Worksheet
Leasing

Suite: 1503 **Tower:** PSV **Date:** Apr. 25/17 **Completed by:** Silvi

Dong Jun Song

Please mark if completed:

- ✓ Copy of 'Lease Prior to Closing' Amendment
- ✓ Copy of Lease Agreement
- ✓ Certified Deposit Cheque for Top up Deposit to ~~25~~ 20% payable to Blaney McMurtry LLP in Trust $24,780 Draft No. 80781333
- ✓ Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership. Courier to Dragana at Amacon Head office (Toronto).
- ✓ Agreement must be in good standing. Funds in Trust: $ 30,000. [illegible]
- ✓ Copy of Tenant's ID
- ✓ Copy of Tenant's First and Last Month Rent
- ✓ Copy of Tenant's employment letter or paystub
- ✓ Copy of Credit Check
- ✓ Copy of the Purchasers Mortgage approval
- ✓ The elevator will not be allowed to be booked until all of the Above items have been completed and submitted

Administration Notes: 416-617-5741

PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

Between: **AMACON DEVELOPMENT (CITY CENTRE) CORP.** (the **"Vendor"**) and
DONG JUN SONG (the **"Purchaser"**)

Suite **1503** Tower **ONE** Unit **3** Level **14** (the **"Unit"**)

It is hereby understood and agreed between the Vendor and the Purchaser that the following changes shall be made to the Agreement of Purchase and Sale executed by the Purchaser and accepted by the Vendor (the "**Agreement**") and, except for such changes noted below, all other terms and conditions of the Agreement shall remain the same and time shall continue to be of the essence:

Insert:

Notwithstanding paragraph 22 of this Agreement, the Purchaser shall be entitled to seek the Vendor's approval to assign the occupancy licence set out in Schedule C to the Agreement to a third party, on the following terms and conditions:

(a) the Purchaser pays to the Blaney McMurtry, in Trust the amount required to bring the deposits for the Residential Unit to an amount equal to twenty percent (20%) of the Purchase Price by the Occupancy Date;

(b) the Purchaser is not in default at any time under the Agreement.

(c) the Purchaser covenants and agrees to indemnify and hold harmless the Vendor, its successors and assigns (and their officers, shareholders and directors) from any and all costs, liabilities and/or expenses which it has or may incur as a result of the assignment of Occupancy Licence, any damage caused by the sublicencee to the Residential Unit or the balance of the Property by the sublicencee (including, but not limited to, any activities of the sublicencee which may lead to a delay in registration of the proposed condominium) inclusive of any and all costs and expenses(including legal costs on a substantial indemnity basis) that the Vendor may suffer or incur to terminate the Occupancy Licence and enforce the Vendor's rights under the Agreement;

(d) the Vendor shall have the right in its sole discretion to pre approve the sublicencee including, but not limited to, a review of the sublicencee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicencee;

(e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of One Thousand Five Hundred Dollars ($1,500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable.

ALL other terms and conditions set out in the Agreement shall remain the same and time shall continue to be of the essence.

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at **Mississauga, Ontario** this 25th day of April. **2017.**

Witness: _____

Purchaser: **DONG JUN SONG**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 25 day of April **2017.**

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER: _____
Authorized Signing Officer
I have the authority to bind the Corporation

masql_308.rpt 26sep16

OREA Ontario Real Estate Association

Form 400
for use in the Province of Ontario

Agreement to Lease
Residential

Toronto Real Estate Board

This Agreement to Lease dated this 7 day of April, 2017

TENANT (Lessee), Cheryl Chung Yan Ip
(Full legal names of all Tenants)

LANDLORD (Lessor), David Song and Amie Yeong Eun Yoo
(Full legal name of Landlord)

[C1]

ADDRESS OF LANDLORD _____
(Legal address for the purpose of receiving notices)

The Tenant hereby offers to lease from the Landlord the premises as described herein on the terms and subject to the conditions as set out in this Agreement.

1. **PREMISES:** Having inspected the premises and provided the present tenant vacates, I/we, the Tenant hereby offer to lease, premises known as: 4011 Brickstone Mews Suite # 1503 Mississsauga L5B0K6

2. **TERM OF LEASE:** The lease shall be for a term of 12 months commencing April 25th, 2017

3. **RENT:** The Tenant will pay to the said Landlord monthly and every month during the said term of the lease the sum of One Thousand Five Hundred Fifty Canadian Dollars (CDN$ 1,550.00), payable in advance on the first day of each and every month during the currency of the said term. First and last months' rent to be paid in advance upon completion or date of occupancy, whichever comes first.

4. **DEPOSIT AND PREPAID RENT:** The Tenant delivers upon acceptance
(Herewith/Upon acceptance/as otherwise described in this Agreement)
by negotiable cheque payable to ROYAL LEPAGE MEADOWTOWNE REALTY, BROKERAGE "Deposit Holder"
in the amount of Three Thousand One Hundred
Canadian Dollars (CDN$ 3,100.00) as a deposit to be held in trust as security for the faithful performance by the Tenant of all terms, covenants and conditions of the Agreement and to be applied by the Landlord against the First and Last month's rent. If the Agreement is not accepted, the deposit is to be returned to the Tenant without interest or deduction.

   For the purposes of this Agreement, "Upon Acceptance" shall mean that the Tenant is required to deliver the deposit to the Deposit Holder within 24 hours of the acceptance of this Agreement. The parties to this Agreement hereby acknowledge that, unless otherwise provided for in this Agreement, the Deposit Holder shall place the deposit in trust in the Deposit Holder's non-interest bearing Real Estate Trust Account and no interest shall be earned, received or paid on the deposit.

5. **USE:** The Tenant and Landlord agree that unless otherwise agreed to herein, only the Tenant named above and any person named in a Rental Application completed prior to this Agreement will occupy the premises.

   Premises to be used only for: _____ [C] [I]

DS AY

6. **SERVICES AND COSTS:** The cost of the following services applicable to the premises shall be paid as follows:

	LANDLORD	TENANT		LANDLORD	TENANT
Gas	☒	☐	Cable TV	☒	☒
Oil	☐	☐	Condominium/Cooperative fees	☒	☐
Electricity	☐	☒	Garbage Removal	☐	☒
Hot water heater rental	☒	☐	Other: Parking # P4-23	☒	☐
Water and Sewerage Charges	☒	☐	Other: Locker # ( )	☐	☐

The Landlord will pay the property taxes, but if the Tenant is assessed as a Separate School Supporter, Tenant will pay to the Landlord a sum sufficient to cover the excess of the Separate School Tax over the Public School Tax, if any, for a full calendar year, said sum to be estimated on the tax rate for the current year, and to be payable in equal monthly installments in addition to the above mentioned rental, provided however, that the full amount shall become due and be payable on demand on the Tenant

INITIALS OF TENANT(S): CI **INITIALS OF LANDLORD(S):** DS AY

7. **PARKING:** .....

