

# Welcome!



## The Home Book



Sutton Group – West Coast Realty

MIKE EDDY

250-701-1215

[www.MikeEddyForYou.com](http://www.MikeEddyForYou.com)





**39 - 3025 Cowichan Lake Rd  
Du West Duncan ~ V9L 4B5**

**Interior Details**

**Layout:** Main Level Entry with Upper Level(s)  
**Bedrms:** 2    **Kitchens:** 1  
**Baths Tot:** 2    **Fireplaces:** 1  
**Bth 2Pce:** 1    **Storeys:** 2  
**Bth 3Pce:** 0    **Fin SqFt:** 1,169  
**Bth 4Pce:** 1    **Unfin SqFt:** 19  
**Bth 5Pce:** 0    **Bed & Brk:**  
**Ens 2Pce:** 0    **Addnl Acc:**  
**Ens 3Pce:** 0    **Basement:** None  
**Ens 4+Pce:** 0    **FP Feat:** Living Room  
**App Incl:** Dishwasher, F/S/W/D  
**Intr Ftrs:** Dining/Living Combo

**Rooms**

RoomType	Level	Dim/Pcs
Bathroom	Main	2-Piece
Dining Room	Main	9'2"x9'9"
Entrance	Main	3'11"x6'0"
Kitchen	Main	8'2"x11'6"
Laundry	Main	3'0"x7'0"
Living Room	Main	11'8"x13'8"
Bathroom	Second	4-Piece
Bedroom	Second	11'3"x13'0"
Bedroom - Primary	Second	11'9"x13'6"
Walk-in Closet	Second	6'7"x7'0"
Storage (Unfin)	Other	3'0"x6'7"

**Listing Summary**

**MLS®:** 1023701    **List Price:** \$439,000  
**Status:** Active    **Orig Price:** \$439,000  
**Sub Type:** Row/Twn    **Sold Price:**  
**DOM:** 0    **Pend Date:**  
**Taxes:** \$2,603    **Strata Fee:** \$244  
**2026 Asmt:** \$383,200    **Title:** Frhld/Str

**Remarks**

Whether looking to enter the market, investing or downsizing, this nicely updated and well maintained, pet free, 2 bed, 1.5 bath townhome in conveniently located Westwood Estates presents a great opportunity. A few years ago this unit received new windows, doors, flooring, floor, door & window casings, interior doors & was professionally painted throughout. The kitchen is bright & functional, the dining area is ample and the large living room has a nice propane stove & opens to the private, fenced patio in which to enjoy barbecues, entertaining or relaxing & is great space for your pets (some restrictions). Up are the main bathroom and 2 generous bedrooms including the primary bedroom with a large walk-in closet. At the back of the complex is some nice greenspace, garden, a playground & visitor parking. A great location not far from town, the new Berkey's corner shopping center, schools, restaurants, transit, parks, recreation & more!

**Rooms Summary**

	Lower	Main	Second	Third	Other
<b>Fin SqFt</b>	0	594	594	0	0
<b>Beds</b>	0	0	2	0	0
<b>Baths</b>	0	1	1	0	0
<b>Kitchens</b>	0	1	0	0	0

**Building Information**

**Built (est):** 1981    **Lgl NC Use:**  
**Oth Equ:**  
**Const Mt:** Frame Wood, Insulation: Ceiling, Insulation: Walls, Vinyl Siding  
**Ext Feat:** Balcony/Deck

**Frnt Faces:** SE    **Bldg Style:**  
**Bldg Warr:**  
**EnerGuide Rtg/Dt:**

**Cool:** None  
**Heat:** Baseboard, Electric, Propane  
**Roof:** Asphalt Shingle  
**Fndn:** Poured Concrete  
**Accss:**

**Lot/Strata Information**

**Lot Size:** 0sqft / 0.00ac  
**Prk Type:** Open    **Water:** Municipal    **Waste:** Sewer Connected  
**Lot Feat:** Central Location, Family-Oriented Neighbourhood, Landscaped, Quiet Area, Shopping Nearby  
**Complex:**  
**SqFt Balc:**    **StrLots/Cplx:** 39    **Prk Tota:** 2    **Rent Alld?:** Some Rentals: REFER TO BYLAWS  
**SqFt Prk:**    **Bldgs/Cplx:** 9    **Prk Cm Prp:** 2    **Yng Ag Alld?:** 0: REFER TO BYLAWS  
**SqFt Pat:**    **Suites/Bldg:** 4    **Prk LCP:** 0    **Pets Alld?:** Aquariums, Birds, Caged Mammals, Cats, Dogs, Nurr  
**SqFt Strg:**    **Floors/Bldg:** 2    **Prk Str Lot:** 0    **BBQs Alld?:** Yes: REFER TO BYLAWS  
**Gnd/Top?:**    **Lvls/Suite:** 2    **Str Lot Incl:** Deck/Patio, Parking Stall  
**Shrd Am:**    **Unit Incl:** Garbage Removal, Insurance, Maintenance Grounds,



## Property Notes for 39-3025 Cowichan Lake Road, Duncan

Please email any offers to [mikeeddy@live.ca](mailto:mikeeddy@live.ca)

**Included items:** Fridge, stove, dishwasher, washer, dryer.

**Excluded items:**

**Preferred closing date:** 60+/- days after subject removal is ideal

- According to the bylaws, each unit has 2 assigned parking stalls and the 2 directly in front of this unit have been used by the sellers since they purchased.
- The propane heat stove was installed by the sellers, and the propane tank is leased
- Sellers state their BC Hydro bills are about \$60 per month.
- There was a Special General Meeting held November 13, 2025, and a special levy in the total amount of \$287,100 be approved for the purpose of attic mold remediation, including but not limited to inspection, testing, treatment, repair, ventilation improvements, contractor fees, permitting, and consultant or project management costs.
- The Sellers portion of the special levy is \$6,258.78 which was paid in full by the sellers on November 17, 2025.
- Sellers paid to have extra attic insulation installed on December 18, 2025.
- The hot water tank is approximately 5.5 years old.
- A previous owner installed new windows, doors and did the other updating as well.

