

Worksheet Leasing

Suite: 1810 Tower: PSV Date: Apr 9/17 Completed by: Anita

Please mark if completed:

- ☒ Copy of 'Lease Prior to Closing' Amendment
- ☒ Copy of Lease Agreement
- ☐ Certified Deposit Cheque for ~~Top-up~~ ^{20%} Deposit to 25% payable to Blaney McMurtry LLP in Trust Occupied
Mar 23/17.
- ☐ 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).
 $\$1,500 + \text{HST}$
 $\$1695.00$
- ☐ Agreement must be in good standing. Funds in Trust: \$ 55,594.00 (15% equals \$55,260)
- ☒ 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:

PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

Between: **AMACON DEVELOPMENT (CITY CENTRE) CORP.** (the "Vendor") and

XIAOYI HE and ZHEN HAN (the "Purchaser")

Suite **1810** Tower **ONE** Unit **10** Level **17** (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-five percent (25%) 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 sublicensee to the Residential Unit or the balance of the Property by the sublicensee (including, but not limited to, any activities of the sublicensee 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 sublicensee including, but not limited to, a review of the sublicensee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicensee;
- (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 29th day of March 2017

Witness:

Purchaser: **ZHEN HAN**

Witness:

Purchaser: **XIAOYI HE**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 29 day of March 2017

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER:

Authorized Signing Officer
I have the authority to bind the Corporation

WEBForms: Dec2015

7. **PARKING:** One Underground Parking & Locker

8. **ADDITIONAL TERMS:**

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 until 6 p.m. on the day of 29th 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 hereof 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 (For delivery of Documents to Tenant)

Email Address (For delivery of Documents to Landlord)

Email Address ajay.minhas@gmail.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.tlb.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. **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):

JKZ

INITIALS OF LANDLORD(S):



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WEBFunds: Dec 2015

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

TENANT (Lessee),

JAIKUN (PETER) ZHAO

and

LANDLORD (Lessor), Zhen Han and Zhaoyi He

for the purpose of 4011 Brickstone Mews, Unit 1810

Mississauga, ON

L5B 0G2

dated the

day of

20

Tenant agrees to abide by all the rules, regulations and by-laws in force from time to time of the Condominium Corporation. Tenant understands that any breach of the BY-LAWS, or other terms and conditions of the lease may result in the termination of the lease at the sole option of the Landlord on 30 days written notice.

Landlord shall pay real estate taxes, [condominium fees and parking if applicable] and maintain fire insurance on the premises. Tenant acknowledges the Landlord's fire insurance on the premises provides no coverage on Tenant's personal property.

Tenant ACKNOWLEDGES that the Landlord's insurance on the premises does not provide coverage for the Tenant's personal property, nor liability on behalf of the Tenant. The Tenants agree not to do anything on the premises for which the owner's insurance premium, if any, may be increased, and agree to hold the Landlords harmless from damages of any kind, and liability from injury to anyone whomsoever regardless of fault during this lease term and renewal thereof. The Tenant must maintain throughout the term of this lease a standard tenancy insurance package which does not only limit to contents & liabilities. A copy of proof must be submitted to the Landlord prior to occupancy.

The tenant acknowledges and agrees to purchase all risks property insurance and public liability and property damage insurance for not less than \$1,000,000 in respect of the premises. The Tenant also agrees to provide copy of insurance certificate to the Landlord before occupancy and every renewal.

Tenant and Landlord agree that an accepted Agreement to Lease shall form a completed lease and no other lease will be signed between the Parties.

The Tenant agrees to allow the Landlord or his agent to show the property at all reasonable hours to prospective Buyers or Tenants, after giving the Tenant at least twenty-four (24) hours written notice of such showing.

Tenant COVENANTS with the Landlord to pay rent, to keep the premise in an orderly state of cleanliness, and to repair damage caused by his/her willful or negligent conduct or that of persons permitted on the premise by him/her. The leased premise and the fixtures and the chattels thereon will be cared for and left in good condition at the termination of the tenancy, save and except normal wear and tear.