8. **ADDITIONAL TERMS:** .....

[C] [I]

9. **SCHEDULES:** The schedules attached hereto shall form an integral part of this Agreement to Lease and consist of: Schedule(s) A B .....

10. **IRREVOCABILITY:** This offer shall be irrevocable by ~~Tenant~~ Landlord (Landlord/Tenant) until 11:00 a.m. on the ~~8~~ 9th day of April, 2017 after which time if not accepted, this Agreement shall be null and void and all monies paid thereon shall be returned to the Tenant without interest or deduction.

11. **NOTICES:** The Landlord hereby appoints the Listing Brokerage as agent for the Landlord for the purpose of giving and receiving notices pursuant to this Agreement. Where a Brokerage (Tenant's Brokerage) has entered into a representation agreement with the Tenant, the Tenant hereby appoints the Tenant's Brokerage as agent for the purpose of giving and receiving notices pursuant to this Agreement. **Where a Brokerage represents both the Landlord and the Tenant (multiple representation), the Brokerage shall not be appointed or authorized to be agent for either the Tenant or the Landlord for the purpose of giving and receiving notices.** Any notice relating hereto or provided for herein shall be in writing. In addition to any provision contained herein and in any Schedule hereto, this offer, any counter-offer, notice of acceptance thereof or any notice to be given or received pursuant to this Agreement or any Schedule hereto (any of them, "Document") shall be deemed given and received when delivered personally or hand delivered to the Address for Service provided in the Acknowledgement below, or where a facsimile number or email address is provided herein, when transmitted electronically to that facsimile number or email address, respectively, in which case, the signature(s) of the party (parties) shall be deemed to be original.

FAX No.: ..... (For delivery of Documents to Landlord) FAX No.: 905.502.1501 (For delivery of Documents to Tenant)

Email Address: ..... (For delivery of Documents to Landlord) Email Address: ben@mcdadi.com (For delivery of Documents to Tenant)

12. **EXECUTION OF LEASE:** Lease shall be drawn by the Landlord on the Landlord's standard form of lease, and shall include the provisions as contained herein and in any attached schedule, and shall be executed by both parties before possession of the premises is given.The Landlord shall provide the tenant with information relating to the rights and responsibilities of the Tenant and information on the role of the Landlord and Tenant Board and how to contact the Board. (Information For New Tenants as made available by the Landlord and Tenant Board and available at www.ltb.gov.on.ca)

13. **ACCESS:** The Landlord shall have the right, at reasonable times to enter and show the demised premises to prospective tenants, purchasers or others. The Landlord or anyone on the Landlord's behalf shall also have the right, at reasonable times, to enter and inspect the demised premises.

14. **INSURANCE:** The Tenant agrees to obtain and keep in full force and effect during the entire period of the tenancy and any renewal thereof, at the Tenant's sole cost and expense, fire and property damage and public liability insurance in an amount equal to that which a reasonably prudent Tenant would consider adequate. The Tenant agrees to provide the Landlord, upon demand at any time, proof that said insurance is in full force and effect and to notify the Landlord in writing in the event that such insurance is cancelled or otherwise terminated.

15. **RESIDENCY:** The Landlord shall forthwith notify the Tenant in writing in the event the Landlord is, at the time of entering into this Agreement, or, becomes during the term of the tenancy, a non-resident of Canada as defined under the Income Tax Act, RSC 1985, c.1 (ITA) as amended from time to time, and in such event the Landlord and Tenant agree to comply with the tax withholding provisions of the ITA.

16. **USE AND DISTRIBUTION OF PERSONAL INFORMATION:** The Tenant consents to the collection, use and disclosure of the Tenant's personal information by the Landlord and/or agent of the Landlord, from time to time, for the purpose of determining the creditworthiness of the Tenant for the leasing, selling or financing of the premises or the real property, or making such other use of the personal information as the Landlord and/or agent of the Landlord deems appropriate.

17. **CONFLICT OR DISCREPANCY:** If there is any conflict or discrepancy between any provision added to this Agreement (including any Schedule attached hereto) and any provision in the standard pre-set portion hereof, the added provision shall supersede the standard pre-set provision to the extent of such conflict or discrepancy. This Agreement, including any Schedule attached hereto, shall constitute the entire Agreement between Landlord and Tenant. There is no representation, warranty, collateral agreement or condition, which affects this Agreement other than as expressed herein. This Agreement shall be read with all changes of gender or number required by the context.

18. **FAMILY LAW ACT:** Landlord warrants that spousal consent is not necessary to this transaction under the provisions of the Family Law Act, R S O 1990 unless the spouse of the Landlord has executed the consent hereinafter provided.

19. **CONSUMER REPORTS:** The Tenant is hereby notified that a consumer report containing credit and/or personal information may be referred to in connection with this transaction.

INITIALS OF TENANT(S): CI **INITIALS OF LANDLORD(S):** PS AY

20. BINDING AGREEMENT: This Agreement and acceptance thereof shall constitute a binding agreement by the parties to enter into the Lease of the Premises and to abide by the terms and conditions herein contained.

SIGNED, SEALED AND DELIVERED in the presence of:

IN WITNESS whereof I have hereunto set my hand and seal:

(Witness) ..... (Tenant or Authorized Representative) ..... (Seal) DATE 04/07/17

(Witness) ..... (Tenant or Authorized Representative) ..... (Seal) DATE .....

(Witness) ..... (Guarantor) ..... (Seal) DATE .....

We/I the Landlord hereby accept the above offer, and agree that the commission together with applicable HST (and any other tax as may hereafter be applicable) may be deducted from the deposit and further agree to pay any remaining balance of commission forthwith.

SIGNED, SEALED AND DELIVERED in the presence of:

IN WITNESS whereof I have hereunto set my hand and seal:

(Witness) ..... (Landlord or Authorized Representative) ..... (Seal) DATE 2017/04/08.

(Witness) ..... (Landlord or Authorized Representative) ..... (Seal) DATE 2017/04/08

SPOUSAL CONSENT: The undersigned spouse of the Landlord hereby consents to the disposition evidenced herein pursuant to the provisions of the Family Law Act, R.S.O.1990, and hereby agrees to execute all necessary or incidental documents to give full force and effect to the sale evidenced herein.

(Witness) ..... (Spouse) ..... (Seal) DATE .....