Unit size taken from strata plan and room and deck measurements taken from floorplan done by Go4Virtual.

**\*\*All information should be verified if critical to purchase. \*\***

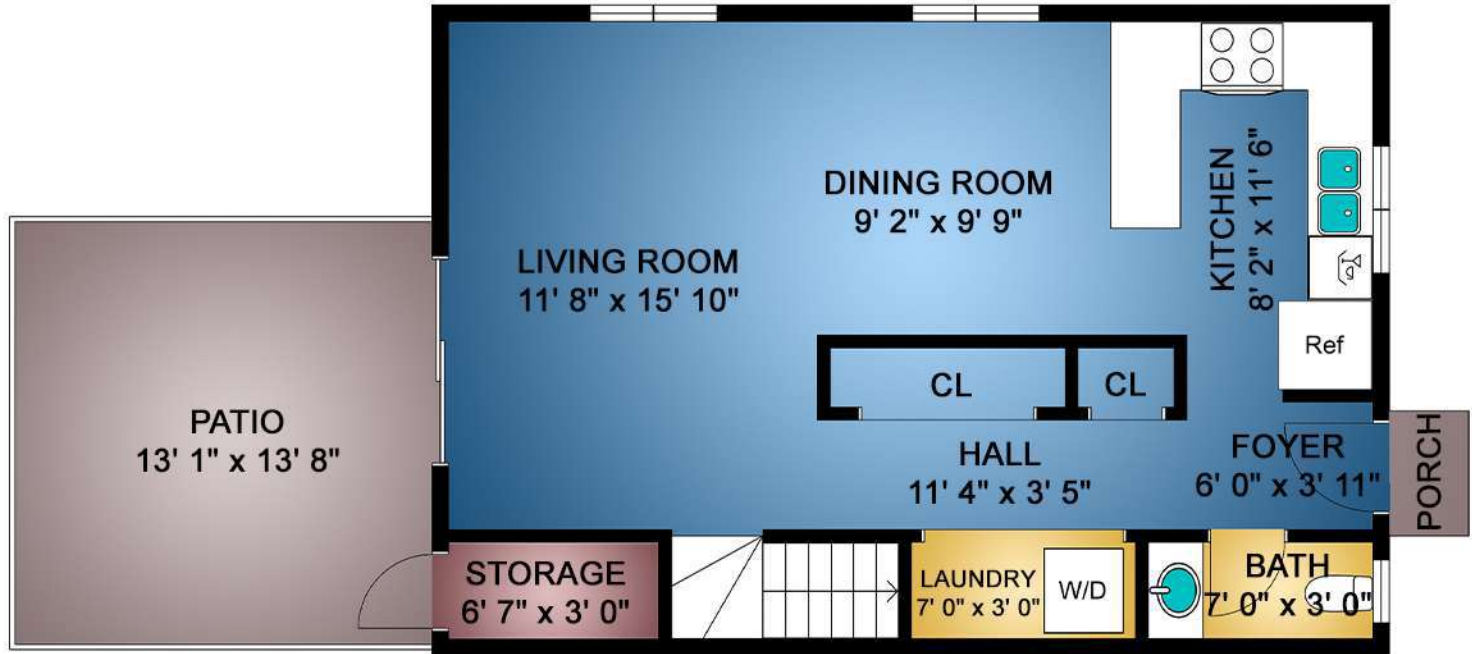


## Main Floor

Finished= 610  
(Ceiling Height 8' 0")

Patio = 175

**Total = 785**



All measurements are approximate and should be verified by the Buyer if important.



