Sugar Bush

KX (1/30/07

Peel Condominium Corporation #526 2350 Britannia Road West, Mississauga, Ontario

December, 2007

Dear Owners:

## Notice of Future Funding of the Reserve Fund

Under section 94(9) of the Condominium Act 1998 each Condominium Corporation must, once a comprehensive reserve fund study has been approved, forward a notice to all owners as per the attached prescribed form.

Should any owner wish to review the reserve fund study, a copy is available by calling our office during normal business hours. We can arrange to have it delivered to your unit. We would request that you return the study promptly allowing all interested owners an opportunity to see our detailed plan.

If you have any additional questions regarding the enclosed information please feel free to contact our office.

Yours truly,

ON BEHALF OF THE BOARD OF DIRECTORS

Bob Wiseman

Property Manager

Bol-Wiseman

/ea

Fax: 905-567-6930

#### Form 15

#### Condominium Act, 1998

NOTICE OF FUTURE FUNDING OF THE RESERVE FUND (under subsection 94 (9) of the *Condominium Act, 1998*)

TO: All owners in Peel Condominium Corporation No. 526.

The Board has received and reviewed a Reserve Fund Study Update dated November 8, 2007, prepared by Brown & Beattie Ltd., and has proposed a plan for the future funding of the reserve fund that the Board has determined should ensure that, in accordance with the regulations made under the Condominium Act, 1998, the reserve fund should be adequate for the major repair and replacement of the common elements and assets of the corporation.

This notice contains a summary of the reserve fund study that has been adopted as the proposed reserve funding plan, as summarized in the attached pages.

The proposed funding plan will be implemented beginning on Dated this 1s day of DECEMBER.

Peel Condominium Corporation No. 526

(signature)

(print name)

(signature)

(print name)

(Affix corporate seal or add a statement that the persons signing have the authority to bind the corporation.)

## SUMMARY OF RESERVE FUND STUDY

The following is a summary of the Reserve Fund Study Update dated November 8, 2007, prepared by Brown & Beattie Ltd. for Peel Condominium Corporation No. 526.

Subsection 94 (1) of the Condominium Act, 1998, requires the corporation to conduct periodic studies to determine whether the amount of money in the reserve fund and the amount of contributions collected by the corporation are adequate to provide for the expected costs of major repair and replacement of the common elements and assets of the corporation. As a result, the corporation has obtained the Reserve Fund Study.

The estimated expenditures from the reserve fund for the next thirty (30) years are set out in the CASH FLOW SUMMARY / CONTRIBUTION SCHEDULE / FUNDING PLAN. In this summary, the term "annual contribution" means the total amount to be contributed each year to the reserve fund, exclusive of interest earned on the reserve fund. The recommended annual contribution for 2006 is based on the estimated expenditures and the following:

No. of Units:	72
Opening Balance (as of Dec. 31, 2006):	\$121,737
Present Annual Reserve Contribution:	\$14,617
Present Average Reserve Contribution/unit/month:	\$ 16.92
Minimum Desired Reserve Fund Balance:	\$35,000
Present Reserve to Operating Ratio:	20%
Total Operating Budget (Excluding Reserve):	\$72,647
Present Maintenance Fee/unit/month:	\$ 84.08
Long Term Interest Rate:	5.00%
Short Term Interest Rate:	2.50%
Inflation Rate:	2.00%
Post "Catch-up" Reserve Contribution % Increase:	2.00%

The complete Reserve Fund Study can be examined by written request.

#### **CASH FLOW TABLE**

Refer to the attached financial tables:

- 10 Year Repair / Replacement Schedule
- 11 to 30 year Repair / Replacement Schedule
- Cash Flow Summary / Contribution Schedule / Funding Plan

# SUMMARY OF PROPOSED PLAN FOR FUTURE FUNDING OF THE RESERVE FUND

The following is a summary of the Board's proposed plan for the future funding of the reserve fund.

The Board of Peel Condominium Corporation No. 526 has reviewed the Reserve Fund Study Update dated November, 8 2007, prepared by Brown & Beattie Ltd. for the corporation (known as the "Reserve Fund Study") and has proposed a plan for the future funding of the reserve fund that the Board has determined should ensure that, in accordance with the regulations made under the Condominium Act, 1998, the reserve fund should be adequate for the major repair and replacement of the common elements and assets of the corporation.

