #3

805 Drysdale Run NW
Edmonton, AB T6M 2Y4
Sale Date: 13-Feb-2026
Sale Price: \$ 1,500,000

LOCATION MAP

Borrower: Roger Djoutsa
Property Address: 872 Hollands Landing NW
City: Edmonton
Lender: Dependable Mortgage Solutions Corp.

File No.: 43465KD
Case No.:
Prov.: AB
P.C.: T6R 3L3



FLOORPLAN

Borrower: Roger Djoutsa

File No.: 43465KD

Property Address: 872 Hollands Landing NW

Case No.:

City: Edmonton

Prov.: AB

P.C.: T6R 3L3

Lender: Dependable Mortgage Solutions Corp.



Rear Plans by The Listing Lab Inc. Are Illustrative Only, Showing Property Layout and Design. Measurements are Approximate, Non-FMS Compliant, and Not Insured for Official Use.



PURCHASE CONTRACT

Borrower: Roger Djoutsa File No.: 43465KD
Property Address: 872 Hollands Landing NW Case No.:
City: Edmonton Prov.: AB P.C.: T6R 3L3
Lender: Dependable Mortgage Solutions Corp.

DocuSign Envelope ID: 60052911-C21A-4A41-987D-7D246548D914



872HL-26
Contract Number

RESIDENTIAL PURCHASE CONTRACT

Between THE SELLER and THE BUYER
Name Edmund Tao, Lisa Tao Name Roger Djoutsa, Duval Djoutsa Kengui
Name Annie Tao Name Chymene Ngoula Tefautse

1. THE PROPERTY

1.1 The Property is:
(a) the land and buildings located at:
Municipal address: 872 Hollands Landing NW
Edmonton Alberta T6R 3T1
Legal description: Plan 0426920 Block 169 Lot 5 Other

(b) these unattached goods:
Air Conditioning-Central x2, Alarm/Security System, Dishwasher-Built-In, Garage Opener, Hood Pan, Oven-Built-In, Oven-Microwave, Stove-Gas, Vacuum Systems, Water Softener, Wine/Beverage Cooler, Dryer-Two, Refrigerators-Two, Washers-Two, Projector, Projector Screen, Media Room Chairs, TV (rec room), Reverse Osmosis, Water Fountain/Feature

(c) the attached goods except for [Handwritten initials and signatures]

2. PURCHASE PRICE AND COMPLETION DAY

2.1 The Purchase Price is \$ 1,710,000.00
2.2 The Purchase Price includes any applicable Goods and Services Tax (GST).
2.3 This contract will be completed, the Purchase Price fully paid and vacant possession given to the buyer at 12 noon on March 20, 2026 (Completion Day).
2.4 The seller represents and warrants that on Completion Day, the Property will be in substantially the same condition as when this contract was accepted and the attached and unattached goods will be in normal working order.

3. GENERAL TERMS

3.1 In fulfilling this contract, the seller and buyer agree to act reasonably and in good faith and agree that:
(a) unless the seller, buyer or both have agreed to alternate representation, the seller and buyer are each represented by their own sole agent and those agents have no agency responsibility to the other party;
(b) the laws of Alberta apply to this contract and all disputes will be resolved in Alberta;
(c) Alberta time applies to this contract. Time is of the essence, which means times and dates will be strictly followed and enforced;
(d) Business Day means every day but Saturday, Sunday and statutory holidays and includes all the hours of the day;
(e) a reference to the seller or buyer includes singular, plural, masculine and feminine;
(f) the seller will disclose known Material Latent Defects. Material Latent Defect means a defect in the Property that is not discoverable through a reasonable inspection and that will affect the use or value of the Property;
(g) the seller and buyer are each responsible for completing their own due diligence and will assume all risks if they do not;
(h) the seller will ensure the seller's representations and warranties are true by:
(i) reviewing documents such as a Real Property Report (RPR), land title and registrations on title;
(ii) determining non-resident status for income tax purposes and determining any dower rights; and
(iii) doing other needed research;
(i) the buyer may get independent inspections or advice on items such as land title, registrations on title, RPR, current and future use, buildings and mechanical systems, property insurance, title insurance, size of the land and buildings, interior and exterior measurements and other items important to the buyer;
(j) contract changes that are agreed to in writing, will supersede the pre-printed clauses;

AREAD1/MCLDA_JAN2026

Seller's Initials

Buyer's Initials

Page 1 of 6



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PURCHASE CONTRACT

Borrower: Roger Djoutsa File No.: 43465KD
Property Address: 872 Hollands Landing NW Case No.:
City: Edmonton Prov.: AB P.C.: T6R 3L3
Lender: Dependable Mortgage Solutions Corp.

DocuSign Envelope ID: 60052911-C21A-4A41-987D-7D246548D914



Residential Purchase Contract

872HL-26
Contract Number

17. OFFER

17.1 The buyer offers to buy the Property according to the terms of this contract.

17.2 This offer/counteroffer will be open for written acceptance until on 01/20/26 20

Signed and dated at 01/20/26 20

Buyer Signature Witness Signature Witness Name (print)

Signed and dated at 01/20/26 20

Buyer Signature Witness Signature Witness Name (print)

18. ACCEPTANCE

18.1 The seller agrees to sell the Property according to the terms of this contract.

Signed by Seller and dated at 1/26/2026 | 10:47 AM MST 20

Seller Signature Witness Signature Witness Name (print)

Signed by Buyer and dated at 1/26/2026 | 10:52 AM MST 20

Buyer Signature Witness Signature Witness Name (print)

Non-owner spouse signature (when dower rights apply):

Signed and dated at 20

Non-Owner Spouse Signature Non-Owner Spouse Name (print)

Witness Signature Witness Name (print)

The following is for information purposes and has no effect on the contract's terms:

REJECTION

I do not accept this offer/counteroffer. No counteroffer is being made.

Date: Date:

Seller: Buyer:

CONVEYANCING INFORMATION

Seller's Information:

Address

Phone Fax

Lawyer Name

Firm

Address

Phone Fax

Email

Buyer's Information:

Address

Phone Fax

Lawyer Name

Firm

Address

Phone Fax

Email

AREAB15BCLQA_JAN2025

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