FLOOR PLAN PREPARED  
FOR EXCLUSIVE USE OF  
MIKE EDDY

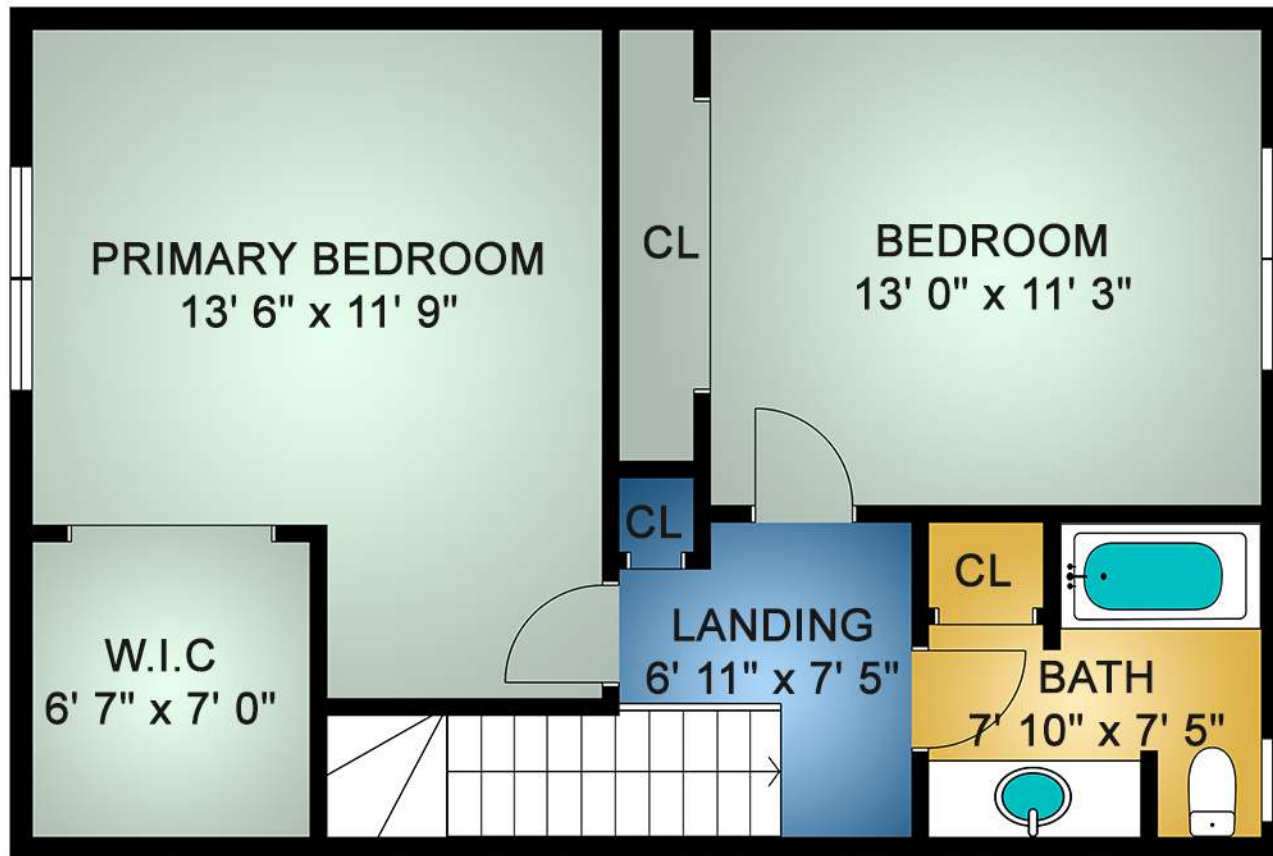
**39- 3025 Cowichan Lake Road**

Total Finished Area : 610 Sq Ft

## Upper Floor

Finished = 578  
(Ceiling Height 8' 0")

**Total = 578**



All measurements are approximate and  
should be verified by the Buyer if important

FLOOR PLAN PREPARED  
FOR EXCLUSIVE USE OF  
MIKE EDDY

**39- 3025 Cowichan Lake Road**

Total Finished Area : 578 Sq Ft

TITLE SEARCH PRINT

2026-01-19, 15:11:58

File Reference:

Requestor: Mike Eddy

Declared Value \$265000

\*\*CURRENT INFORMATION ONLY - NO CANCELLED INFORMATION SHOWN\*\*

Title Issued Under	STRATA PROPERTY ACT (Section 249)
Land Title District	VICTORIA
Land Title Office	VICTORIA
Title Number	CA8307109
From Title Number	M66736
Application Received	2020-07-17
Application Entered	2020-07-21
Registered Owner in Fee Simple	
Registered Owner/Mailing Address:	DIANE MARCIA MANUEL, RETIRED ALEXANDRA DOROTHY JEAN MANUEL, PERSONAL SHOPPER 39 - 3025 COWICHAN LAKE ROAD DUNCAN, BC V9L 4B5 AS JOINT TENANTS
Taxation Authority	North Cowichan, The Corporation of the District of
Description of Land	
Parcel Identifier:	000-884-162
Legal Description:	STRATA LOT 32, SECTIONS 19 AND 20, RANGE 5, QUAMICHAN DISTRICT, STRATA PLAN 1099, TOGETHER WITH AN INTEREST IN THE COMMON PROPERTY IN PROPORTION TO THE UNIT ENTITLEMENT OF THE STRATA LOT AS SHOWN ON FORM 1
Legal Notations	NONE
Charges, Liens and Interests	
Nature:	STATUTORY RIGHT OF WAY
Registration Number:	K115544
Registration Date and Time:	1981-12-23 09:59
Registered Owner:	BRITISH COLUMBIA TELEPHONE COMPANY
Remarks:	INTER ALIA

Initial

DM

Initial

AM

TITLE SEARCH PRINT

2026-01-19, 15:11:58

File Reference:

Requestor: Mike Eddy

Declared Value \$265000

Nature:	UNDERSURFACE RIGHTS
Registration Number:	M76302
Registration Date and Time:	1983-08-03 08:00
Registered Owner:	HER MAJESTY THE QUEEN IN RIGHT OF CANADA
Remarks:	INTER ALIA SECTION 172(3)

Nature:	MORTGAGE
Registration Number:	CA8837557
Registration Date and Time:	2021-03-12 08:35
Registered Owner:	THE BANK OF NOVA SCOTIA

Duplicate Indefeasible Title	NONE OUTSTANDING
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Transfers	NONE
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Pending Applications	NONE
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<div>Initial</div> <div>DM</div>	<div>Initial</div> <div>AM</div>
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PARCEL IDENTIFIER (PID): 000-884-162

SHORT LEGAL DESCRIPTION:S/VIS1099/////32

MARG:

TAXATION AUTHORITY:

1 North Cowichan, The Corporation of the District of

FULL LEGAL DESCRIPTION: CURRENT

STRATA LOT 32, SECTIONS 19 AND 20, RANGE 5, QUAMICHAN DISTRICT, STRATA PLAN  
1099, TOGETHER WITH AN INTEREST IN THE COMMON PROPERTY IN PROPORTION TO THE  
UNIT ENTITLEMENT OF THE STRATA LOT AS SHOWN ON FORM 1

MISCELLANEOUS NOTES:

ASSOCIATED PLAN NUMBERS:

STRATA PLAN VIS1099

AFB/IFB: MN: N PE: 0 SL: 1 TI: 1

Initial Initial  
DM AM



**COMMON PROPERTY SEARCH PRINT**

2026-01-19, 15:11:58

File Reference:

Requestor: Mike Eddy

**\*\*CURRENT INFORMATION ONLY - NO CANCELLED INFORMATION SHOWN\*\*****Land Title District**

VICTORIA

Land Title Office

VICTORIA

Common Property Strata Plan

VIS1099

**Transfers**

NONE

**Legal Notations**

NONE

**Charges, Liens and Interests**

Nature:

COVENANT

Registration Number:

J9862

Registration Date and Time:

1979-12-13 10:37

Registered Owner:

HER MAJESTY THE QUEEN IN RIGHT OF THE PROVINCE OF  
BRITISH COLUMBIA

Remarks:

PART, INTER ALIA, SECTION 215, L.T.A.

