

Worksheet Leasing

Suite: 2109 Tower: PSV Date: _____ Completed by: _____

Hong Yang + Tao Ma

Please mark if completed:

- ✓ ● Copy of 'Lease Prior to Closing' Amendment
- ✓ ● Copy of Lease Agreement
- ✓ ● Certified Deposit Cheque for Top up Deposit to 25% payable to Blaney McMurtry LLP in Trust N/A
- ✓ ● 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). \$1500 + HST
Draft # 80042785
- ✓ ● Agreement must be in good standing. Funds in Trust: \$ 41,535
- ✓ ● 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:

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

Between: **AMACON DEVELOPMENT (CITY CENTRE) CORP.** (the "Vendor") and
HONG YANG and TAO MA (the "Purchaser")

Suite **2109** Tower **ONE** Unit **9** Level **20** (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 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 29 day of March 2017.

[Signature]
Witness:

[Signature]
Purchaser: **TAO MA**

[Signature]
Witness:

[Signature]
Purchaser: **HONG YANG**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 29 day of March 2017.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER: [Signature]
Authorized Signing Officer
I have the authority to bind the Corporation



Agreement to Lease Residential

Toronto
Real Estate
Board

Form 400

for use in the Province of Ontario

This Agreement to Lease dated this 28 day of March, 2017

TENANT (Lessee), Ziheng Su
(Full legal names of all Tenants)

LANDLORD (Lessor), Tao Ma And Hong Yang
(Full legal name of Landlord)

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 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:
#2109 - 4011 BRICKSTONE MEWS Mississauga HY/TM L5B 0J7

2. **TERM OF LEASE:** The lease shall be for a term of One year lease paid by installment commencing April 15 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 Canadian Dollars (CDN\$ 1,500.00), 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 Hong Yang and Tao Ma "Deposit Holder"
in the amount of Three Thousand
Canadian Dollars (CDN\$ 3,000.00) 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: Single family residence

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

	LANDLORD	TENANT		LANDLORD	TENANT
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Cable TV	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Oil	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Condominium/Cooperative fees	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Electricity	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Garbage Removal	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Hot water heater rental	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other: <u>Phone & Internet</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Water and Sewerage Charges	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other:	<input type="checkbox"/>	<input type="checkbox"/>

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): [Signature]

INITIALS OF LANDLORD(S): [Signature]

7. **PARKING:** One underground parking(P3-115) & One 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

10. **IRREVOCABILITY:** This offer shall be irrevocable by Tenant Lundford (Landlord/Tenant) until 2 p.m. on the 29 day of March, 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.: (For delivery of Documents to Tenant)
Email Address: hongyang175@yahoo.com (For delivery of Documents to Landlord) Email Address: ziheng@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.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):

BA

INITIALS OF LANDLORD(S):

HY/TM

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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:

(Witness)

(Witness)

(Witness)

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

(Tenant or Authorized Representative) 
3/28/2017 2:14:28 PM EDT

(Tenant or Authorized Representative)

(Guarantor)

(Seal) DATE Mar 28 2017

(Seal) DATE

(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:

(Witness)

(Witness)

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

X 
(Landlord or Authorized Representative)

X 
(Landlord or Authorized Representative)

(Seal) DATE 03/28/2017

(Seal) DATE 03/28/2017

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 7:39 PM a.m./p.m. this 03/28/2017 day of 20.

(Signature of Landlord or Tenant)
3/28/2017 7:39 PM EDT

INFORMATION ON BROKERAGE(S)

Listing Brokerage Tel.No.

Coop/Tenant Brokerage (Salesperson / Broker Name)

..... Tel.No.