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

INITIALS OF TENANT(S):

JKZ

INITIALS OF LANDLORD(S):

[Handwritten initials]



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Form 401 Revised 2006 Page 1 of 4

WEBForms * Dec 2010

This Schedule A is made by and between the parties to the Agreement to Lease between:

TENANT (Lessee),

and

LANDLORD (Lessor), Zhen Han and Ziaoyi He

of the town of 4011 Brickstone Mews, Unit 1810

Mississauga, ON

SB 0012

dated the

day of

20

Tenant agrees to provide ten (10) post-dated cheques and pay the landlord \$50.00 for any cheque issued by the tenant to the landlord and is returned by the bank because of non-sufficient funds (NSF).

THE Tenant SHALL NOT make any structural changes or improvements to the premises. Tenant AGREES not to redecorate, renovate, apply any wall coverings, or alter the colour of the walls without written consent of the Landlord.

Tenant AGREES to pay for the first \$50.00 per item in general maintenance and repair cost to the fixtures and appliances unless such repair or maintenance was necessitated by willful neglect or misuse in which event he shall be responsible for the entire cost.

Tenant agrees to pledge a key deposit of \$250.00 which will be refunded upon returning the key access card remote control at the end of the Lease Term.

The parties agree no pets & no smokers will be allowed within the premise.

This document is controlled by all parties to the Agreement to Lease.

INITIALS OF TENANT(S):

JKZ

INITIALS OF LANDLORD(S):

[Signature]



This document is controlled by all parties to the Agreement to Lease.

Form 401

Revised 2015 Page 2 of 4

WEBForms Inc. 1310

10358 (1215)

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The Toronto-Dominion Bank

80048083

2993 WESTOAK TRAILS BOULEVARD
OAKVILLE, ON L6M 5E4

DATE

2017-04-09
YYYYMMDD

Transit-Serial No.

3125-80048083

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

\$ *****1,695.00

****ONE THOUSAND SIX HUNDRED NINETY FIVE*******
Authorized signature required for amounts over CAD \$5,000.00
Rel 810-PSV Leasing Admin Fee. 00/100 Canadian Dollars

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

Authorized Officer

Countersigned

Number

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

⑈80048083⑈ ⑆09612004⑆

⑈3808⑈

Received by *Shute*
Apr 9/17



Ontario

Driver's Licence
Permis de conduire

ON
CANADA



1. NAME/NOM

ZHAO,
JIAKUN

2. 206-60 CAPULET LN
LONDON, ON, N6H 0B2

4. NUMBER/
NUMERO

Z3206 - 40108 - 90710

4a. ISS/DEL

2016/05/30

4b. EXP/EXP

2021/07/10

5. DTR/REF

DL8852526

16. HGT/HAUT

178 cm

15. SEX/SEXE

M

13. CLASS/
CATEG

G

12. REST/
COND

X

赵嘉坤

3. DOB/ODN 1989/07/10



REALTY INC., BROKERAGE

Mississauga Office

1177 Central Parkway West,
Golden Square, Unit 32

RECEIPT - REÇU

Received from / Reçu de Ajay Minhas From Kingsway Date 30/03/2017

Four Thousand Three Hundred 00 100 Dollars

Deposit

401 Brickstone Mews #1810

\$ 4300.00

Tax Reg. No. _____
N° d'enr. de taxe _____

No. 496389

LIVING REALTY INC. - REALTOR

1177 Central Parkway West
Golden Square, Unit 32
Mississauga, Ontario
L5C 4B3
© Bellline®, 2006

10358 (1013)

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The Toronto-Dominion Bank

75920167

215 Oxford Street West
London, ON N6H 1S5

DATE

2017-03-30
YYYYMMDD

Transit-Serial No.

110-75920167

Pay to the
Order of Living Realty Inc.