CONFIRMATION OF ACCEPTANCE: Notwithstanding anything contained herein to the contrary, I confirm this Agreement with all changes both typed and written was finally acceptance by all parties at 10:00am a.m./p.m. this 9th day of April, 2017. X (Signature of Landlord or Tenant)

INFORMATION ON BROKERAGE(S)

Listing Brokerage Royal LePage Meadowtowne Tel.No. 905 821 3200

(Salesperson / Broker Name)

Co-op/Tenant Brokerage SAM MCDADI REAL ESTATE INC. Tel.No. (905) 502-1500

BEN SADEG

(Salesperson / Broker Name)

ACKNOWLEDGEMENT

I acknowledge receipt of my signed copy of this accepted Agreement of Lease and I authorize the Brokerage to forward a copy to my lawyer.

(Landlord) ..... DATE 2017/04/08

(Landlord) ..... DATE 2017/04/08

Address for Service .....

..... Tel.No. .....

Landlord's Lawyer .....

Address .....

Email .....

..... Tel No ..... FAX No.

I acknowledge receipt of my signed copy of this accepted Agreement of Lease and I authorize the Brokerage to forward a copy to my lawyer.

(Tenant) ..... DATE 04/07/17

(Tenant) ..... DATE .....

Address for Service .....

..... Tel.No. .....

Tenant's Lawyer .....

Address .....

Email .....

..... Tel.No. ..... FAX No

FOR OFFICE USE ONLY

COMMISSION TRUST AGREEMENT

To: Co-operating Brokerage shown on the foregoing Agreement to Lease:
In consideration for the Co-operating Brokerage procuring the foregoing Agreement to Lease, I hereby declare that all moneys received or receivable by me in connection with the Transaction as contemplated in the MLS Rules and Regulations of my Real Estate Board shall be receivable and held in trust. This agreement shall constitute a Commission Trust Agreement as defined in the MLS Rules and shall be subject to and governed by the MLS Rules pertaining to Commission Trust.

DATED as of the date and time of the acceptance of the foregoing Agreement to Lease.

Acknowledged by:

..... (Authorized to bind the Listing Brokerage)

..... (Authorized to bind the Co-operating Brokerage)

OREA Ontario Real Estate Association

Form 400
for use in the Province of Ontario

Schedule A
Agreement to Lease - Residential

Toronto Real Estate Board

[CI]

This Schedule is attached to and forms part of the Agreement to Lease between:

TENANT (Lessee), Cheryl Chung Yan Ip

LANDLORD (Lessor), David Song and Amie Yeong Eun Yoo (PS) (AY) and

for the lease of 4011 Brickstone Mews Suite # 1503 Mississsauga

L5B0K6 dated the 7 day of April, 2017

- Landlord to provide 36/hr notice to the tenant in writing prior acceccing their unit.

This form must be initialled by all parties to the Agreement to Lease.

INITIALS OF TENANT(S): CI

INITIALS OF LANDLORD(S): PS/AY

OREA Ontario Real Estate Association

Schedule
Agreement to Lease – Residential

Toronto Real Estate Board [CI]

This Schedule B is attached to and forms part of the Agreement to Lease between:

TENANT (Lessee), Cheryl Chung Yan Ip
LANDLORD (Lessor), David Sang Mel Annie Yeong Eun Yoo, and
for the lease of 4011 Brickstone Mews, Suite #1503
Agreement to Lease dated 7th April, 2017

Tenant agrees to provide pertinent information on Tenant's Application Form attached hereto to the Landlord for the purpose of credit check, if required.

Tenant submits herewith a pay stub for the Landlord's reference.

Tenant and Landlord agree that any accepted Offer to Lease shall form a completed lease and no other lease will be signed between the parties.

The said rental premises shall be tenanted only by the following person(s):

1. Cheryl Chung Yan Ip

2. _____

Tenant agrees to provide the Landlord with post-dated cheques for the stated rent payable to the Landlord at the beginning of each yearly term, to cover those months not provided for by the deposit.

Tenant agrees to pay the Landlord a service charge for Fifty Dollars (CDN $50.00) for each and every cheque, which the Tenant's bank or depository refuses to honour.

Tenant shall acquire Content and Personal Liability Insurances to cover the term of the lease and any extension thereof and shall provide the Landlord or his Agent with the name of the Insurance Company along with the policy number prior to keys being release to Tenant for the said property.

Tenant covenants and agrees that neither Tenant nor Tenant's guests will smoke in the rented premises. In the event this stipulation is breached the Tenant agrees to indemnify the Landlord from any and all damages and losses suffered consequently therefrom.
Initials of Tenant(s): CI

Tenant agrees that no pets will be allowed in or on the rented premises. In the event this stipulation is breached the Tenant agrees to indemnify the Landlord from any and all damages and losses suffered consequently therefrom.
Initials of Tenant(s): CI

Continued on next page...

This page must be initialed by all parties to the Agreement to Lease.

INITIALS OF TENANT(S): CI **INITIALS OF LANDLORD(S):**

OREA Ontario Real Estate Association

Schedule
Agreement to Lease – Residential

Toronto Real Estate Board

This Schedule ....B.... is attached to and forms part of the Agreement to Lease between:

TENANT (Lessee), Cheryl Chung Yan Ronie and
LANDLORD (Lessor), David Soo and Annie Yeong Fun Yoo
for the lease of 4011 Brickstone Mews, Suite 1503
Agreement to Lease dated 7th April, 2017

[CI]

Continued from previous page:

Tenant covenants and agrees that cable television, Internet, telephone utilities are the responsibility of the Tenant and warrants that any of the above utility accounts that are due for a period will be paid in full on or before vacating the said premises.

Tenant agrees not to make any changes or alterations to the property without the written permission of the Landlord.

Tenant shall leave the premises including appliances in a clean and move-in condition and have broadloom shampooed by a professional carpet cleaning company at the end of the term of the lease or extension thereof.

Tenant covenants to maintain, keep and leave the premises in an orderly state of cleanliness and to repair any damage caused to the premises by his/her wilful or negligent conduct or that of persons who are permitted on the premises by the Tenant, except to reasonable wear and tear.

Tenant is responsible for the total replacement cost of keys, entrance care and any electronic devices or garage door opener during the lease term or any extension thereof in the event the said items are lost, stolen, or damaged and for any additional related costs as demanded by the concerned Condominium Management office.

Tenant will not assign or sublet the premises without the Landlord's written permission, such permission not to be arbitrary or unreasonably withheld.

Tenant shall notify the Landlord in writing of his/her intentions to renew or not, no later than sixty (60) days prior to the termination of the term of the lease.