The Board has adopted the funding recommendations of the Reserve Fund Study and will implement them as set out in the Cash Flow Summary / Contribution Schedule / Funding Plan.

The total annual contribution recommended under the proposed funding plan for the current fiscal year and changes from existing are summarized below:

#### CONTRIBUTION SCHEDULE

• 2008 Contribution:	\$14,910
• % of Operating Budget:	21%
Average Contribution/month/unit:	\$17.26
Average Contribution Increase:	\$0.34
• Initial % Reserve Increase:	2.00%
• Subsequent % Reserve Increase:	2.00% (to match Inflation)
• Initial Maintenance Fee % Increase:	0%

<sup>\*</sup>The term "annual contribution" means the amount to be contributed each year to the reserve fund from the monthly common expenses.

+ Please refer to Brown & Beattie's attached Cash Flow Summary/Contribution Schedule/Funding Plan.

### 2350 Britannia Road West, Mississauga 10 Year Repair / Replacement Schedule

Minimum Balance:

\$35,000

\$121,737 (as of Dec. 31, 2006)

Run: 5

Short Term Interest Rate:

2.50% Long Term Interest Rate: 5.00%

2.00%

Opening Balance: Assumed Inflation Rate: Special Assessment:

Sep-07 2.00%

Initial Contribution Increment: 2.00% Post-Critical Contribution Increment:

	ł	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Total A	nnual Expected Costs	-\$1,061	-\$2.168	-52,211	-\$4,510	-52,300	-874,995	-53.588	-\$39,199	-\$16,550	-\$5,079
	Income	\$3,043	\$3,458	\$3,863	\$4,285	\$9,334	\$10,477	\$8,058	\$9,105	\$8,440	\$8,890
Contrib		\$14,617	\$14,910	\$15,208	\$15,512	\$15,823	\$16,139	\$16,462	\$16,791	\$17,127	\$17,469
Balance		\$138,336	\$154,537	\$171,398	\$186,685	\$209,542	\$161,163	\$182,096	\$168,792	\$177,809	\$199,090
Item	Building Element		<u> </u>								
<del></del>	STRUCTURE:										
	ROOFS:										
-	WALLS:										
	WINDOWS AND DOORS:										
	SITE SERVICES:										
1.1	Resurface Asphalt Pavement						72,649				
1.2	Replace Asphalt Pavement										
1.3	Asphalt Driveways										
1.4	Asphalt Walkways										
1.4	Concrete Curbs and Catch Basins										
1.5	Concrete Sidewalks										
1.6	Wood Privacy Fencing										
1.7	East Perimeter Wood Fencing										,
1.8	Chain Link Fencing										
1.9	Steel Fencing										
1.1	Precast Concrete Retaining Wall										
1.11	Wood Curbing and Retaining										
1.12	Playground Equipment								36,758		
1.13	Landscaping										
1.14	Front Walkways										
1.15	Wood Decks										
1.16	Precast Concrete Steps										
1.17	"Super" Mailboxes										
	MECHANICAL SYSTEMS:										
2.1	Storm and Sanitary Drainage									11066	
2.2	Domestic Water Supply									14,060	
2,3	Rebuild Hydrant Valves										
2.4	Gas Supply Piping					<u></u>					
	ELECTRICAL SYSTEMS:										
3.1	Power Supply Systems										
3.2	Exterior Lighting										
3.2	Exterior Lighting										
3.3	Cable TV and Bell Systems										

## 2350 Britannia Road West, Mississauga 10 Year Repair / Replacement Schedule

Minimum Balance: Opening Balance:

\$35,000

2.00%

\$121,737 (as of Dec. 31, 2006)

Run: 5 Sep-07

Short Term Interest Rate:

2.50% 5.00%

Long Term Interest Rate: Initial Contribution Increment:

2.00%

Assumed Inflation Rate: Special Assessment:

Po	st-Critical	Contribution	n Increment:	2.00%
Т	2013	2014	2015	2016

	Γ	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
	MISCELLANEOUS:										
4.1	Contingency/Miscellaneous		2,168	2,211	2,255	2,300	2,346	2,393	2,441	2,490	2,540
4.2	Reserve Fund Study Updates (Site										
	Inspection)				2,255						2,540
4.2	Reserve Fund Study Updates (No										
	Site Inspection)	1,061						1,195			