\$ *****4,300.00

FOUR THOUSAND THREE HUNDRED**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

⑈ 75920167 ⑈ ⑈ 096 ⑈ 20004 ⑈

⑈ 3808 ⑈

1st + last
months rent.



AJAY MINHAS B.LING

Sales Representative

(647) 448.4563

ajay.minhas@gmail.com

www.GTAHomeInvestments.com

rd

it

sit



Confidential

November 9, 2016

Peter Zhao
535 Proudfoot Ln
London, Ontario
N6H 0C7

Dear Peter,

We are very pleased to offer you regular full-time employment as a 2017 BBM Graduate Program, Specialist, Business Intelligence with Bell located at 5099 Creekbank Road, Mississauga, ON, effective June 5, 2017, reporting to Mike Randles.

Working for Bell means joining a dynamic company that's determined to be recognized by customers as Canada's leading communications company. We're cultivating a high-performance culture where employees are passionate about what they do, are creative, highly motivated and drive outstanding results. We're looking for you to help us transform business initiatives into strategic, competitive advantages. We expect all our employees to conduct themselves with integrity, honesty and loyalty.

Please take the time to read through the attached Terms of Employment and acknowledge your acceptance by signing and returning same to Tania Crump - tania.crump@bell.ca. This job offer is valid until no later than the end of business day November 14, 2016. If we have not heard from you by then, the present offer will be deemed null and void.

We look forward to your positive response to our offer to join our team.

Mike Randles - Senior Manager, Business Intelligence
BELL CANADA

Position

Reporting to: Mike Randles
Your Title: Specialist, Business Intelligence
Location: 5099 Creekbank Road, Mississauga, ON
Hire Date: June 5, 2017

Base Salary

\$60,000 per annum. You will be remunerated on a bi-weekly basis, payable through direct deposit to the bank account of your choice. In line with our compensation philosophy described below, we review base salary as required to maintain competitiveness to the market.

Annual Incentive Plan

Along with your base salary, you will be eligible to participate in an incentive compensation plan (subject to the terms and conditions of the plan) representing AIP - 15% of base salary at "target" level based on the achievement of corporate, business unit and individual objectives. Entitlement to AIP payment on any given year is conditional on being actively employed on December 31 of the year.

Our current compensation philosophy provides for a conservative approach towards base salary while placing significant emphasis on variable (at risk) incentive compensation. Both base salary and variable incentive compensation can provide substantial upside potential directly tied to superior individual performance, contribution and leadership attributes. We monitor the positioning to market of our cash compensation annually and will review base salary or variable incentive compensation as required to maintain competitiveness.

The above privileges are in consideration of you beginning your employment with Bell on your hire date described above.

Benefits

Bell also offers a comprehensive flexible benefits program that is an important part of your total compensation. Key points of this program include:

- Employer paid short-term and long-term disability benefits
 - Employer paid basic life and accident insurance of 1x basic annual salary respectively and 2x basic annual salary for business travel accident insurance. Additional optional life and accident insurance as well as Critical Illness insurance can be bought through payroll deductions
 - An annual allocation of flexdollars which gives you access to comprehensive medical, dental and vision coverage and a Health Reimbursement Account to cover expenses not covered by the basic plans
 - Employer paid out-of-country medical emergencies insurance for business and personal travel, including trip cancellation insurance
 - Employees' Savings Plan (BCE Share Purchase Plan) where you can contribute up to 12% of your basic annual salary and the company will match one third of your contribution to a maximum of 2% of your basic annual salary subject to a two-year period
 - You will be entitled to 15 vacation days per year, beginning on January 1st of the year following your hire. For the current year, you will be entitled to 1.5 days of vacation for each full month of service (up to 15 days). If your hiring date is between the 1st and the
-

15th, it will be considered as a full month. These days must be taken before the end of the current year, depending on the needs of the business. Additional vacation days can be purchased in the flexible benefits program

- Upon termination of employment, vacation pay will be paid in accordance with minimum statutory requirement
- Eligibility is determined according to the terms and conditions of each specific plan

Employee Discount Plan

When you join Bell you are encouraged to become a true ambassador of our company by signing up for Bell's great services, and getting the savings you deserve as a member of our team. By choosing Bell whenever there is a option over a competitor, you are supporting the growth of our team and company.