Nature:

EASEMENT

Registration Number:

J13311

Registration Date and Time:

1980-01-03 11:37

Remarks:

INTER ALIA

TO PART FORMERLY LOT E, PLAN 2889 EXCEPT  
PLANS 9504, 11611 AND 33284 IS ANNEXED  
EASEMENT OVER PART OF LOT 1, PLAN 33284

Nature:

COVENANT

Registration Number:

K51810

Registration Date and Time:

1981-05-12

Registered Owner:

THE CORPORATION OF THE DISTRICT OF NORTH COWICHAN  
PART

Remarks:

Nature:

STATUTORY RIGHT-OF-WAY

Registration Number:

K51811

Registration Date and Time:

1981-05-12 13:55

Registered Owner:

THE CORPORATION OF THE DISTRICT OF NORTH COWICHAN  
INTER ALIA  
PART,

Remarks:

Nature:

STATUTORY RIGHT OF WAY

Registration Number:

K115544

Registration Date and Time:

1981-12-23 09:59

Registered Owner:

BRITISH COLUMBIA TELEPHONE COMPANY  
INTER ALIA

Remarks:

Initial  
DMInitial  
AM

COMMON PROPERTY SEARCH PRINT

2026-01-19, 15:11:58

File Reference:

Requestor: Mike Eddy

Nature: EASEMENT  
Registration Number: L1439  
Registration Date and Time: 1982-02-01 10:39  
Remarks: PART INTER ALIA, SHOWN ON PLAN 37537, APPURTENANT TO LOT 1, PLAN 33284

Nature: UNDERSURFACE RIGHTS  
Registration Number: M76302  
Registration Date and Time: 1983-08-03 08:00  
Registered Owner: HER MAJESTY THE QUEEN IN RIGHT OF CANADA  
Remarks: INTER ALIA SECTION 172(3)

Miscellaneous Notes: NONE

Initial Initial  
DM AM

## INFORMATION ABOUT THE PROPERTY DISCLOSURE STATEMENT **STRATA TITLE PROPERTIES (NON-BARE LAND STRATAS)**

THIS INFORMATION IS INCLUDED FOR THE ASSISTANCE OF THE PARTIES ONLY. IT DOES NOT FORM PART OF THE PROPERTY DISCLOSURE STATEMENT.

### EFFECT OF THE PROPERTY DISCLOSURE STATEMENT

The Property Disclosure Statement will not form part of the Contract of Purchase and Sale unless so agreed by the Buyer and the Seller. This can be accomplished by inserting the following wording in the Contract of Purchase and Sale:

"The attached Property Disclosure Statement dated (date)  
is incorporated into and forms part of this contract."

Initial Initial  
DM AM

### ANSWERS MUST BE COMPLETE AND ACCURATE

The Property Disclosure Statement is designed, in part, to protect the Seller by establishing that certain information concerning the Property has been provided to the Buyer. It is important that the Seller not answer "do not know" or "does not apply" if, in fact, the Seller knows the answer. **Disclosure is the preferred approach to support transparency and reduce the risk of post-closing disputes. Sellers are advised that partial, incomplete, or non-responses on this form may still give rise to legal liability.** If you are unsure about what to disclose or whether you have to make a disclosure, have a conversation with your REALTOR®. If you intend not to make any disclosures about the Property, do not complete this form. Instead, speak with your REALTOR® about using the Property No-Disclosure Statement Form. If the additional information is provided, it must provide all relevant information known to the Seller.

### BUYER MUST STILL MAKE THE BUYER'S OWN INQUIRIES

The Buyer must still make their own inquiries after receiving the Property Disclosure Statement. Each question and answer must be considered, keeping in mind that the Seller's knowledge of the Unit and the Development may be incomplete. Additional information can be requested from the Seller or from an independent source such as the municipality or regional district. The Buyer can hire an independent, licensed inspector or other professional to examine the Unit or the Development and / or improvements to determine whether defects exist and to provide an estimate of the cost of repairing problems that have been identified in the Property Disclosure Statement or an inspection report.

### SIX IMPORTANT CONSIDERATIONS

1. The Seller is legally responsible for the accuracy of the information which appears in the Property Disclosure Statement. Not only must the answers be correct, but they must be complete. The Buyer will rely on this information when the Buyer contracts to purchase the Property. Even if the Property Disclosure Statement is not incorporated into the Contract of Purchase and Sale, the Seller will still be responsible for the accuracy of the information on the Property Disclosure Statement if it caused the Buyer to agree to buy the Unit.
2. The Buyer must still make their own inquiries concerning the Unit in addition to reviewing a Property Disclosure Statement, recognizing that, in some cases, it may not be possible to claim against the Seller if the Seller cannot be found or is insolvent.
3. Anyone who is assisting the Seller to complete a Property Disclosure Statement should take care to see that the Seller understands each question and that the Seller's answer is complete. It is recommended that the Seller complete the Property Disclosure Statement in their own writing to avoid any misunderstanding.
4. If any party to the transaction does not understand the English language, consider obtaining competent translation assistance to avoid any misunderstanding.
5. The Buyer should personally inspect both the parking space(s) and storage locker(s) assigned to the Unit.
6. "Unit" is defined as the living space, including limited Common Property, being purchased. "Common Property" includes buildings or spaces accessible to all owners. "Lands" is defined as the land upon which the Unit, all other strata lots, and Common Property are constructed. "Development" is defined as the Lands, the Unit, and all other strata lots, and Common Property.