Brown & Beattle Lal. Bushing Science Engineering

2350 Britannia Road West, Mississauga	11 - 30 Year Repair / Replacement Schedule	

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1875   1876	Runt: 5		2017	21118	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028			2031	2032	2033	2034		2036
CEAL PROPRIEST     \$15.00     \$15.50 <th< td=""><td>Total Annual Expected Costs</td><td></td><td>15,99, JAH</td><td>CF9774</td><td>-84,438°</td><td>n(2,78°</td><td>-52,364</td><td>9.5</td><td>- 12.23</td><td>786 1578</td><td>-821.198V</td><td>-5.4,D26</td><td>-N. 6,034</td><td>. No. 142</td><td></td><td>1</td><td></td><td>1</td><td></td><td>'</td><td></td><td></td></th<>	Total Annual Expected Costs		15,99, JAH	CF9774	-84,438°	n(2,78°	-52,364	9.5	- 12.23	786 1578	-821.198V	-5.4,D26	-N. 6,034	. No. 142		1		1		'		
String   S	Interest Income		\$9.955	\$9.385	\$10,631	\$10,415	\$11,744	\$15.155	\$14,511	\$16,094	\$15,533	\$16,269	\$17.992		- 1							262
11.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1	Contributions		\$17,819	\$18,175	\$18,539	\$18,909	\$19,288	\$19,673	\$20,067	\$20,468	\$20,878	\$21,295										959
1900  1900	Balance		\$187,703	\$212,621	\$208,302	\$234,878	\$263,105	\$290,214	\$321,875	\$310,653	\$325,374	\$359,842									_	986
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2590     2642     2695     27149     2860     2917     2976     3153     3196     3158     3221     3285     3351     3418     3486     3627     3700       1346     1346     186     186     186     186     3627     3627		Systems																			the state of the s	T
2590     2642     2603     2749     2864     2917     2976     3035     3158     3351     318     348     348     3547     3700       1346     1346     1346     1315     1315     1315     1707     3627     3627	NISCELLANEOL	:S:																				
3221 3321 1707 1515 1516	4.1 Contingency/Misco	Hancous	2590	2642	2695	2749	2804	2860	2917	2976	3035	3096	3158	3221	3285							1
1346	4.2 Reserve Fund Stud	v Undates (Site						2860						3221			500	- Comments of the Comments of	2	170		
Site Inspection)	4.2 Reserve Fund Stud	, Updates (No			1346						1515						747					
	Site Inspection)																					