Bell's Employee Discount Plan gives you 35% off Bell Mobility, Satellite and Fibe TV, Internet and Home Phone, as well as premium services like Pay-per-view movies and HD PVR rentals. You also benefit from great product discounts at The Source on everything from laptops and TVs to headphones and batteries. The Source is the premier electronics shopping destination for Bell team members across the country.

If you are not already a Bell customer today, we'll help you out by reimbursing any competitor's cancellation fees up to \$100 per eligible service.

To get started, please take a look at all our products and services by visiting www.Bell.ca

Pension Arrangement

You will be covered under the Defined Contribution (DC) arrangement of the Bell Canada/BCE Pension Plan once you have completed a term of employment of three (3) months. The company contributes to your account and you have the option to contribute as well. The company contributions combined with your voluntary contributions can reach as much as 18% of your pensionable earnings.

The company will contribute automatically 4% of your pensionable earnings. The company may contribute up to 6% assuming you contribute voluntarily a minimum of 2%. You decide how much you want to contribute (up to 12%), depending on your personal situation and retirement income needs

Pre-employment Conditions

Screening:

You will be sent a link to complete the "Personnel screening authorization and consent form" which is required to be completed by all prospective Bell employees at this stage in the recruitment process. Pre-employment screening is a mandatory part of Bell's recruitment and selection process for all external hires and will include a criminal record check and reference checks. This offer of employment is conditional upon your successful completion of the pre-employment screening. Please complete and return via the on line tool.

Code of Business Conduct:

Bell is committed to responsible and ethical business practices as these are essential to our reputation and brand. That is why we place such high importance on every team member making a personal commitment to the Bell Code of Business Conduct, which reflects the values,

policies, laws and regulations that govern all operations at Bell. As such, you will be required to read the Code and complete a mandatory on-line training session on it within 7 (seven) days of your effective date of employment. The continuation of your employment will be conditional upon the completion of this training within the requisite timeline.

An investigation regarding any alleged breach of your obligations arising from your contract of employment may be conducted by the employer at its sole discretion. Pending such investigation, you may be relieved from your duties with pay, or without pay if exceptional circumstances exist.

Disclosure:

You are also required to disclose conflicts of interest (whether real or potential), as well as interests or relationships that could be harmful or detrimental to the Company's interests including but not limited to:

1. Whether you were employed or otherwise commercially involved in any endeavour which is competitive in any way, with the business of Bell and its affiliated companies (e.g.: Rogers, Telus, Videotron, etc.);
2. Whether you are bound by any restrictive covenants such as non-competition or non-solicitation restrictions that could impact your ability to fully assume your duties.

You are required to complete the attached **Form BC 3684A - Disclosure of Conflict of Interest** (real or potential), Relationships with Competitors and/or Restrictive Covenants. Please complete the attached **BC form**, scan and return to Tania Crump – tania.crump@bell.ca. The commencement or continuation of your employment will be conditional upon your ability to work for Bell and your provision of complete and accurate disclosure on **Form BC 3684A**.

We would like to remind you of your duty to respect any restrictive covenants and to safeguard any confidential or proprietary information gathered during your previous employment or business involvement. These obligations survive beyond the end of any employment. As such, you must continue to make sure that any confidential or proprietary information you were given access to in the course of previous employment is not shared with your colleagues at Bell.

Termination

In the event Bell has cause to terminate your employment, you will not be entitled to any notice of termination or severance pay. Bell may also terminate your employment without cause, upon a reasonable termination notice or indemnity in lieu that complies with legislative requirements.