Tenant understands and agrees that during the Sixty (60) days prior to the expiry of the Lease Term, the Landlord or his/her agent shall be permitted access to the said leased premises for the purpose of inspection or showing to perspective new Tenants or Buyers, should notice be given by Tenant of his/her intension to sell the property. It is understood that the Tenant shall be given reasonable notice, verbally or in writing, but not exceed twenty-four (24) hours by the Landlord or his Agent prior to exercising of this right to access. Tenant agrees to cooperate with the Landlord in providing such access. [CI]

Tenant agrees to pay a refundable deposit of Two Hundred Dollars (CDN ~~$200.00~~ $400) for the items stated below and covenants with the Landlord, upon the termination of the Lease pursuant to the terms of the Residential Tenancies Act, to deliver up possession of the premises to the Landlord or his/her authorized agent, and further to surrender all keys and entrance devices relating to the premises entrance doors or other doors to the building, mailbox keys, electronic garage door cards, and any other entrance device to the premises of the building. Deposit is to be refunded upon satisfactory return of the above stated items.

Tenant shall comply with all By-laws of the Condominium Corporation. Tenant shall be responsible for any fines or assessments levied against the Landlord by the Condominium Corporation due to his or his guest's violations of the said By-laws.

Tenant acknowledges the Condominium Corporation can and may eliminate any recreational facilities or part thereof at anytime without notice to Tenant and in such circumstances the Tenant will not claim and/or receive a rent reduction or abatement for the same.

Continued on next page...

This page must be initialed by all parties to the Agreement to Lease.

INITIALS OF TENANT(S): CI **INITIALS OF LANDLORD(S):**

This Schedule B is attached to and forms part of the Agreement to Lease between:

TENANT (Lessee), Cherry! Chung Yon, PAnie Yeong Eun Yoo and
LANDLORD (Lessor), David Sadi
for the lease of 4011 Bakerstone Mews, Suite 1503
Agreement to Lease dated 7th April, 2017

DS/RY

Continued from previous page:

Landlord shall pay real estate taxes, condominium common maintenance fees, and maintain fire insurance on the premise. Tenant acknowledges that the Landlord's fire insurance on the premises provides no coverage to the Tenant's property.

Landlord shall provide for the use by the Tenant during the lease term, the following appliances: fridge, stove, dishwasher, clothes washer, clothes dryer and window coverings. Landlord represents and warrants that the appliances listed will be in good working order at the commencement of the lease term. Tenant agrees to maintain said appliances in a clean and good state of repair. Tenant agrees to pay up to fifty dollars (CDN $50.00) on each occurrence for any minor repairs required by the Landlord's appliances, plumbing, electrical equipment through normal usage or accidental damage, commencing twenty (20) days after occupancy date.

The Landlord shall not in any event whatsoever be liable for or responsible for any personal injury or death that may be suffered or sustained by the Tenant or any member of the Tenant's family, his/her guests, or to any other person while such property on the rented premises.

In the event of any breakdown of electrical, mechanical, heating or plumbing system, the Landlord has received no payment of rent, it shall be presumed that the Tenant has abandoned the rented premises and the Landlord shall be entitled to, and may take, immediate possession of the rented premises.

In case of default or breach of any terms of the Lease by the Tenant, the Landlord may at his/her sole discretion terminate the Lease immediately and the deposit and all advanced rental payments paid by the Tenant shall be forfeited to the Landlord.

The Acceptance of this Office to Lease is conditional upon allowing the Landlord or his Agent Two (2) business days not including weekends and statutory holidays from the date of Confirmation of Acceptance for verification of information contained in the Tenant Application and other forms submitted. If verification of information is unsatisfactory, the said deposit shall be returned in full without deductions to the Tenant. If verification of information is satisfactory then this condition shall be allowed to lapse at the end of two (2) business days and the Agreement becomes binding on the Landlord. This condition is for the benefit of the Landlord.

For all purposes of this notice, the terms "banking days" or "business days" shall mean any day, other than Saturday, Sunday, or statutory holiday in the Providence of Ontario.

The Tenant agrees to provide a CERTIFIED deposit cheque or BANK DRAFT, payable to Sam McDadi Real Estate Inc., Brokerage, to be held in trust within ONE (1) business day, of the time registered in the Confirmation of Acceptance in the Agreement of Lease, or, as otherwise stated in the Agreement of Lease.

The Brokerage names in the attached Confirmation of Cooperation and Representation represent and warrant that they have fully complied with the FINTRAC requirements for customer/client identification by reference to original government issued photo identification, or such other means as approved under the regulations including name, address, date of birth, occupation and employment and have such information on file and available for inspection.

Continued on next page.

This page must be initialed by all parties to the Agreement to Lease.

INITIALS OF TENANT(S): CI **INITIALS OF LANDLORD(S):** DS/RY

[CI]

OREA Ontario Real Estate Association

Schedule
Agreement to Lease – Residential

Toronto Real Estate Board

This Schedule B is attached to and forms part of the Agreement to Lease between:

TENANT (Lessee), Cheryl Chung Yan Lo Annie Yeong Eun Yoo, and
LANDLORD (Lessor), David Seng and
for the lease of 4011 Blackstone Mews, Suite 1503
Agreement to Lease dated 7th April, 2017

Continued from previous page:

In accordance with the Federal Privacy Act (PIPEDA), upon acceptance of this attached agreement, all parities to this transaction consent to the publication and distribution of the sale price of this property, before and after the closing. The Listing Brokerage and the Co-operating Brokerage and there Sales Representative are authorized to advertise and disclose the sale price to their realtors and to the public, while conducting and promoting their daily real estate activities.

The parties acknowledge that information provided by any real estate salesperson or real estate broker or real estate brokerage shall not be construed as expert legal advice, tax advice, advice on zoning changes, engineering advice or environmental advice and the parties acknowledge that the salesperson, broker or brokerage has advised that the parties seek independent professional advice on any of the above matters and concerns.

If applicable, the Tenant expressly acknowledges that neither the Landlord, Listing Broker, nor the Co-operating Broker makes any representation, implicitly or explicitly, that a legal separate dwelling exists on the property. The Tenant further acknowledges that the basement apartment located at the Property may not comply wit all relevant applicable fire code and hydro retrofit requirements, zoning By-laws, Provincial and Municipal By-laws and regulations. The Tenant agrees to complete this Agreement notwithstanding such non-compliance and waives his/her right to make any requisitions with respect to same.

The Seller and Buyer hereby consent to the Listing Brokerage advertising or otherwise marketing the subject property before or after the completion of this transaction. The Seller and Buyer acknowledge this permission includes, but is not limited to, the use of photographs of the subject property, the sale price or the percentage of list to sale price of this Agreement.

This page must be initialed by all parties to the Agreement to Lease.

