Ernst & Young Inc.
1000, 440 – 2nd Avenue SW
Calgary, Alberta T2P 5E9

Tel: 403 206 5153
Fax: 403 206 5075
ey.com/ca

NOTICE TO CREDITORS OF HARBOUR VIEW CAPITAL INC. AND HARBOUR VIEW LANDING INC. (COLLECTIVELY, THE "APPLICANTS")

To: [Name and Address of Creditor]

On May 8, 2013, the Applicants applied for and received protection from their creditors by order of the Court of Queen's Bench of Alberta (the "Court") pursuant to the *Companies' Creditors Arrangement Act* (the "CCAA"). Ernst & Young Inc. was appointed Monitor of the Applicants (the "Monitor"). It is the intention of the Applicants to propose a plan of compromise and arrangement to its creditors.

On May 8, 2013, the Court granted a further order prescribing a process by which the identity and status of all creditors of the Applicants and the amounts of their claims will be established for the purposes of the CCAA proceedings (the "Claims Process Order"). A copy of the Claims Process Order may be viewed at www.ey.com/ca/foundationgroup . All capitalized terms used herein and not otherwise defined shall have the meaning ascribed to it in the Claims Process Order.

Pursuant to the Claims Process Order, the Monitor is to send a notice to each known creditor of the Applicants (the "Notice to Creditor") indicating the amount of such Creditor's Claim as of May 8, 2013. In the case of the Claims of Creditors whose claims are disputed, a Notice to Creditor will be sent containing the amount which the Applicants are prepared to allow as a Claim by such Creditor.

THE APPLICANTS HAVE REVIEWED THEIR BOOKS AND RECORDS AND ACCEPTED YOUR CLAIM AS FOLLOWS:

Applicant:	**[Harbour View Landing Inc. or Harbour View Capital Inc]**
Classification:	**[Secured/Unsecured]**
Quantum:	**[Amount]**

IN THE EVENT THAT YOU AGREE WITH THE ASSESSMENT OF YOUR CLAIM AS SET FORTH HEREIN YOU NEED TO TAKE NO FURTHER ACTION.

HOWEVER, IF YOU WISH TO DISPUTE THE ASSESSMENT OF YOUR CLAIM, OR IF YOU DID NOT RECEIVE A COMPLETED NOTICE TO CREDITOR FROM THE MONITOR, YOU MUST TAKE THE STEPS OUTLINED BELOW.

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The Claims Process Order provides that if a Known Creditor disagrees with the assessment of its Claim set out in this Notice to Creditor, the Known Creditor must complete and return to the Monitor, on or before 5:00 pm (MST) on June 14, 2013, a completed Proof of Claim advancing its Claim in a different classification or quantum. A blank Proof of Claim form is enclosed herewith. If any Known Creditor fails to comply with these requirements the Known Creditor shall conclusively be deemed to have accepted the classification and quantum of its Claim be as shown in this Notice to Creditor, unless otherwise ordered by the Court.

The Claims Process Order also provides that any Person who does not receive a Notice to Creditor and who wishes to advance Claims against the Applicants must complete and forward to the Monitor, a completed Proof of Claim on or before 5:00 pm (MST) on June 14, 2013. Any Person who fails to comply with these requirements shall be forever barred, enjoined and estopped from asserting such Claims against the Applicants and such Claims shall be forever extinguished, except as may otherwise may be ordered by the Court.

Claims not proven in accordance with the procedures set out above shall, except as may otherwise may be ordered by the Court, be deemed to be forever barred and may not thereafter be advanced against the Applicants.

If you have any questions regarding the claims process or the attached materials, please contact Jessica Caden of Ernst & Young Inc. at (403) 206-5153.

Dated the 17th day of May, 2013 in Calgary, Alberta.

Ernst & Young Inc., in its capacity as
Monitor of Harbour View Capital Inc. and
Harbour View Landing Inc..

Per:

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