..... (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 03/28/2017

(Landlord)  DATE 03/28/2017

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 03/28/2017

(Tenant)  DATE 03/28/2017 2:14:27 PM EDT

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)

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Schedule A

Agreement to Lease - Residential

Form 400
for use in the Province of Ontario

Toronto
Real Estate
Board

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

TENANT (Lessee), Ziheng Su

LANDLORD (Lessor), Tao Ma And Hong Yang

for the lease of #2109 - 4011 BRICKSTONE MEWS

Mississauga

L5B 0J7

dated the 28

day of March

2017

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 following chattels and appliances belong to the Landlord are to remain on the premises for the Tenant's use: fridge, stove, built-in dishwasher, built-in microwave, washer/dryer, all existing light fixtures and all window coverings.

Landlord represents and warrants that the appliances as listed in this Agreement to Lease will be in working order at the commencement of the lease term. Tenant agrees to maintain the said appliances in a state of ordinary cleanliness at the Tenant's cost.

In the event Tenant not intend to renew the lease after the term, or any extension thereof, Tenant must inform the Landlord in writing at least sixty (60) days prior to the expiry of the lease. Tenant agrees to allow the Landlord or his agent to show the property at all reasonable hours to prospective Buyers or Tenants, after giving Tenant at least twenty four (24) hours notice.

Tenant agrees to allow the Landlord or his agent to enter the premises to inspect the premises provided that 24 hours notice has been given to the Tenant. Tenant also agrees that no pets and no smoking are allowed in the unit.

Tenant agrees to return the premises to Landlord in the same state of cleanliness as at the commencement of the lease failing which tenant agrees to pay for the cleaning cost.

Tenant agrees to maintain at his own expense an insurance policy to be in force and effective upon occupancy covering the contents of the premises and liabilities of the tenant for the entire term of the lease or any extension thereof. Copy of the aforesaid policy shall be delivered to the landlord or his agent on or before closing.

For mutual convenience, Tenant agrees to provide the Landlord before the commencement of the Lease TEN(10) post-dated cheques. In the event that any of the Tenant's cheques are not honored when presented for payments to the bank on which they are drawn, the Tenant shall pay the Landlord for each returned cheque the sum of \$35.00 to cover the bank's service charge together with a replacement cheque for the overdue rental payment.

To be continued by two more pages.

HY/TM

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

INITIALS OF TENANT(S):

INITIALS OF LANDLORD(S):

**CONTINUED SCHEDULE "A" TO THE
AGREEMENT TO LEASE - RESIDENTIAL**

This Schedule is attached to and forms part of the Agreement to Lease - Residential between:
Tenant, Ziheng Su

Landlord, Tao Ma and Hong Yang

For the lease of 4011 Brickstone Mews 2109, Mississauga, On.

Tenant and Guarantor (if any) is jointly and severely liable for any rental in arrears and non-payment for any cheques.

In case if repair is needed for normal wear and tear, Tenant agrees to provide notification to the Landlord or his representative otherwise Landlord is not responsible for such repair.

The Landlord shall not in any event whatsoever is liable or responsible for any damage, loss, personal injury, or death that may be suffered or sustained by the Tenant or any other person who may be upon the rented premises. The Tenant agrees and covenants to indemnify, save harmless, and fully release the Landlord from any and all liability caused or arisen from the above.

Tenant agrees to leave the promise in the same clean and tidy condition at the expiry of the lease, except for normal wear and tear. Tenant also covenants to maintain the property in good condition and shall have the unit professionally cleaned at the end of the lease term at Tenant's cost.

Tenant agrees not to carry on upon the premises any business or activity that may be illegal or contrary to any municipal, federal, provincial laws, by-laws, regulations.

Tenant agrees that he/she and his/her occupants and visitors shall comply with all the By-laws of the condominium corporation.

Tenant represents that he/she and his/her occupants are non-smokers.

Tenant covenants that no pets shall be allowed upon or kept in or about the leased premises.

Tenant agrees to provide proof of Hydro Account Registration before the commencement of the lease.

Tenant agrees not to alter, remove and change any wall, door and lock without the express written consent of the Landlord.