INITIALS OF TENANT(S): CI **INITIALS OF LANDLORD(S):** DS/AY

OREA Ontario Real Estate Association

Form 401 for use in the Province of Ontario

Schedule B
Agreement to Lease – Residential

[C1]

This Schedule is attached to and forms part of the Agreement to Lease between:

TENANT (Lessee), Cheryl Chung Yan Ip, and

LANDLORD (Lessor), DAVID SONG and Annie Yeong Eun Yoo DS/AY

for the lease of 4011 BRICKSTONE MEWS #1503

dated the 7th day of April 20 17

The Deposit Holder maintains a Real Estate trust account, in which the deposit for the transaction ("the deposit") shall be placed; which attracts interest at a variable rate, calculated using the HSBC Bank prime rate, minus 2.2%. Any interest on the deposit in excess of $50.00 (deposit holder administrative cost), shall be paid to the buyer following completion of this transaction. This disclosure is in compliance with Real Estate and Business Brokers Act 2002-subsection 27 (2), 27 (3), Province of Ontario.

The Tenant(s) acknowledges that no interest shall be paid to the Tenant(s) unless the Tenant(s) provides the deposit holder with a valid Social Insurance Number for use on the required Canada Custom and Revenue Agency T5 form, prior to the completion date.

It is agreed and understood, that all deposits referenced within this Agreement and subsequent amendments, shall be paid by Bank Draft, Certified Cheque or Wire Transfer.

For all purposes of this agreement, the term "banking day or days" shall mean any day, other than a Saturday, Sunday, or Federal/Provincial Statutory holiday in Toronto, Ontario.

In accordance with the Federal Privacy Act (PIPEDA), upon the fulfillment or removal of all conditions of the attached Agreement, all parties to this transaction consent to the publication and distribution of the Sale/Lease price of the property. The Listing Brokerage and their Sales Representatives are authorized to disclose the sale price to other REALTORS® and the public, while conducting and promoting their daily Real Estate activities, provided that the Seller(s) or the Buyer(s) names are not specifically disclosed, without further specific written consent

This form must be initialled by all parties to the Agreement to Lease.

INITIALS OF TENANT(S): C1 INITIALS OF LANDLORD(S): DS/AY

OREA Ontario Real Estate Association

Form 320
for use in the Province of Ontario

Confirmation of Co-operation and Representation

Toronto Real Estate Board

BUYER: Cheryl Chung Yan Ip

SELLER: David Song and Annie Yeong Eun Yoo [C1]

For the transaction on the property known as: 4011 Brickstone Mews Suite # 1503 Mississauga L5B0K6

DEFINITIONS AND INTERPRETATIONS: For the purposes of this Confirmation of Co-operation and Representation: "Seller" includes a vendor, a landlord, or a prospective, seller, vendor or landlord and "Buyer" includes a purchaser, a tenant, or a prospective, buyer, purchaser or tenant, "sale" includes a lease, and "Agreement of Purchase and Sale" includes an Agreement to Lease. Commission shall be deemed to included other remuneration.

The following information is confirmed by the undersigned salesperson/broker representatives of the Brokerage(s). If a Co-operating Brokerage is involved in the transaction, the brokerages agree to co-operate, in consideration of, and on the terms and conditions as set out below.

DECLARATION OF INSURANCE: The undersigned salesperson/broker representative(s) of the Brokerage(s) hereby declare that he/she is insured as required by the Real Estate and Business Brokers Act, 2002 (REBBA 2002) and Regulations.

1. LISTING BROKERAGE

a) ☒ The Listing Brokerage represents the interests of the Seller in this transaction. It is further understood and agreed that:

1) ☒ The Listing Brokerage is not representing or providing Customer Service to the Buyer.
(If the Buyer is working with a Co-operating Brokerage, Section 3 is to be completed by Co-operating Brokerage)

2) ☐ The Listing Brokerage is providing Customer Service to the Buyer.

b) ☐ **MULTIPLE REPRESENTATION:** The Listing Brokerage has entered into a Buyer Representation Agreement with the Buyer and represents the interests of the Seller and the Buyer, with their consent, for this transaction. The Listing Brokerage must be impartial and equally protect the interests of the Seller and the Buyer in this transaction. The Listing Brokerage has a duty of full disclosure to both the Seller and the Buyer, including a requirement to disclose all factual information about the property known to the Listing Brokerage. However, the Listing Brokerage shall not disclose:

- That the Seller may or will accept less than the listed price, unless otherwise instructed in writing by the Seller;
- That the Buyer may or will pay more than the offered price, unless otherwise instructed in writing by the Buyer;
- The motivation of or personal information about the Seller or Buyer, unless otherwise instructed in writing by the party to which the information applies, or unless failure to disclose would constitute fraudulent, unlawful or unethical practice;
- The price the Buyer should offer or the price the Seller should accept;
- And; the Listing Brokerage shall not disclose to the Buyer the terms of any other offer.

However, it is understood that factual market information about comparable properties and information known to the Listing Brokerage concerning potential uses for the property will be disclosed to both Seller and Buyer to assist them to come to their own conclusions.

Additional comments and/or disclosures by Listing Brokerage: (e.g. The Listing Brokerage represents more than one Buyer offering on this property.)

2. PROPERTY SOLD BY BUYER BROKERAGE – PROPERTY NOT LISTED

☐ The Brokerage ..... represent the Buyer and the property is not listed with any real estate brokerage. The Brokerage will be paid
(does/does not)

☐ by the Seller in accordance with a Seller Customer Service Agreement

or: ☐ by the Buyer directly

Additional comments and/or disclosures by Buyer Brokerage: (e.g. The Buyer Brokerage represents more than one Buyer offering on this property.)

INITIALS OF BUYER(S)/SELLER(S)/BROKERAGE REPRESENTATIVE(S) (Where applicable)

BUYER CO-OPERATING/BUYER BROKERAGE SELLER LISTING BROKERAGE

3. **Co-operating Brokerage completes Section 3 and Listing Brokerage completes Section 1.**

CO-OPERATING BROKERAGE- REPRESENTATION:

a) [X] The Co-operating Brokerage represents the interests of the Buyer in this transaction.

b) [ ] The Co-operating Brokerage is providing Customer Service to the Buyer in this transaction.

c) [ ] The Co-operating Brokerage is not representing the Buyer and has not entered into an agreement to provide customer service(s) to the Buyer.

CO-OPERATING BROKERAGE- COMMISSION:

a) [X] The Listing Brokerage will pay the Co-operating Brokerage the commission as indicated in the MLS® information for the property 1/2 moth rent +hst ..... to be paid from the amount paid by the Seller to the Listing Brokerage.
(Commission As Indicated in MLS® Information)

b) [ ] The Co-operating Brokerage will be paid as follows:

Additional comments and/or disclosures by Co-operating Brokerage: (e.g., The Co-operating Brokerage represents more than one Buyer offering on this property.)

Commission will be payable as described above, plus applicable taxes.

