

Worksheet Leasing

Suite: 3301 Tower: PSV Date: May 16/17 Completed by: Silvi

Jagdeep Singh + Navdeep Kang

Please mark if completed:

- ✓ ● Copy of 'Lease Prior to Closing' Amendment
- ✓ ● Copy of Lease Agreement
- ✓ ● Certified Deposit Cheque for Top up Deposit to ^{20%} 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). \$1,695 Draft No. 79400974
- ✓ ● Agreement must be in good standing. Funds in Trust: \$ 46,661
- ✓ ● Copy of Tenant's ID
- ✓ ● Copy of Tenant's First and Last Month Rent
- See Notes { ● 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:

Tenant is a student. See study permit attached.

No employment letter - Schedule A shows that more money is being paid up front.

PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

JAGDEEP SINGH and NAVDEEP KANG (the "Purchaser")

Suite **3301** Tower **ONE** Unit **1** Level **32** (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%)~~ ^(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 16th day of May, 2012. 7 


Witness:


Purchaser: **JAGDEEP SINGH**


Witness:


Purchaser: **NAVDEEP KANG**

THE UNDERSIGNED hereby accepts this offer.

DATED at _____ this _____ day of _____, 2012. 7

AMACON DEVELOPMENT (CITY CENTRE) CORP. 

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

The Toronto-Dominion Bank

79400974

2517 PRINCE MICHAEL DRIVE
OAKVILLE, ON L6H 0E9

DATE 2017-05-16
YYYYMMDD

Transit-Serial No. 3124-79400974

Pay to the
Order of AMACON DEVELOPMENT CITY CENTRE CORP

\$ *****1,695.00

~~***ONE THOUSAND SIX HUNDRED NINETY FIVE*****~~00/100 Canadian Dollars
Authorized signature required for amounts over CAD \$5,000.00

Re PSV #3301 - Jagdeep Singh

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

JTSK Estates Inc.

Authorized Officer

Countersigned

Number

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

⑈79400974⑈ ⑆09612⑈004⑆ ⑈3808⑈

Agreement to Lease
Residential

This Agreement to Lease dated this 13 day of May, 2017
TENANT (Lessee), Luiza Ferro Neves & Pedro Henrique Serrano Fernandes B Nery
(Full legal names of all Tenants)
LANDLORD (Lessor), JTSK Estate Inc
(Full legal name of Landlord)
ADDRESS OF LANDLORD 3301-4011 Brickstone Mews Mississauga
(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:
3301-4011 Brickstone Mews Mississauga L5B 0J7
2. **TERM OF LEASE:** The lease shall be for a term of 1 year commencing May 18th, 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 Six Hundred Twenty-Five Canadian Dollars (CDN\$ 1,625.00),
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 KINGSWAY REAL ESTATE, BROKERAGE "Deposit Holder"
in the amount of Three Thousand Two Hundred Fifty
Canadian Dollars (CDN\$ 3,250.00) 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

	LANDLORD	TENANT		LANDLORD	TENANT
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Cable TV	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Oil n/a	<input 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 type="checkbox"/>	<input checked="" type="checkbox"/>
Hot water heater rental	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other: <u>Internet</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Water and Sewerage Charges	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other: <u>Phone</u>	<input type="checkbox"/>	<input checked="" 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): PN W

INITIALS OF LANDLORD(S): NK

7. **PARKING:** Spot 1 # _____
8. **ADDITIONAL TERMS:** _____
The Tenant shall be responsible for the payments of telephone, Internet and cable in addition to the rental and to the transfer same into their names on closing date
** For more terms please see Sch B **
9. **SCHEDULES:** The schedules attached hereto shall form an integral part of this Agreement to Lease and consist of: Schedule(s) A B, C _____
10. **IRREVOCABILITY:** This offer shall be irrevocable by Tenant _____ until 11:59 p.m. on the 13 day of May 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.
(Landlord/Tenant)
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.: 905.277.0220 _____ FAX No.: 905.277.0220 _____
(For delivery of Documents to Landlord) (For delivery of Documents to Tenant)
Email Address: liraymond@yahoo.com _____ Email Address: aniqavakil27@gmail.com _____
(For delivery of Documents to Landlord) (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 _____ containing credit and/or personal information may be referred to in connection with this transaction.

INITIALS OF TENANT(S):

PN LN

INITIALS OF LANDLORD(S):

NK

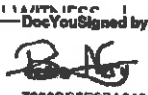


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20. BINDING AGREEMENT: This Agreement and acceptance thereof shall constitute a binding agreement by the parties to enter into the Lease of the Premises and to abide by the terms and conditions herein contained.