PROPERTY DISCLOSURE STATEMENT  
STRATA TITLE PROPERTIES  
(NON-BARE LAND STRATAS)



Date of disclosure: January 19 2026

The following is a statement made by the Seller concerning the Property or strata Unit located at:

ADDRESS / STRATA UNIT #: 39 3025 Cowichan Lake Road Duncan BC V9L 4B5 (the "Unit")

<b>THE PROPERTY CONTAINS THE FOLLOWING BUILDINGS:</b> <input checked="" type="checkbox"/> Principal Residence    _____ Residence(s)    _____ Barn(s)    _____ Shed(s) _____ Other Building(s) Please describe _____				
<b>THE SELLER IS RESPONSIBLE</b> for the accuracy of the answers in this Property Disclosure Statement and where uncertain should reply "Do Not Know." This Property Disclosure Statement constitutes a representation under any Contract of Purchase and Sale if so agreed, in writing, by the Seller and the Buyer.  "Unit" is defined as the living space, including limited Common Property, being purchased. "Common Property" includes buildings or spaces accessible to all owners. "Lands" is defined as the land upon which the Unit, all other strata lots and Common Property are constructed. "Development" is defined as the Lands, the Unit, and all other strata lots and Common Property.		<b>THE SELLER SHOULD INITIAL THE APPROPRIATE REPLIES.</b>		
		YES	NO	DO NOT KNOW

1. LAND

A. Are you aware of any past or present underground oil storage tank(s) in or on the Development?	<div>Initial</div> <div>DM</div>	<div>Initial</div> <div>AM</div>		
B. Are you aware of any existing tenancies, written or oral?	<div>Initial</div> <div>DM</div>	<div>Initial</div> <div>AM</div>		
C. Are you aware of any current or pending local improvement levies / charges?	<div>Initial</div> <div>DM</div>	<div>Initial</div> <div>AM</div>		
D. Are you aware of any pending litigation or claim affecting the Development or the Unit from any person or public body?	<div>Initial</div> <div>DM</div>	<div>Initial</div> <div>AM</div>		

2. SERVICES

A. Please indicate the water system(s) the Development uses: <input checked="" type="checkbox"/> A water provider supplies my water (e.g., local government, private utility). <input type="checkbox"/> I have a private groundwater system (e.g., well). <input type="checkbox"/> Water is diverted from a surface water source (e.g., creek or lake). <input type="checkbox"/> Not connected. Other _____				
B. If you indicated in 2.A. that the Development has a private groundwater or private surface water system, you may require a water licence issued by the provincial government.				
(i) Do you have a water licence for the Development already?				
(ii) Have you applied for a water licence and are awaiting a response?				

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BUYER'S INITIALS

<div>Initial</div> <div>DM</div>	<div>Initial</div> <div>AM</div>	
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SELLER'S INITIALS

January 19 2026

DATE OF DISCLOSURE

ADDRESS / STRATA UNIT #: 39 3025 Cowichan Lake Road Duncan BC V9L 4B5

2. SERVICES (continued)	YES	NO	DO NOT KNOW	DOES NOT APPLY
C. Are you aware of any problems with the water system?		<div><div>Initial</div><div>DM</div></div> <div><div>Initial</div><div>AM</div></div>		
D. Are you aware of any problems with the sanitary sewer system?		<div><div>Initial</div><div>DM</div></div> <div><div>Initial</div><div>AM</div></div>		

3. BUILDING Respecting the Unit and Common Property

A. Has a final building inspection been approved, or a final occupancy permit been obtained?	<div><div>Initial</div><div>DM</div></div> <div><div>Initial</div><div>AM</div></div>			
B. Has the fireplace, fireplace insert, or wood stove installation been approved: (i) <input type="checkbox"/> by local authorities? (ii) <input type="checkbox"/> by a WETT-certified inspector? Propane stove	<div><div>Initial</div><div>DM</div></div> <div><div>Initial</div><div>AM</div></div>			
C. (i) Is this Unit occupied, or has this Unit been previously occupied?	<div><div>Initial</div><div>DM</div></div> <div><div>Initial</div><div>AM</div></div>			
(ii) Are you the "owner developer" as defined in the Strata Property Act?		<div><div>Initial</div><div>DM</div></div> <div><div>Initial</div><div>AM</div></div>		
D. Does the Unit have any equipment leases or service contracts (e.g., security systems, water purification, etc.)? Propane tank	<div><div>Initial</div><div>DM</div></div> <div><div>Initial</div><div>AM</div></div>			
E. Are you aware of any additions or alterations made without a required permit (e.g., building, electrical, gas, etc.)?		<div><div>Initial</div><div>DM</div></div> <div><div>Initial</div><div>AM</div></div>		
F. Are you aware of any structural problems with any of the buildings in the Development?		<div><div>Initial</div><div>DM</div></div> <div><div>Initial</div><div>AM</div></div>		
G. Are you aware of any problems with the heating and / or central air conditioning system?		<div><div>Initial</div><div>DM</div></div> <div><div>Initial</div><div>AM</div></div>		
H. Are you aware of any damage due to wind, fire, or water?		<div><div>Initial</div><div>DM</div></div> <div><div>Initial</div><div>AM</div></div>		
I. Are you aware of any infestation or unrepaired damage by insects, rodents, or bats?		<div><div>Initial</div><div>DM</div></div> <div><div>Initial</div><div>AM</div></div>		
J. Are you aware of any leakage or unrepaired damage?		<div><div>Initial</div><div>DM</div></div> <div><div>Initial</div><div>AM</div></div>		
K. Are you aware of any problems with the electrical or gas system?		<div><div>Initial</div><div>DM</div></div> <div><div>Initial</div><div>AM</div></div>		
L. Are you aware of any problems with the plumbing system?		<div><div>Initial</div><div>DM</div></div> <div><div>Initial</div><div>AM</div></div>		
M. Are you aware of any pet restrictions?	<div><div>Initial</div><div>DM</div></div> <div><div>Initial</div><div>AM</div></div>			
N. Are you aware of any rental restrictions?	<div><div>Initial</div><div>DM</div></div> <div><div>Initial</div><div>AM</div></div>			
O. Are you aware of any age restrictions?		<div><div>Initial</div><div>DM</div></div> <div><div>Initial</div><div>AM</div></div>		
P. Are you aware of any other restrictions? If so, provide details on page 6, Section 5. ADDITIONAL COMMENTS AND / OR EXPLANATIONS		<div><div>Initial</div><div>DM</div></div> <div><div>Initial</div><div>AM</div></div>		