Resignation

Should you resign from your position, you must provide Bell with a reasonable notice of resignation. Bell may decide to exempt you from providing an active work performance while maintaining your pay for the duration of your reasonable notice of resignation.

Other:

- This employment offer is conditional on you successfully completing all requirements for your degree by your employment start date. Please note that you will have the obligation to provide evidence of successful completion of your education program. In the event that you have not obtained your degree, this offer of employment will be null and void.

- Also, if you accept this offer, you must be legally entitled to work in Canada at the time of the offer, and for the duration of your employment with Bell.
- You will be asked to respect Bell's Employment Terms and Conditions.
- You are required to complete the Prevention of Violence in the Workplace and Be Ready – Emergency Preparedness training no later than 30 days after your date of hire.
- Any years of service cumulated with another employer shall not be considered in determination of your years of service at Bell.
- Finally, you will be on a probationary period for six (6) months.

Post-employment obligations

Unauthorized disclosure or misuse of confidential or proprietary information can have serious consequences for the Company. As such, you have an obligation to safeguard this information (as described in greater detail in Bell's Code of Business Conduct) both during the time of your employment with the Company and, should such employment cease for any reason, after the end of your employment.

Note that Bell reserves the right to amend from time to time all compensation and benefits programs described above.

Upon acceptance of this term of employment, it will become a binding agreement. This job offer is valid until November 14, 2016. Please acknowledge your acceptance of this offer by signing below and returning it to Tania Crump - tania.crump@bell.ca.

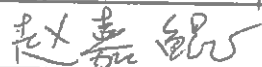
Mike Randles - Senior Manager, Business Intelligence
BELL CANADA

Accepted by:

Name: Peter Zhao

Date of Birth: 89/07/10
(YY/MM/DD)

SIN #: 133 112 581

Signature: 

Date: NOV-11-2016

Code of Business Conduct

Form BC 3684A

Disclosure of Conflict of Interest or Potential Conflict of Interest

Note to immediate manager: Please file original in employee's personnel file. A copy should also be sent to the Corporate Secretary's Office at corporate.secretariat@bell.ca.

Employee		
Family name	Given names	Employee number
ZHAO	JIAKUN (PETER)	

A. I am directly or indirectly involved in other business or employment, which may give rise to or is at present in conflict with, or potential conflict with, the best interests of the Company:

N/A

B. I have direct or indirect investment, business involvements or relationships, which may give rise to or is at present in conflict with, or potential conflict with, the best interests of the Company:

C. I have, in the past (2) years, been employed or otherwise commercially involved in endeavours or companies which are in competition with Bell Canada and its affiliated companies (e.g.: Rogers, Telus, Videotron, Cogeco, etc.):

N/A

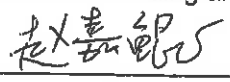
D. I am currently or was recently bound by restrictive covenants such as non-competition or non-solicitation restrictions:

N/A

E. Other:

N/A

I understand that if in my previous employment or commercial involvement with a competitor of Bell Canada and its affiliated companies I may have become aware of or given access to undisclosed confidential or proprietary information of my previous employer. As such, unless this information has been publicly disclosed or otherwise available in the marketplace, I am not to share such information. I also acknowledge that I have returned to my previous employer all property belonging to my previous employer including any confidential or proprietary information and documents provided to me including any third party information that was entrusted to me.

Signature:		Manager's signature:	
Title:	Specialist, Business Intelligence	Title:	
Organization code:	BELL CANADA	Organization code:	
Phone number:	2269737518	Phone number:	
Date:	NOV-11-2016	Date:	

Equifax Credit Report and Score™ as of 03/27/2017

Name: Jiakun Zhao

Confirmation Number: 3757363340

Credit Score Summary

747 | Very Good

Where You Stand

The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably. Your Equifax credit score is calculated from the information in your Equifax Credit Report. Most lenders would consider your score very good. Based on this score, you should be able to qualify for credit with competitive interest rates, and a wide variety of credit offers should be available to you.