COMMISSION TRUST AGREEMENT: If the above Co-operating Brokerage is receiving payment of commission from the Listing Brokerage, then the agreement between Listing Brokerage and Co-operating Brokerage further includes a Commission Trust Agreement, the consideration for which is the Co-operating Brokerage procuring an offer for a trade of the property, acceptable to the Seller. This Commission Trust Agreement shall be subject to and governed by the MLS® rules and regulations pertaining to commission trusts of the Listing Brokerage's local real estate board, if the local board's MLS® rules and regulations so provide. Otherwise, the provisions of the OREA recommended MLS® rules and regulations shall apply to this Commission Trust Agreement. For the purpose of this Commission Trust Agreement, the Commission Trust Amount shall be the amount noted in Section 3 above. The Listing Brokerage hereby declares that all monies received in connection with the trade shall constitute a Commission Trust and shall be held, in trust, for the Co-operating Brokerage under the terms of the applicable MLS® rules and regulations.

SIGNED BY THE BROKER/SALESPERSON REPRESENTATIVE(S) OF THE BROKERAGE(S) (Where applicable)

SAM MCDADI REAL ESTATE INC. (Name of Co-operating/Buyer Brokerage)	ROYAL LEPAGE MEADOWTOWNE (Name of Listing Brokerage)
110 - 5805 WHITTLE RD MISSISSAUGA	
Tel: (905) 502-1500 Fax: (905) 502-1501	Tel: 905 821 3200 Fax:
(Authorized to bind the Co-operating/Buyer Brokerage) Date: 04/07/17	(Authorized to bind the Listing Brokerage) Date: 04/08/2017
BEN SADEG (Print Name of Broker/Salesperson Representative of the Brokerage)	RAYMOND OW (Print Name of Broker/Salesperson Representative of the Brokerage)

CONSENT FOR MULTIPLE REPRESENTATION (To be completed only if the Brokerage represents more than one client for the transaction)

The Buyer/Seller consent with their initials to their Brokerage representing more than one client for this transaction.

BUYER'S INITIALS SELLER'S INITIALS

ACKNOWLEDGEMENT

I have received, read, and understand the above information.

(Signature of Buyer) Date: 04/07/17 (Signature of Seller) Date: 2017/04/08

(Signature of Buyer) Date: (Signature of Seller) Date: 2017/04/08

OREA Ontario Real Estate Association

Form 801
for use in the Province of Ontario

Offer Summary Document
For use with Agreement of Purchase and Sale

Toronto Real Estate Board

For Brokerage submitting the offer on behalf of the Buyer:
When sent to the Listing Brokerage this form can be used as evidence that you have a written signed offer from a Buyer to the Seller.

REAL PROPERTY ADDRESS: 4011 Brickstone Mews Suite # 1503 Mississsauga L5B0K6 (the "property")
(municipal address and/or legal description)

for an Agreement of Purchase and Sale dated: the ..... day of ....., 20..... ("offer")

This offer was submitted by: **BROKERAGE:** SAM MCDADI REAL ESTATE INC.

SALES REPRESENTATIVE/BROKER: BEN SADEG

I/We, Cheryl Chung Yan Ip, have signed an offer for the property.
(Name of Buyer(s))

Cheryl — Buyer signature — 04/07/17 Dated — Buyer signature — 04/08/17 Dated

This offer was submitted, ... (by fax, by email or in person) to the Listing Brokerage at ..... on the ..... day of ....., 20..... Irrevocable until ..... on the ..... day of ....., 20.....

(For Buyer counter offer - complete the following)

I/We, Cheryl Chung Yan Ip, have signed an offer for the property.
(Name of Buyer(s))

Buyer signature — Date — Buyer signature — Date

An offer was submitted, ... (by fax, by email or in person) to the Listing Brokerage at ..... on the ..... day of ....., 20..... Irrevocable until ..... on the ..... day of ....., 20.....

For Listing Brokerage receiving the offer:

SELLER(S): David Song and Amie Yeong Eun Yoo

SELLER(S) CONTACT: 416 617 5741 (ie. phone / email / fax)

LISTING BROKERAGE: Royal LePage Meadowtowne

SALES REPRESENTATIVE/BROKER: Raymond Chu

This offer was received, email (by fax, by email or in person) by the Listing Brokerage at 8:05pm on the 7th day of April, 20 17

This offer was presented, ... (by fax, by email or in person) to the Seller(s) at ..... on the ..... day of ....., 20...

Offer was: ☐ Accepted ☐ Signed Back/Countered ☐ Expired/Declined

Comments: .....

[C1]

OREA Ontario Real Estate Association

Rental Application
Residential

Toronto Real Estate Board

DS/AY

I/We hereby make application to rent ~~3525 Kariya Dr Suite #1207 Mississauga L5B0C2~~ 4011 Brickstone Mews
from the ~~25~~ 1 ~~of~~ day of ~~April~~ May ~~of~~ 20.17 at a monthly rental of $ ~~1550~~ 1550 #1503
to become due and payable in advance on the 1 day of each and every month during my tenancy.

DS/AY

1. **Name** Cheryl Chung Yan Ip Date of birth Sept 12 1995 SIN No (Optional)
   Drivers License No. N.A Occupation Actuarial Analyst
2. **Name** N.A Date of birth N.A. SIN No. (Optional) N.A.
   Drivers License No. N.A Occupation N.A.
3. **Other Occupants:** Name Relationship Age
   Name N.A. Relationship Age
   Name Relationship Age
   Do you have any pets? No If so, describe N.A.
   Why are you vacating your present place of residence? Moving to Mississauga for work

LAST TWO PLACES OF RESIDENCE

Address 339 King Street North Suite 1602
From Sept 2 2014 To April 27 2017
Name of Landlord King Street Towers Management (previously Cube)
Telephone: 519-279-6700

Address 159 University Ave West Suite 507
From Sept 3 2013 To Aug 17 2014
Name of Landlord University of Waterloo Campus Housing
Telephone: 519-888-4567

PRESENT EMPLOYMENT

Employer Desjardins
Business address 3 Robert Speck Pkwy #120, Mississauga
Business telephone 905-896-2711
Position held Actuarial Analyst
Length of employment Start on June 5 2017
Name of supervisor Benny Chiu
Current salary range: Monthly $5,167

PRIOR EMPLOYMENT

N.A.

SPOUSE'S PRESENT EMPLOYMENT

Employer
Business address
Business telephone
Position held
Length of employment N.A.
Name of supervisor
Current salary range: Monthly $

PRIOR EMPLOYMENT

N.A.

Name of Bank CIBC Branch 02722 Address 5 Dundas St East, Mississauga
Chequing Account # 8970599 Savings Account # N.A.