BUYER'S INITIALS

Initial

DM

Initial

AM

SELLER'S INITIALS



January 19 2026

PAGE 3 of 6 PAGES

DATE OF DISCLOSURE

ADDRESS / STRATA UNIT #: 39 3025 Cowichan Lake Road Duncan BC V9L 4B5

**3. BUILDING Respecting the Unit and Common Property** (continued)

	YES	NO	DO NOT KNOW	DOES NOT APPLY
Q. Are you aware of any special assessment(s) voted on or proposed?	Initial DM AM			
R. Have you paid any special assessment(s) in the past five years?	Initial DM AM			
S. Are you aware of any agreements that provide for future payment or possible payment of monies to you in your capacity as the current owner of the Unit?		Initial DM AM		
T. Are you aware of any pending strata corporation policy or bylaw amendment(s) which may alter or restrict the uses of the Unit?		Initial DM AM		
U. Are you aware of any problems with the swimming pool and / or hot tub?				Initial DM AM
V. Are you aware of any additions, alterations, or upgrades made to the Unit that were not installed by the original developer? Windows & doors	Initial DM AM			
W. Are there any agreements under which the owner of the Unit assumes responsibility for the installation and / or maintenance of alterations to the Unit or Common Property?		Initial DM AM		
X. Was this Unit constructed by an "owner builder," as defined in the <i>Homeowner Protection Act</i> , within the last ten years? If Yes, attach the required Owner Builder Disclosure Notice.				Initial DM AM
Y. Is this Unit or related Common Property covered by home warranty insurance under the <i>Homeowner Protection Act</i> ?		Initial DM AM		
Z. Is there a current "EnerGuide for Houses" rating number available for this unit? (i) If so, what is the rating number? _____ (ii) When was the energy assessment report prepared? _____		Initial DM AM		
AA. Nature of Interest / Ownership: <input checked="" type="checkbox"/> Freehold <input type="checkbox"/> Time Share <input type="checkbox"/> Leasehold <input type="checkbox"/> Undivided <input type="checkbox"/> Cooperative				
BB. Management Company <u>Preferred Property Management Ltd.</u> Name of Manager <u>Gloria Carvalho gloria@preferredpropertymanagement.ca</u> Telephone <u>(250) 888-2246</u> Address <u>104 – 2700 Beverly Street, Duncan BC V9L 5C7</u>				
CC. If self-managed: Strata Council President's Name _____ Telephone _____ Strata Council Secretary Treasurer's Name _____ Telephone _____				

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BUYER'S INITIALS

Initial DM	Initial AM	
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SELLER'S INITIALS

DATE OF DISCLOSURE

ADDRESS / STRATA UNIT #: 39 3025 Cowichan Lake Road Duncan BC V9L 4B5

3. BUILDING Respecting the Unit and Common Property (continued)					YES	NO	CAN BE OBTAINED FROM:			
DD. Are the following documents available?							Listing Agent			
Bylaws					X					
Rules / Regulations					X					
Year-to-date Financial Statements					X					
Current Year's Operating Budget					X					
All Minutes of Last 24 Months, Including Council, Special, and Annual General Meeting Minutes					X					
Engineer's Report and / or Building Envelope Assessment						X				
Strata Plan					X					
Depreciation Report					X					
Reserve Fund Study						X				
Summary of Insurance Coverages (including premium)					X					
EE. What is the monthly strata fee? \$ 243.90										
Does this monthly fee include:	YES	NO	DO NOT KNOW	DOES NOT APPLY		YES	NO	DO NOT KNOW	DOES NOT APPLY	
Management?	✓				Recreation?	✓				
Heat?		✓			Cable?		✓			
Hot Water?		✓			Gardening?	✓				
Gas Fireplace?		✓			Caretaker?		✓			
Garbage?	✓				Water?	✓				
Sewer?	✓				Other?					
FF. (i) Number of Unit parking stalls included 2 and specific numbers										
(ii) Are these: <input type="checkbox"/> (a) Limited Common Property? <input checked="" type="checkbox"/> (b) Common Property? <input type="checkbox"/> (c) Rented?										
<input type="checkbox"/> (d) Long Term Lease? <input type="checkbox"/> (e) Other?										
GG. (i) Storage Locker? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Number(s)										
(ii) Are these: <input type="checkbox"/> (a) Limited Common Property? <input type="checkbox"/> (b) Common Property? <input type="checkbox"/> (c) Rented?										
<input type="checkbox"/> (d) Long Term Lease? <input type="checkbox"/> (e) Other?										

BUYER'S INITIALS

Initial

Initial

DMAM

SELLER'S INITIALS

January 19 2026

PAGE 5 of 6 PAGES

DATE OF DISCLOSURE

ADDRESS / STRATA UNIT #: 39 3025 Cowichan Lake Road

Duncan

BC V9L 4B5

**3. BUILDING Respecting the Unit and Common Property** (continued)

	YES	NO	DO NOT KNOW	DOES NOT APPLY
HH. To the best of your knowledge, has the Unit been tested for radon? (i) If Yes, was the most recent test: <input type="checkbox"/> short term or <input type="checkbox"/> long term (more than 90 days) Level: _____ <input type="checkbox"/> bq/m3 <input type="checkbox"/> pCi/L on _____ date of test (DD/MM/YYYY)		<div>Initial DM AM</div>		
II. Is there a radon mitigation system in the Unit?		<div>Initial DM AM</div>		
(i) If Yes, are you aware of any problems or deficiencies with the radon mitigation system in the Unit?				
JJ. To the best of your knowledge, has the Common Property been tested for radon? (i) If Yes, was the most recent test: <input type="checkbox"/> short term or <input type="checkbox"/> long term (more than 90 days) Level: _____ <input type="checkbox"/> bq/m3 <input type="checkbox"/> pCi/L on _____ date of test (DD/MM/YYYY)		<div>Initial DM AM</div>		
KK. Is there a radon mitigation system for the Common Property?		<div>Initial DM AM</div>		
(i) If Yes, are you aware of any problems or deficiencies with the radon mitigation system for the Common Property?				