Range	300 - 559	560 - 659	660 - 724	725 - 759	760 +
	Poor	Fair	Good	Very Good	Excellent
Canada Population	4%	10%	15%	14%	57%

What's Impacting Your Score

Below are the aspects of your credit profile and history that are important to your Equifax credit score. They are listed in order of impact to your score - the first has the largest impact, and the last has the least.

- Average utilization for open trades.
- Most recent telco Inquiry.
- Number of telco inquiries in the last 12 months.

Your Loan Risk Rating

747 | Very Good

Your credit score of 747 is better than 38% of Canadian consumers.

The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably.

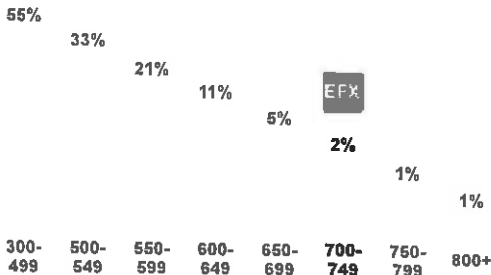
The Bottom Line :

Lenders consider many factors in addition to your score when making credit decisions. However, most lenders would consider you to be a low risk. You may qualify for favourable interest rates and offers from lenders and a variety of credit products may be available to you. If you're in the market for credit, this is what you might expect:

- You may be able to obtain higher than average credit limits on your credit card.
- Many lenders may offer you attractive interest rates and offers.
- 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 Rates*



* 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: JIAKUN ZHAO
SIN:
Date of Birth: 1989-07-XX

Current Address

Address: 60 CAPULET LANE APT 206
LONDON, ON
Date Reported: 2016-02 2015-07 2011-08

Previous Address

Address: 535 PROUDFOOT LANE #201
LONDON, ON
Date Reported: 2016-02 2015-07 2011-08

Current Employment

Employer:
Occupation: STUDENT

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.

TD CREDIT CARDS

Phone Number:	(800)983-8472	High Credit/Credit Limit:	\$5,000.00
Account Number:	XXX...339	Payment Amount:	\$10.00
Association to Account:	Individual	Balance:	\$981.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2008-11	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	72		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

ROGERS COMMUNICATION

Phone Number:	(877)764-3772	High Credit/Credit Limit:	
Account Number:	XXX...661	Payment Amount:	Not Available

Association to Account:	Individual	Balance:	\$50.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2008-11	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	35		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments		

CDA STUDENT LOANS PR

Phone Number:	(888)815-4514	High Credit/Credit Limit:	\$23,810.00
Account Number:	XXX...720	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$23,810.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2016-01	Date of Last Activity:	2017-02
Status:	Too new to rate or opened but not used	Date Reported:	2017-03
Months Reviewed:	14		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Student loan Monthly payments		

CDA STUDENT LOANS PR

Phone Number:	(888)815-4514	High Credit/Credit Limit:	\$0.00
Account Number:	XXX...211	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2011-09	Date of Last Activity:	2015-11
Status:	Paid as agreed and up to date	Date Reported:	2016-11
Months Reviewed:	62		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account paid Student loan		

Credit History and Banking Information

A credit transaction will automatically purge from the system six (6) years from the date of last activity. All banking information (checking or saving account) will automatically purge from the system six (6) years from the date of registration.

No Banking information on file

Please contact Equifax for additional information on Deposit transactions at 1-800-865-3908

Public Records and Other Information

Bankruptcy

A bankruptcy automatically purges six (6) years from the date of discharge in the case of a single bankruptcy. If the consumer declares several bankruptcies, the system will keep each bankruptcy for fourteen (14) years from the date of each discharge. All accounts included in a bankruptcy remain on file indicating "included in bankruptcy" and will purge six (6) years from the date of last activity.

Voluntary Deposit - Orderly Payment Of Debts, Credit Counseling

When voluntary deposit – OPD – credit counseling is paid, it will automatically purge from the system three (3) years from the date paid.