Tenant is responsible for all move-in/move-out arrangement/elevator booking, and agrees to pay all associated fees/expenses.

Tenant agrees to pay for the first \$50.00 of each repair and Landlord will pay for the balance provided damages are not caused by Tenant and/or his/her guest's wilful damage or negligence otherwise Tenant shall be responsible for full costs of repairs.

Initial by:
Tenant:



Landlord:



SCHEDULE "A" TO THE AGREEMENT TO LEASE - RESIDENTIAL

Tenant covenants not to assign or sublet the property without the prior written consent of the Landlord, such consent not to be arbitrarily or unreasonably withheld. The Tenant covenants to pay the Landlord's reasonable expenses incurred in providing the aforesaid consent.

For mutual convenience, Tenant voluntarily agrees to provide the Landlord a bank draft at amount of \$3000.00, which represents 10th and 11th month rent, and other (08) post-dated cheques before the commencement of the lease. In the event that any of the Tenant's post-dated cheques are not honoured when presented for payments to the bank on which they are drawn, Tenant agrees to pay \$35.00 to the Landlord per occurrence as administration cost in addition to replacing the cheque.

The tenant agrees to provide the Refundable Security Deposit: \$300.00 to Landlord before the commencement of the lease. The landlord will return the Security Deposit upon receiving the whole set of keys and inspecting satisfactorily the condition of the promise at the end of the lease.

Landlord reserves the right to inspect the property with prior notice to the Tenant to make assurance that the property is being used and maintained to the contract agreed to.

In the event of any breakdown of electrical, mechanical, heating, or plumbing systems, the landlord will not be liable or responsible for Tenant's personal damages, discomfort, or any illness arising there from, but the landlord will carry out all the necessary repairs with reasonable diligence.

If the rented premise is in a newly constructed building at the commencement of the Tenancy, the landlord is not responsible, for any deficiencies in the unit or un-finished common amenities not being 100% operational. It should be made clear to the tenant, by their sales representative, that these are common issues in a newly constructed building. Tenant should allow the contractors to access the unit to do the repair job.

Initial by:

Tenant:



Landlord:



The Toronto-Dominion Bank

168 QUEEN STREET SOUTH
STREETSVILLE, ON L5M 1K8

80042785

DATE

2017-04-17

YYYYMMDD

Transit-Serial No.

521-80042785

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

\$ *****1,695.0

ONE THOUSAND SIX HUNDRED NINETY FIVE**00/100

Canadian Dollar

Authorized signature required for amounts over CAD \$5,000.00

Re PSV 2109 - Leasing Fee

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

⑈80042785⑈ ⑆09612⑈004⑆

⑈3808⑈



Driver's Licence
Permis de conduire

ON
CANADA



12 MAR 2017

SU.

ZHENG

2815-81 NAVY WHARF CRT
TORONTO, ON, M5V 3S2

S9001 - 79609 - 31019

2017/01/17 2019/09/31

DR6089632 178 CM



Signature
1993/10/19

PSV #2109
Tenant's First + Last
Month Rent

10358 (12/15)

THIS DOCUMENT IS PRINTED ON WASTE PAPER. PLEASE RECYCLE OR REUSE. INSTRUCTIONS

The Toronto-Dominion Bank

1177 CENTRAL PARKWAY WEST UNIT 35
MISSISSAUGA, ON L5C 4P3

80552009

DATE 2017-03-29

Transit-Serial No. 1868-80552009

Pay to the Order of Mr Heng Yang \$ *****3,000.00

Authorized Signature Required for Amounts over CAD \$5,000.00 *****00/100 Canadian Dollars

Re The Toronto-Dominion Bank Authorized Officer [Signature] Number [Blank]
Toronto, Ontario
Canada M5K 1A2

OUTSIDE CANADA NEGOTIABLE BY CORRESPONDENTS AT THEIR BUYING RATE FOR REMITTANCE TO CANADA

⑈80552009⑈ ⑆09612⑈004⑆

⑈3808⑈



Employment letter

To whom it may concern:

Please accept this letter as confirmation that Ziheng Su has been employed by Food Hwy Ontario Inc. since Dec, 2014. Currently, Ziheng Su holds the title of the Operational Director.