FINANCIAL OBLIGATIONS

Payments to N.A. Amount: $
Payments to Amount: $

PERSONAL REFERENCES

Name Vivian Ip Address 70 Park Villas Pte, Singapore
Telephone: 165 9187 2278 Length of Acquaintance 21 years Occupation Lawyer
Name Ip Wing Chung Address 48 Park Villas Pte, Singapore
Telephone: 165 9062 2875 Length of Acquaintance 21 years Occupation Businessman

AUTOMOBILE(S)

Make Model N.A. Year Licence No
Make Model Year Licence No.

The Applicant consents to the collection, use and disclosure of the Applicant's personal information by the Landlord and/or agent of the Landlord, from time to time, for the purpose of determining the creditworthiness of the Applicant for the leasing, selling or financing of the premises or the real property, or making such other use of the personal information as the Landlord and/or agent of the Landlord deems appropriate.

The Applicant represents that all statements made above are true and correct. **The Applicant is hereby notified that a consumer report containing credit and/or personal information may be referred to in connection with this rental.** The Applicant authorizes the verification of the information contained in this application and information obtained from personal references. This application is not a Rental or Lease Agreement. In the event that this application is not accepted, any deposit submitted by the Applicant shall be returned.

Signature of Applicant April 6 2017 Date Signature of Applicant Date
Telephone: 647-200-8980 Telephone:

THIS DOCUMENT IS PRINTED ON WATERMARKED PAPER. SEE BACK FOR INSTRUCTIONS.

The Toronto-Dominion Bank

80781333

800 BURNHAMTHORPE ROAD WEST
MISSISSAUGA, ON L5C 2R9

DATE 2017-04-25
YYYYMMDD

Transit-Serial No. 1202-80781333

Pay to the Order of BLANEY MCMURTRY LLP IN TRUST

$ *****24,780.00

TWENTY FOUR THOUSAND SEVEN HUNDRED EIGHTY*******00/100 Canadian Dollars

Authorized signature required for amounts over CAD $5,000.00

Re

The Toronto-Dominion Bank
Toronto, Ontario
Canada M5K 1A2

Authorized Officer

Number

Countersigned

OUTSIDE CANADA NEGOTIABLE BY CORRESPONDENTS AT THEIR BUYING RATE FOR DEMAND DRAFTS ON CANADA

⑈80781333⑈ ⑆09612⑉004⑆ ⑉3808⑈

Apr 25/17

THIS DOCUMENT IS PRINTED ON WATERMARKED PAPER. SEE BACK FOR INSTRUCTIONS.

The Toronto-Dominion Bank

80781334

800 BURNHAMTHORPE ROAD WEST
MISSISSAUGA, ON L5C 2R9

DATE 2017-04-25
YYYYMMDD

Transit-Serial No. 1202-80781334

Pay to the Order of AMACON CITY CENTRE SEVEN NEW DEVELOPMENT PARTNERSHIP

$ ******1,695.00

ONE THOUSAND SIX HUNDRED NINETY FIVE*******00/100 Canadian Dollars

Authorized signature required for amounts over CAD $5,000.00

Re

The Toronto-Dominion Bank
Toronto, Ontario
Canada M5K 1A2

Authorized Officer

Number

Countersigned

OUTSIDE CANADA NEGOTIABLE BY CORRESPONDENTS AT THEIR BUYING RATE FOR DEMAND DRAFTS ON CANADA

⑈80781334⑈ ⑆09612⑉004⑆ ⑉3808⑈

Apr 25/17

PSV # 1503

THIS PASSPORT IS VALID FOR ALL COUNTRIES
EXCEPT THE FOLLOWING:

PASSPORT REPUBLIC OF SINGAPORE

Type	Country Code	Passport No
PA	SGP	E5643186N

Name

IP CHUNG YAN, CHERYL

Sex	Nationality
F	SINGAPORE CITIZEN

Date of birth	Place of birth
12 SEP 1995	SINGAPORE
Date of issue	**Date of expiry**
23 JUN 2015	23 MAR 2021
Modifications	**Authority**
SEE PAGE 2	MINISTRY OF HOME AFFAIRS

National ID No
S9531688C

PASGPIP<<CHUNG<YAN<CHERYL<<<<<<<<<<<<<<<<<<<<<<

E5643186N4SGP9509126F2103237S9531688C<<<<<<06

ROYAL LEPAGE

Helping you is what we do:
Votre complice immobilier:

$ 3,100.00 Apr 10 2017

Received from / Reçu de Cheryl Ip

deposit on 4011 Brickstone Mews #1503 (Raymond) ON Dollars

04423 (draft) bab

RW 1503 first + last month rent

CIBC

NEGOTIABLE AT CURRENT BUYING RATE FOR DEMAND EXCHANGE ON CANADA
NEGOCIABLE AU COURS ACHETEUR EN VIGUEUR SUR EFFETS À VUE PAYABLES AU CANADA

INTERNATIONAL MONEY ORDER / MANDAT INTERNATIONAL

06552 - CIBC-UNIVERSITY OF WATERLOO BRANCH
WATERLOO, ON

5497 4019 9

27-43248

2017-04-10

DATE Y/A M/M D/J

NAME OF REMITTER / DONNEUR D'ORDRE

TRANSIT NO. / N° D'IDENTIFICATION

BRANCH / CENTRE BANCAIRE

PAY TO THE ORDER OF / PAYEZ À L'ORDRE DE ROYAL LEPAGE MEADOWTOWNE REALTY,BROKERAGE********** $********3,100.00

THE SUM OF / LA SOMME DE **********THREE THOUSAND ONE HUNDRED CANADIAN DOLLARS / DOLLARS CANADIENS CAD

FOR CANADIAN IMPERIAL BANK OF COMMERCE
POUR LA BANQUE CANADIENNE IMPÉRIALE DE COMMERCE

TO / TIRÉ: CANADIAN IMPERIAL BANK OF COMMERCE
TORONTO
CANADA

CHIEF EXECUTIVE OFFICER / CHEF DE LA DIRECTION

2404532
710 BIL-2015/01

⑈549740199⑈ ⑆09502⑉010⑆ 06552⑉2743248⑈

PSV # 1503 Employment

Desjardins

Desjardins General Insurance Group Inc.

April 5, 2017

PERSONAL AND CONFIDENTIAL

Cheryl Ip
1602-339 King Street North
Waterloo, ON, N2J 2Z1

Dear Cheryl,

Congratulations and welcome to Desjardins!

We are very pleased to extend to you this offer of employment in a contract position with The Personal Insurance Company, a wholly owned subsidiary of Desjardins General Insurance Group (DGIG).

The position we are offering you is an Actuarial Analyst, Job Level AC-8.2, reporting to Benjyi Chiu, Manager, Analysis and Business Solutions OAW starting on June 5, 2017 to June 8, 2018. The details of this offer are outlined below.