Registered Consumer Proposal

When a registered consumer proposal is paid, it will automatically purge three (3) years from the date paid.

Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages

The above will automatically purge from the system six (6) years from the date filed.

Secured Loans

A secured loan will automatically purge from the system six (6) years from the date filed. (Exception: P.E.I. Public Records: seven (7) to ten (10) years.)

No Public Record information on file

Collection Accounts

A collection account under public records will automatically purge from the system six (6) years from the date of last activity.

No Collections information on file

Credit Inquiries to the File

The following inquiries were generated because the listed company requested a copy of your credit report. An Inquiry made by a Creditor will automatically purge three (3) years from the date of the inquiry. The system will keep a minimum of five (5) inquiries.

2016-08-18	BELL CANADA (800)730-7121
2015-12-22	DREWLO HOLDINGS INC (519)472-8200

The following "soft" inquiries were also generated. These soft inquiries do not appear when lenders look at your file; they are only displayed to you. All Equifax Personal Sol inquiries are logged internally, however only the most current is retained for each month.

2017-03-27	AUTH ECONSUMER REQUE (Phone Number Not Available)
2017-01-10	TDCT (866)222-3456
2016-04-18	AUTH GARDA (514)281-2811

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.



RBC Royal Bank

January 17, 2017

XIAOYI HE; ZHEN HAN
2164 COLONEL WILLIAM PKY
OAKVILLE, ON L6M 0B8

Royal Bank of Canada

TOR ON-UNIVERSITY & DUNDAS
443 UNIVERSITY AVE
TORONTO, ON M5G 2H6
Tel: 1-416-904-8311
Fax: 1-416-956-1986

Dear XIAOYI HE; ZHEN HAN,

Re: Mortgage application number: 100686544 - 600899251

Congratulations and thank you for choosing us for your mortgage needs. I'm pleased to confirm that you've been approved for a mortgage as per the details and conditions we've discussed.

Property: UNIT 1810 4011 BRICKSTONE MEWS
MISSISSAUGA, ON L5B 0J8

Mortgage details:

Mortgage amount:	\$ 294,720.00, inclusive of mortgage default insurance, if applicable
Amortization period:	30.00 years
Interest rate:	3.2400000 % per year, calculated semi-annually, not in advance
Discount:	1.4000000 % applied to posted rate (included above)
Term:	60 months
Type:	Fixed Closed
Principal & Interest:	\$ 1,277.53
Property Taxes:	\$ 0.00 (Estimated)
HomeProtector® Premium*:	\$ 417.03
Total Payment:	\$ 1,694.56
Payment frequency:	Monthly
Interest adjustment date:	March 31, 2017
First payment due date:	April 30, 2017
Advance date:	March 31, 2017
Rate commitment expiry date:	October 08, 2017

Details of Rate Guarantee:

Your interest rate is guaranteed for **the term selected** until either the advance date or the rate commitment expiry date — whichever is earlier.

RBC~1~4319~201211~5~1~812040541~5~587E15025CE1C210E10080000AD005D5~1~3~

S 04319 (2012/11)



Page 1 / 3

If your mortgage advances after the rate commitment expiry date, the interest rate will be increased by 0.10 % for any partial or full month after the expiry date — to a maximum of three months (maximum of 0.30 %). If the delay is more than three months, the rate commitment will fully expire and you will need to contact us for a new interest rate. Please notify me immediately if there are any changes to your mortgage needs.

I'm always available with advice or assistance on home financing products — anytime, anywhere. Please call me at 1-416-904-8311 with any questions. I'll be happy to help.

Congratulations again on your new home!

Yours truly,

TERESA CHAN
Mortgage Specialist
Cell: 1-416-904-8311
E-mail: teresa.chan@rbc.com

Enc.

P. S. If you have any friends or relatives who are purchasing a home or renewing a mortgage, I'd be happy to help them any way I can.