**4. GENERAL**

A. Are you aware if the Unit, or any other unit, or the Development has been used to grow cannabis (other than as permitted by law) or to manufacture illegal substances?		<div>Initial DM AM</div>		
B. Are you aware of any latent defect in respect of the Development? <i>For the purposes of this question, "latent defect" means a defect that cannot be discerned through a reasonable inspection of the Development that renders the Development:</i> (a) dangerous or potentially dangerous to occupants; or (b) unfit for habitation.		<div>Initial DM AM</div>		
C. Are you aware of any existing or proposed heritage restrictions affecting the Development (including the Development being designated as a "heritage site" or as having "heritage value" under the <i>Heritage Conservation Act</i> or municipal legislation)?		<div>Initial DM AM</div>		
D. Are you aware of any existing or proposed archaeological restrictions affecting the Development (including the Development being designated as an archaeological site or as having archaeological value under applicable law)?		<div>Initial DM AM</div>		

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BUYER'S INITIALS

<div>Initial DM</div>	<div>Initial AM</div>	
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SELLER'S INITIALS

DATE OF DISCLOSURE

ADDRESS / STRATA UNIT #: 39 3025 Cowichan Lake Road Duncan BC V9L 4B5

5. ADDITIONAL COMMENTS AND / OR EXPLANATIONS (Use additional pages if necessary)

3.Q At a Special General Meeting held November 13, 2025, a special levy in the amount of \$287,100 was approved. We paid our portion of the special levy which was \$6,258.78 in full on November 17, 2025.

The Seller states that the information provided is true, based on the Seller’s current actual knowledge as of the date on page 1. If, prior to the completion of a sale of the Property, the Seller becomes aware of any material changes to such information, the Seller will ensure that such material changes are made known to the Buyer. The Seller acknowledges and agrees that a copy of this Property Disclosure Statement may be given to a prospective Buyer.

PLEASE READ THE INFORMATION PAGE BEFORE SIGNING.

Signed by: Diane Manuel SELLER(S) DIANE MARCIA MANUEL  
Signed by: Alexandra Manuel SELLER(S) ALEXANDRA DOROTHY JEAN MANUEL  
32DB5EEAC63A430

The Buyer acknowledges that the Buyer has received, read, and understood a signed copy of this Property Disclosure Statement from the Seller or the Seller’s brokerage on the \_\_\_\_\_ day of \_\_\_\_\_ yr \_\_\_\_\_.

The Buyer acknowledges and understands that the information contained in this Property Disclosure Statement is based on the Seller’s actual knowledge as of the date on page 1.

The prudent Buyer will use this Property Disclosure Statement as the starting point for the Buyer’s own inquiries.

The Buyer is urged to carefully inspect the Development and, if desired, to have the Development inspected by a licensed inspection service of the Buyer’s choice.

The Buyer acknowledges that all measurements are approximate. The Buyer should obtain a strata plan drawing from the Land Title Office or retain a professional home measuring service if the Buyer is concerned about the size.

BUYER(S) BUYER(S) BUYER(S)

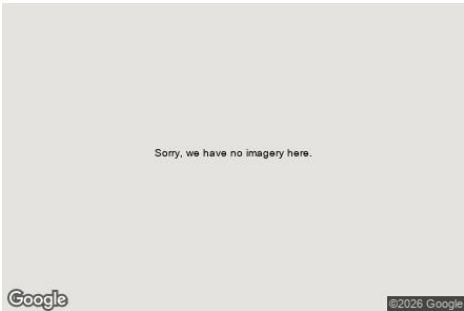
The Seller and the Buyer understand that neither the Listing nor Selling Brokerages nor their Managing Brokers, Associate Brokers, or Representatives warrant or guarantee the information provided about the strata Unit or the Development.

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The information in this report is provided for your information and convenience. If the information has been altered for any reason from the format in which it was originally received verification may be required by BC Assessment. In any case of doubt, the official BC Assessment records shall prevail.

39-3025 COWICHAN LAKE RD NORTH COWICHAN V9L 4B5  
Area-Jurisdiction-Roll: 04-315-03506.032



Total value \$383,200

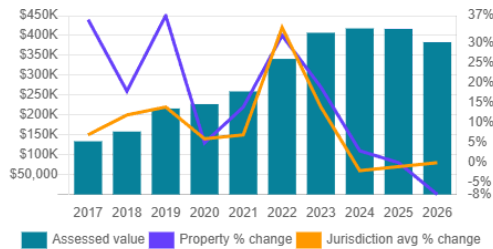
2026 assessment as of July 1, 2025

Previous year value \$416,600

Property value history

2026	-8%	\$383,200
2025	0%	\$416,600
2024	+3%	\$417,800
2023	+19%	\$406,900
2022	+32%	\$341,200

Property value and District of North Cowichan jurisdiction change



Property information

Year built	1981
Description	Strata Townhouse
Bedrooms	2
Baths	2
Carports	
Garages	
Land size	
First floor area	
Second floor area	
Basement finish area	
Strata area	1,188
Building storeys	2
Gross leasable area	
Net leasable area	
No.of apartment units	

Legal description and parcel ID

STRATA LOT 32, PLAN VIS1099, SECTION 19/20, RANGE 5, QUAMICHAN LAND DISTRICT, TOGETHER WITH AN INTEREST IN THE COMMON PROPERTY IN PROPORTION TO THE UNIT ENTITLEMENT OF THE STRATA LOT AS SHOWN ON FORM 1 OR V, AS APPROPRIATE  
PID: 000-884-162

Sales history (last 3 full calendar years)

No sales history for the last 3 full calendar years

Manufactured home

Width  
Length  
Total area

Register with BC Assessment



Compare property information and assessment values



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## 4

A right-angled triangle with a horizontal base of length 6 and a vertical height of length 8. The hypotenuse is labeled 10. The right angle is at the bottom-left vertex.

### Road Names

## Notes

## Residential Multi-Family Zone (R7)

[BL3457, BL3891, BL3958]

### Permitted Uses

- 62 (1) The permitted uses for the R7 zone are as follows:
- Apartment
  - Congregate Housing
  - Limited Home-based Business
  - Secondary Suite (within Single-Family Dwelling)
  - Single-Family Dwelling (subject to the provisions of the R3 zone; or, where part of a Building Strata, subject to the provisions below)
  - Townhouse (subject to the provisions of the R6 zone, except section 61 (4))
  - Two-Family Dwelling [BL3457]

### Minimum Lot Size

- (2) The minimum permitted lot size for the R7 zone is 1,120 m<sup>2</sup> (12,056 sq. ft.)