1. Compensation

Your annual salary will be $62,000.00 per annum less statutory deductions, paid bi-weekly via direct deposit. Please be advised that pay is one week in arrears. It is your responsibility to submit bi-weekly time sheets to your team leader for payroll purposes. Performance and base pay are reviewed annually in November with applicable adjustments made at the beginning of the following year.

2. Location

This position will be located in the offices of 3 Robert Speck Parkway, Mississauga. Please note, you will be required to visit the Toronto office at 95 St-Clair Avenue West, Toronto and the Aurora office at 333 First Commerce Drive on occasion.

3. Desjardins Account

As part of Desjardins' philosophy, we believe in conducting business with your employer. Therefore we strongly encourage you to open a Desjardins banking account in order to have your pay deposited. There is a Credit Union on the main level of 3 Robert Speck Parkway, Mississauga. ***To avoid any delays, we need your banking information on file. Please email us a copy of a void cheque at services.rh@desjardins.com before your first day of work. For identification purposes, please write your address and the last three numbers of your social insurance number on the cheque.***

4. Corporate Bonus

There is a Corporate Bonus Program to reward employees at all levels of the organization. You are eligible to participate in this program and receive any appropriate payment for this bonus provided you are an active employee as of December 31st of the previous year. The details will be discussed with you by your Manager. Please be advised that your targeted bonus amount is 8%, as assigned by your job level. Further details will be discussed with you by your Manager.

Head office and
Quebec Operations
6300, boul. de la Rive-Sud
P.O. Box 3500
Lévis, Québec G6V 6P9
418 835-4950

Main Office
Outside Quebec
3, Robert Speck Parkway
Mississauga, Ontario L4Z 3Z9
1-877-306-5252

Should you have any questions regarding any terms and conditions of this offer of employment, please contact Stewart Juelich, Senior Talent Acquisition Advisor at (877) 306-5252 ext.5513035.

Cheryl, I am delighted to make you this offer of employment and look forward to having you join our team. I am sure you will be a valuable asset to the group and I look forward to a mutually rewarding working relationship.

Sincerely,

Benjyi Chiu,
Manager, Analysis and Business Solutions OAW

cc: Employee File

I have read, been given a full explanation where necessary, clearly understand and fully agree to abide by the terms and conditions of employment detailed in this employment offer.

SIGNED: _____ _____

Cheryl Ip Date

2017-04-03	AUTH ECONSUMER REQUE (Phone Number Not Available)
2017-03-27	DESJARDINS FCDQ (866)866-7000

How can I correct an inaccuracy in my Equifax credit report?

Complete and submit a Consumer Credit Report Update Form to Equifax.

By mail:

Equifax Canada Co.
Consumer Relations Department
Box 190 Jean Talon Station
Montreal, Quebec H1S 2Z2

By fax: (514) 355-8502

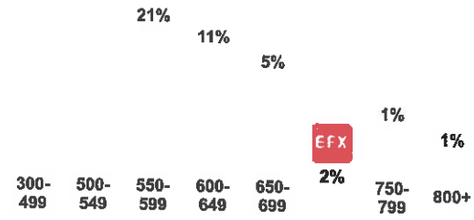
Equifax will review any new details you provide and compare it to the information in our files. If our initial review does not resolve the problem, we will contact the source of the information to verify its accuracy. If the source informs us that the information is incorrect or incomplete, they will send Equifax updated information and we will change our file accordingly. If the source confirms that the information is correct, we will not make any change to our file. In either case, you may add a statement to our file explaining any concerns you have. Equifax will include your statement on all future credit reports we prepare if it contains 400 characters or less.

If Equifax changes our file in response to your request, we will automatically send you an updated credit report to show you the changes. At your request, we will also send an updated credit report to any of our customers who received one within 60 days before the change was made.

PSV #1503 credit Check

You may qualify for some special incentives and rewards that aren't always offered to the general public.

It is important to understand that your credit score is not the only factor that lenders evaluate when making credit decisions. Different lenders set their own policies and tolerance for risk, and may consider other elements, such as your income, when analyzing your creditworthiness for a particular loan.



* Delinquency Rate is defined as the percentage of borrowers who reach 90 days past due or worse (such as bankruptcy or account charge-off) on any credit account over a two year period.

CREDIT REPORT

Personal Information

Personal Data

Name:	CHERYL CHUNGYAN IP
SIN:	
Date of Birth:	1995-09-XX

Current Address

Address:	339 KING ST N #1602 WATERLOO, ON
Date Reported:	2016-02

Special Services

No Special Services Message

Consumer Statement

No Consumer Statement on File

Credit Information

This section contains information on each account that you've opened in the past. It is retained in our database for not more than 6 years from the date of last activity.

An installment loan is a fixed-payment loan in which the monthly payment does not change from month to month. Examples of such loans are a car loan or a student loan. Mortgage information may appear in your credit report, but is not used to calculate your credit score. A revolving loan is a loan in which the balance or amount owed changes from month to month, such as a credit card.

Note: The account numbers have been partially masked for your security.

BANK OF MONTREAL M C

Phone Number:	(800)263-2263	High Credit/Credit Limit:	$1,000.00
Account Number:	XXX...893	Payment Amount:	Not Available

PJV # 1503 Mortgage

Wednesday, October 24, 2016

SYNDICATE MORTGAGES INC.
300-500 King W.
Toronto, ON M5V 1L9

SYNDICATE MORTGAGES
SIMPLIFYING THE DREAM

Dong Jun Song
909 – 55 Kingsbridge
Garden Circle
Mississauga, ON
L5R 1Y1

This is to certify that you have been approved for the following mortgage loan:

Property Address: 1503 - 4011 Brickstone Mews Mississauga Ontario L5B0J7

Purchase Price: $273,900
Mortgage Amount: $219,120
Interest Rate: Best 5 year fixed

Term: 5 year

Amortization: 30 years

Interest Rate Commitment Period:

* The interest rate stated herein is guaranteed until (specific date: 90 days from the date specified in this approval).

Terms and Conditions:

1. Approval is subject to meeting Syndicate Mortgages Inc. lending standards for property eligibility, credit history, employment income and down payment verification at the time of closing.

2. The actual mortgage amount may vary depending on the appraisal report if applicable. Also subject to variations of cost of mortgage insurance, property taxes, condominium fees and heating costs at time of closing.

3. The monthly payment includes principal, interest and insurance, which are subject to change at time of closing.

This approval will prove null and void if between now and closing, variations stated in the terms and conditions fluctuate beyond feasibility for qualification.

Max Afzalimehr
Broker of Record
M08008522

SYNDICATE MORTGAGES #10846

500 King Street W., Suite 300
Toronto, ON M5V 1L9
Tel: (416) 646-1062 Ext. 221
Fax: 1 (866) 936-1107
Mobile: (416) 666-2814
Email: max.a@smibroker.com
Website: www.SyndicateMortgages.com