## 2350 Britannia Road West, Mississauga Reserve Fund Study

# Cash Flow Summary / Contribution Schedule / Funding Plan

		ISII FIOW S	ullilliary / O		onedalo / .	anang m		
# of Units:	72						Run:	5
Special Asses		\$0	Sep-07				ixuii.	Ū
Fiscal Year En	id:	31-Dec		(0 ) [ . (	F09/		Assumed Inflation:	2.00%
				(3 yr.) Interest: 2		Initial Co	intribution Increase:	
Min. Balance:		\$35,000		g Term Interest: 5	.00%		intribution Increase:	
Opening Bal.:		\$121,737	(as of Dec. 31			Subsequent Co	official file ease.	2.0070
Present Contrib	ution:	\$14,617	(unit/month):	\$16.92				
Year Ending	Expected	Interest	Contribut	ion Schedule	Balance		Comments	
Dec. 31	Costs							
2007	-1,061	3,043	14,617	(/unit/month)	\$138,336	(% Increase)	Contribution S	et
2007	-2,168	3,458	14,910	(\$17.26)	\$154,537	2.00%	Minor Contribution I	ncrease
2008	-2,211	3,863	15,208	(\$17.60)	\$171,398	2.00%	Increase to Match Ir	ıflation
2010	-4,510	4,285	15,512	(\$17.95)	\$186,685	2.00%	II	
2010	-2,300	9,334	15,823	(\$18.31)	\$209,542	2.00%	H	
2012	-74,995	10,477	16,139	(\$18.68)	\$161,163	2.00%	II .	
2012	-3,588	8,058	16,462	(\$19.05)	\$182,096	2.00%	II .	
2013	-39,199	9,105	16,791	(\$19.43)	\$168,792	2.00%	H .	
2015	-16,550	8,440	17,127	(\$19.82)	\$177,809	2.00%	Ħ	
2016	-5,079	8,890	17,469	(\$20.22)	\$199,090	2.00%	II	
2017	-39,160	9,955	17,819	(\$20.62)	\$187,703	2.00%	II .	
2018	-2,642	9,385	18,175	(\$21.04)	\$212,621	2.00%	п	
2019	-33,489	10,631	18,539	(\$21.46)	\$208,302	2.00%	н	
2020	<i>-</i> 2,749	10,415	18,909	(\$21.89)	\$234,878	2.00%	"	
2021	-2.804	11,744	19,288	(\$22.32)	\$263,105	2.00%	f1	
2022	-5,720	13,155	19,673	(\$22.77)	\$290,214	2.00%	**	
2023	-2,917	14,511	20,067	(\$23.23)	\$321,875	2.00%	"	
2024	<i>-</i> 47,783	16,094	20,468	(\$23.69)	\$310,653	2.00%	fi.	
2025	-21,689	15,533	20,878	(\$24.16)	\$325,374	2.00%	"	
2026	-3,096	16,269	21,295	(\$24.65)	\$359,842	2.00%	"	
2027	-270,034	17,992	21,721	(\$25.14)	\$129,522	2.00%	"	
2028	-6,442	6,476	22,155	(\$25.64)	\$151,712	2.00%	"	
2029	-3,285	7,586	22,599	(\$26.16)	\$178,611	2.00%		
2030	-3,351	8,931	23,051	(\$26.68)	\$207,241	2.00%		
2031	-5,124	10,362	23,512	(\$27.21)	\$235,990	2.00%	"	
2032	-52,704	11,799	23,982	(\$27.76)	\$219,067	2.00%		
2033	-3,556	10,953	24,461	(\$28.31)	\$250,925	2.00%		
2034	-107,107	12,546	24,951	(\$28.88)	\$181,315	2.00%	11	
2035	<i>-</i> 24,592	9,066	25,450	(\$29.46)	\$191,239	2.00% 2.00%	tt .	
2036	-3,774	9,562	25,959	(\$30.04)	\$222,986	2.00%	H	
.2037	-157,835	11,149	26,478	(\$30.65)	\$102,778	2.00%	II	
2038	-3,926	5,139	27,007	(\$31.26)	\$130,998	2.00%	11	
2039	-34,157	6,550	27,548	(\$31.88)	\$130,938	2.00%	"	
2040	-8,169	6,547	28,098	(\$32.52)	\$157,414	2.00%	**	
2041	-4,166	7,871	28,660	(\$33.17) (\$33.84)	\$189,779 \$80,660	2.00%	ш	
2042	-147,842	9,489	29,234	(\$33.84) (\$34.51)	\$108,012	2.00%	II	
2043	-6,499	4,033	29,818	(\$35.20)	\$72.824	2.00%	1st Critical Ye	ar
2044	-71.003	5,401 3,641	30,415 31,023	(\$35.91)	\$77,511	2.00%	(End of Study	
2045	-29,977 -9,200	3,876	31,643	(\$36.62)	\$103,830	2.00%	(2 02 0)	,
2046	-57,685	5,191	32,276	(\$37.36)	\$83,612	2.00%		
2047	-4,786	4,181	32,922	(\$38.10)	\$115,929	2.00%		
2048 2049	-4,786 -23,905	5,796	33,580	(\$38.87)	\$131,401	2.00%		
2050	-4,979	6,570	34,252	(\$39.64)	\$167,243	2.00%		
2051	-4,979 -5,079	8,362	34,937	(\$40.44)	\$205,463	2.00%		
2052	-24,988	10,273	35,636	(\$41.25)	\$226,384	2.00%		
2052	-24,988 -5,284	11,319	36,348	(\$42.07)	\$268,768	2.00%		
2054	-86,553	13,438	37,075	(\$42.91)	\$232,729	2.00%		
2055	-39,287	11,636	37,817	(\$43.77)	\$242,895	2.00%		
2056	-5,607	12,145	38,573	(\$44.64)	\$288,005	2.00%		
2030	2,007	, 1 10	20,2.2	, ,	- ,			