Earns a salary of \$5500 payable monthly.

Works on a full time basis of 60 hours per week

If you have any question or require further information, please don't hesitate to contact me at 647-818-7988

Sincerely yours,

A handwritten signature in black ink, appearing to read 'Di Han', followed by a horizontal line.

Di Han

Food Hwy Ontario Inc.

208-1107 Lorne Park Rd, Mississauga

Cofounder and CEO





Print This Page

Close Window

Equifax Credit Report and Score™ as of 03/22/2017

Name: Su Z. Heng

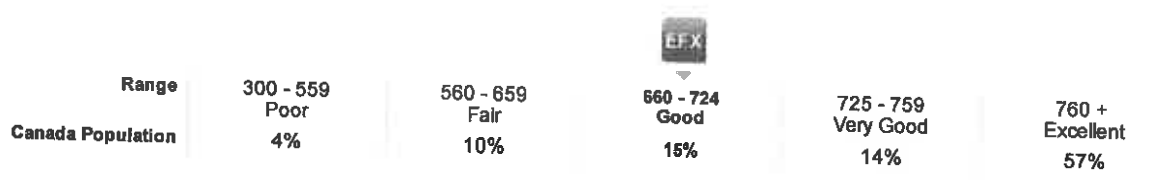
Confirmation Number: 3968189377

Credit Score Summary

713 | 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 good. Based on this score, you should be able to qualify for credit with average interest rates and offers.



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.

Percentage trades opened within the last 2 years to total trades.

Number of inquiries in previous 12 months.

Average number of months open for revolving trades.

Your Loan Risk Rating

713 | Good

Your credit score of 713 is better than 26% 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 moderate risk. You may not qualify for credit with all lenders. When you do qualify for credit, you may pay higher interest rates and be subject to more restrictive loan terms than those with higher scores. If you're in the market for credit, this is what you might expect:

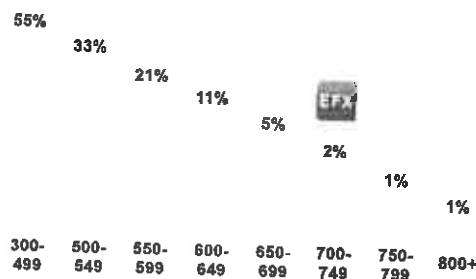
You may not qualify for high credit limits on your credit card.

You are likely to pay higher interest rates on all types of loans than those with higher scores.

The loan terms you receive may be somewhat restrictive.

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: SU Z HENG
SIN: 933XXX718
Date of Birth: 1993-10-XX

Other Names:

Also Known as: ZI HENG SU XX

Current Address

Address: 5441 WILDERNESS TR
MISSISSAUGA, ON
Date Reported: 2016-07 2013-05 2013-02

Previous Address

Address: 81 NAVY WHARF CRT #2515
TORONTO, ON
Date Reported: 2016-07 2013-05 2013-02

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.

TD CREDIT CARDS

Phone Number:	(866)222-3456	High Credit/Credit Limit:	\$5,500.00
Account Number:	XXX...919	Payment Amount:	\$48.00
Association to Account:	Individual	Balance:	\$1,492.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2016-08	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	07		
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		

TD CREDIT CARDS

Phone Number:	(800)983-8472	High Credit/Credit Limit:	\$1,000.00
Account Number:	XXX...535	Payment Amount:	\$14.00
Association to Account:	Individual	Balance:	\$235.00
Type of Account:	Revolving	Past Due:	\$0.00

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Date Opened:	2013-01	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	50		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Closed at consumer request Monthly payments		