SIGNED, SEALED AND DELIVERED in the presence of:

(Witness)	DocuSigned by:  DATE 12/05/2017
(Witness)	(Seal) 7089BD5E2BA640A... DATE 12/05/2017
(Witness)	(Seal) Luiza Ferro Nunes DATE 12/05/2017
	(Seal) E8489FF28D8C470 DATE 12/05/2017
	(Guarantor)

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)	IN DocuSigned by:  DATE 5/13/2017
(Witness)	(Land) (Seal) 092ED7823C7147F... DATE 5/13/2017
	(Landlord or Authorized Representative) (Seal)



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)	DATE
		(Seal)

CONFIRMATION OF ACCEPTANCE: Notwithstanding anything contained herein to the contrary, I confirm this Agreement with all changes made by me on 10am 13th May 2017, and finally acceptance by all parties at a.m./p.m. this day of May 2017.

INFORMATION ON BROKERAGE(S)	
Listing Brokerage	KINGSWAY REAL ESTATE BROKERAGE Tel.No. (905) 268-1000
Raymond Li	(Salesperson / Broker Name)
Coop/Tenant Brokerage	KINGSWAY REAL ESTATE BROKERAGE Tel.No. (905) 268-1000
ANIOA VAKIL	(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.	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.
DocuSigned by:  DATE 5/13/2017	DocuSigned by:  DATE 12/05/2017
(Landlord)	(Seal) 7089BD5E2BA640A... DATE 12/05/2017
Address for Service	Address for Service
Tel.No.	Tel.No.
Landlord's Lawyer	Tenant's Lawyer
Address	Address
Email	Email
Tel.No.	Tel.No.
FAX 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	DocuSigned by:  DATE 5/13/2017
(Authorized)	(Seal) FF7678B8C13E4A5... DATE 5/13/2017
	(Co-operating Brokerage) (Seal) 3EBB1D5C752A4A2... DATE 5/13/2017



Form 400
for use in the Province of Ontario

Schedule A

Agreement to Lease - Residential

Toronto
Real Estate
Board

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

TENANT (Lessee), Luiza Ferro Neves & Pedro Henrique Serrano Fernandes B Nery, and

LANDLORD (Lessor), JTSK Estate Inc

for the lease of 3301-4011 Brickstone Mews Mississauga

LSB 0J7 dated the 13 day of May, 2017

1. To pay rent and agrees to pay all cost, legal and otherwise incurred by the landlord by the The tenant acknowledges that he/she is responsible for keeping the rented premises in a good state of cleanliness and tidiness and no pets are permitted in the premises.

The tenant is responsible for the insurance of his personal contents and to obtain his own tenant fire insurance package including the liability coverage for himself and his family. A copy of the insurance has to be given to the landlord or his agent on or before key releasing on closing

Both parties agrees that this document may be fax transmitted and their signatures shall be deemed as original and binding hereto (and upon acceptance of this offer to lease, shall be deemed as the leased)

The landlord agrees to give the premises in clean and tidy condition at the commencement of the lease

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

The tenant acknowledges that the landlord may from time to time inspect the property with reasonable time given

The tenant covenants to allow the landlord or its agents with 24 verbal notice to enter the premises at all reasonable times for the purpose of showing, inspection, viewing, repairs and/or alteration.

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, and to allow the Landlord to affix a For Sale or For Rent sign on the property.

Smoking is not allowed at this rented premises. Tenant will be fully responsible for any damage and violation

The tenants covenants with the landlord:

1 - To pay rent and agrees to pay all cost, legal and otherwise incurred by the landlord in the collection of overdue rent including but not limited to all costs of services of documents, location of tenant and legal fees incurred by the landlord.

2. Not to carry on upon premises any business or activity that may be illegal or contrary to any municipal, federal, provincial laws or regulations.

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

INITIALS OF TENANT(S): ^{DS} PN ^{DS} LN

INITIALS OF LANDLORD(S): ^{DS} NK



Form 400
for use in the Province of Ontario

Schedule A
Agreement to Lease - Residential



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

TENANT (Lessee), Luiza Ferro Neves & Pedro Henrique Serrano Fernandes B Nery, and

LANDLORD (Lessor), JTSK Estate Inc

for the lease of 3301-4011 Brickstone Mews Mississauga

L5B 0J7 dated the 13 day of May, 2017

3. To promptly notify the landlord of any repairs to be made be the landlord and upon giving prior notice the landlord shall be permitted to enter and view the estate of repairs and to make any such repairs.

4. Not to interfere the reasonable enjoyment of the neighbours

5. Tenants shall have the unit cleaned at the end of the lease term at the tenant cost

6. The tenant shall give the landlord prompt written notice or verbal notice of any incidents or defect in water pipes, gas pipes or heating apparatus, telephone, electric light or other wires in the rental unit and the tenant shall be liable for any damage done by reason of water being left running from the pipes in the rental unit or from gas permitted to escape therein

1 locker & 1 Parking is included in the rent.


The tenant agrees to pay a refundable deposit in the amount \$200 for the keys, before the commencement of this lease agreement.