### Minimum Frontage

- (3) The minimum permitted frontage for the R7 zone is 30 m (98.43').

### Density

- (4) The maximum permitted density for the R7 zone is as follows:
- (a) One dwelling unit per 280 m<sup>2</sup> (3,013.90 sq. ft.) of lot area for the townhouse use;
  - (b) One dwelling unit per 300 m<sup>2</sup> (3,229.17 sq. ft.) of lot area averaged for a building strata consisting of all dwelling units that are considered single-family dwelling and secondary suite uses;
  - (c) The maximum permitted floor space ratio for the townhouse, two-family dwelling, single-family dwelling unit and single-family dwelling unit with secondary suite uses is 0.5:1;
  - (d) The maximum permitted floor space ratio for the apartment use is 0.6:1; and
  - (e) The size of the secondary suite must not be smaller than 37 m<sup>2</sup> (398.3 sq. ft.) nor larger than 85 m<sup>2</sup> (914.9 sq. ft.) or 40% of the principal dwelling unit, whichever is less.

### Maximum Lot Coverage

- (5) The maximum permitted lot coverage, including covered parking, for the R7 zone is 30% of the lot area. However, where 2/3 of the required off-street parking spaces are provided as covered parking, the maximum permitted lot coverage, including covered parking, for the R7 zone is 35%.

### Minimum Setbacks

- (6) The minimum permitted setbacks for the R7 zone are as follows:
- (a) Principal Buildings
    - Yard, Front, 6.0 m (19.68')
    - Yard, Side, 5.0 m (16.40')
    - Yard, Rear, 8.0 m (26.25')
  - (b) Accessory Building and Structures (Excluding Fences)
    - Yard, Front, 6.0 m (19.68')
    - Yard, Side, 1.0 m (3.28')
    - Yard, Rear, 1.5 m (4.92')

### Maximum Building Height

- (7) The maximum permitted building heights for the R7 zone are as follows:
- (a) Principal Buildings, 9.0 m (29.53')
  - (b) Accessory Buildings, 5.0 m (16.40')

### **Minimum Separation between Buildings on the Same Lot**

- (8) The minimum permitted separation between Apartment, Townhouse and Two-family buildings on the same lot for the R7 zone are as follows:
  - (a) Between windows and habitable rooms, 12.0 m (39.37')
  - (b) Between walls and other windows, 6.0 m (19.68')
  - (c) Between walls, 6.0 m (19.68')
- (9) The minimum permitted building separation and building siting for Single-Family Dwelling units and Single-Family Dwelling units with Secondary Suites part of a building strata are as follows:
  - (a) Setback, Front abutting the common strata road, 3.0 m (9.84')
  - (b) Setback, Front for vehicle entrance of a garage, or carport from a common strata road, 5.8 m (19.03')
  - (c) Separation, Rear, 6.0 m (19.68') per unit
  - (d) Separation, Side (no parking in side yard), 1.5 m (4.92') per unit
  - (e) Separation, Side (parking in side yard), 4.3 m (14.11') per unit.

### **Landscaped Open Space**

- (10) In the R7 zone, 30% of the lot area shall be provided and maintained as landscaped open space.

### **Recreation and Exterior Amenity Area**

- (11) In the R7 zone, 4.5% of the lot area shall be designated and developed for recreational use. Such recreation area shall:
  - (a) have a minimum area of 40 m<sup>2</sup> (430.60 sq. ft.);
  - (b) be located in the rear of the line, front, of the building(s); and
  - (c) be located not closer than 6.0 m (19.68') to any dwelling unit.
- (12) In the R7 zone, each Secondary Suite shall have a minimum of 30 m<sup>2</sup> (322.92 sq. ft.) of useable exterior at-grade amenity space, which is immediately adjacent to the Secondary Suite.

### **Conditions of Use**

- (13) The conditions of use for the R7 zone are as follows:
  - (a) [Repealed. BL3891]
  - (b) [Repealed. BL3891]
  - (c) [Repealed. BL3891]
  - (d) [Deleted. BL3958]
  - (e) Parking spaces must be separated from any walls of the building(s) which contain windows by a minimum of 4.0 m (13.12') for Apartment, and Townhouse uses.
  - (f) The total number of dwelling units in the form of two-family dwellings shall not exceed 15% of the total number of dwelling units for the whole development.

## PROPERTY INFORMATION

### General Property Information

**Civic Address:** 39-3025 COWICHAN LAKE RD  
**Folio:** 03506-032  
**LTO Number:** CA8307109  
**PID:** 000-884-162  
**MHR Number:**  
**Status:** Active  
**Property No:** 103658  
**Legal:** LOT 32 RANGE 5 QUAMICHAN PLAN  
 VIS1099 SECTION 19/20.

### Property Attributes

Title	Value	Description
BCAA		
MANUAL CLASS	D701	Strata Townhouse
ACTUAL USE	039	ROW HOUSING(SINGLE UNIT OWNER)
FIRE AREA	SOUTH END	
CURBSIDE PICKUP		
GARBAGE SCHEDULE		
ZONING		

### Property Tax Levies and Assessments Summary

Year	Notice Date	Type	Total Levy	Class	Gross Land	Gross Improvements	Gross Assessment	Net Assessment
2026		Reg	0.00	1	320,000	63,200	383,200	383,200
2025	May 02, 2025	Reg	2,603.38	1	348,000	68,600	416,600	416,600
2024	May 15, 2024	Reg	2,464.20	1	349,000	68,800	417,800	417,800

### Licensing Information

There is no licensing account information for this property.

### Community Development

There is no community development information for this property.

Please Note: This statement is issued in accordance with Community Charter Section 249 - Certificate of Outstanding Taxes. Under 249(3), an error in a statement or certificate given under this section does not subject the municipality to damages. This property may be subject to other charges or fees.

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