MERCEDES BENZ FINSER

Phone Number:	(888)532-7362	High Credit/Credit Limit:	\$8,495.00
Account Number:	XXX...001	Payment Amount:	\$353.00
Association to Account:	Individual	Balance:	\$6,771.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2016-10	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	05		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Lease account Monthly payments		

ROGERS COMMUNICATION

Phone Number:	(877)764-3772	High Credit/Credit Limit:	
Account Number:	XXX...685	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2015-11	Date of Last Activity:	2017-01
Status:	Paid as agreed and up to date	Date Reported:	2017-01
Months Reviewed:	14		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Closed at consumer request Account paid		

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

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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.)

Secured Loans

Court Name:	MINISTRY GOVT SERV	Date Filed:	2016-10
Industry Class:		Creditor's Name and Amount:	721815498 MERCEDES-BENZ FINANCIAL SERVICES CAN \$41706
Maturity Date:	2018-10		
Comments:	Security Deposit Unknown		

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.

2016-07-26	FIRST DATA MERCHANT (905)602-3560
2016-07-26	FIRST DATA CARDSOLVE (888)879-4044
2016-07-22	FIRST DATA CARDSOLVE (888)879-4044
2015-11-30	ROGERS WIRELESS INC (800)267-2070

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.

2017-03-22	EQUIFAX PERSONAL SOL (800)871-3250
2016-12-19	INTERSECTIONS INC (800)548-2610
2016-12-16	INTERSECTIONS (800)548-2610
2016-11-09	TDCT (866)222-3456
2016-11-01	HSBC BANK CANADA (Phone Number Not Available)
2016-05-13	INTERSECTIONS INC (800)548-2610
2016-03-02	AUTH ECONSUMER REQUE (Phone Number Not Available)
2016-03-02	EQUIFAX PERSONAL SOL (800)871-3250
2015-09-21	AUTH SQUARE INC (415)375-3176

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.

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PSV # 2109



CIBC Pre-Approved Mortgage Certificate

Issued Date: March 20th, 2017

Expiry Date: March 20th, 2020

(Note: if your certificate expired, please contact your CIBC representative)

TO CERTIFY THAT

HONG YANG and TAO MA

Purchase Price	\$ 276,900
Is eligible for mortgage amount of	\$ 207,675
with a down payment amount of	\$ 69,225
to purchase the property at	PSV Tower One Unit 2109 Unit 9 Level 20

and has/have selected the following mortgage type and term:

Mortgage Type:	Closed to prepayment, subject to terms of mortgage
Mortgage Term:	5 Years
Fixed Annual Interest Rate:	4.79% per annum, calculated semi-annually, not in advance
Amortization:	25 Years

This certificate only applies to the purchase of a residential property meeting our lending guidelines and is subject to the following conditions being met at the time of the actual mortgage application: satisfactory property appraisal, satisfactory credit review by CIBC Mortgages & Lending and Genworth Financial Mortgage Insurance Company Canada / Canada Mortgage and Housing Corporation Approval (if applicable).

(Note: this certificate is not applying to refinances and equity take-outs)

Rate Information:

For fixed-rate mortgage, your quoted rate is guaranteed not to increase provide the mortgage amount is fully advances on or before the expiry date of this Certificate. Your interest rate will be determined on the date funds are advance and you will receive the lower of the interest rate indicated on the Certificate and the interest rate posted for the selected mortgage type and term on the date funds are advanced. Interest is calculated semi-annually, not in advance.

For variable-rate mortgage, interest rate are based upon CIBC Prime Rate which fluctuates from time to time and therefore, there are no rate guarantees for variable rate mortgages. The interest rates indicated on this Certificate simply represent the rates based upon CIBC Prime Rate in effective as at the date of the Certificate and are subject to change. Interest for variable rates mortgage is calculated daily using a simple interest formula (which is the same as calculated yearly), not in advance.