The Tenant agrees to pay bank draft in the amount of \$3250 Payable to the landlord on or before the commencement of the lease of this agreement of the lease and to be applied towards rent of February and March 2018

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

INITIALS OF TENANT(S): DS
PN DS
LN

INITIALS OF LANDLORD(S): DS
NK

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Schedule "A" to Agreement to Lease
4011 Brickstone Mews Unit # 3301
Page 1 of 2

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LN

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NK

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.

Tenant agrees and acknowledges that he/she is responsible to deliver the rental payment to the Landlord on or before the first day of each rental period or extension of the original lease. For convenience purposes, tenant shall provide post dated cheques to Landlord for the term of the lease when taking possession of the property.

Tenant agrees to set up hydro account on the day possession starts and further agrees to pay all utility used during the whole lease terms and any extension thereof, Tenant agrees to show proof of utility accounts before accepting possession.

Tenant shall solely be responsible for his personal property located in the rented premises and shall obtain Tenant Insurance for liability of no less than One Million and should cover their own contents; Tenant agrees to maintain Tenant insurance at the entire tenancy and any extension thereafter. Tenant agrees to show proof of such insurance prior to be given keys to the property and on renewal of the lease.

Landlord shall not in any event whatsoever be liable for or be 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 guests, or any other person who may be upon the rented premises; or any loss of or damage or injury to any property including cars and contents thereof belonging to the Tenant or to any member of the Tenant's family, his guests, or to any other person while such property is on the rented premises.

Tenant covenants to maintain, keep and leave the premises in any ordinary state of cleanliness and to repair any damage caused to the premises by his wilful or negligent conduct or that of person who are permitted on the premises by the Tenant, except to normal wear and tear.

Tenant shall not have the right to assign or sublet the whole or any part of the premises without the written consent of the Landlord; In the event that the Landlord consents to such assignment, the Tenant agrees to be responsible for all necessary charges such as commission / administrative costs for drawing up a new lease (one month rent + HST).

Only persons named on rental application form have the right to reside on the premises, additional persons whether temporary or long term should be approved by Landlord in writing before occupying.

Tenant hereby warrants that no one will be allowed to smoke inside the premises.

Tenant hereby agrees not to keep pets inside the premises.

Tenant agrees to pay a \$200 deposit for two unit key, one mailbox key, one locker room key and two fobs. Such deposit shall be refundable at the end of the lease when all these items are returned to the Landlord.


Tenant covenants and agrees that the premises is to be used for Single Family Residential and will not be used for any illegal activity; Tenant further agrees to not to run any sort of business such as home day care, Airbnb or short term rentals using the property.

Tenant agrees to be responsible for booking the elevator with building management for moving in and out subject to building elevator schedule. This has no impact on the lease commencement or termination date.

DocuSigned by:

70688D5E2BA340A.
11/11/2017

DocuSigned by:
Luisa Ferro Mues
E9488FF2500C470..

DocuSigned by:

092ED7023CT347F..
(Landlord)

Schedule "A" to Agreement to Lease
4011 Brickstone Mews Unit # 3301
Page 2 of 2

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W

DS
NK

Tenant agrees to pay the Landlord a service charge of \$50.00 for each and every cheque that is NSF.

Tenant agrees to obtain written consent from the Landlord with respect to any physical changes of the leased premises; such as painting, wallpaper and broadloom etc. No taping of poster to the wall or to any doors on the subject property. Normal hanging of wall decorations or wall-mount televisions are permitted provided it is patched up at the end of the Lease at Tenant's own expense.

Landlord shall ensure that appliances, electrical, mechanical, HVAC and plumbing systems, as well as all appliances are in normal working order at the commencement of the lease, any existing defects or malfunctions of the property and its chattels or fixtures shall be reported to landlord within 72 hours of Tenant being given possession by email or in writing.

In the event of any breakdown of appliances, electrical, mechanical, HVAC or plumbing system, Landlord will not be liable or responsible for damages, personal discomfort or any illness arising therefrom but the Landlord will carry out all necessary repairs or replacements in a reasonable time promptly and with best efforts; Tenant agrees to pay the entire cost of repair or first \$100 whichever is less per incident if it is due to normal wear and tear, Landlord agrees to cover the balance. In the case of repair or replacement is required due to Tenant's negligence or wilful damage, the Tenant agrees to be responsible for the entire cost of the repair or replacement.

Tenant acknowledges that under the Tenant Protection Act Section 20(1), the Landlord has the right to enter the rented premises within 8:00 a.m. to 8:00 p.m. Landlord or his Agent will give 24 hours written or email notice to the Tenant before entering. Tenant further acknowledges that he/she cannot change the lock or add any additional lock on the rented premises.

Tenant acknowledges that 60 days before the Lease expires; Tenant must inform the Landlord of his/her intention to renew the Lease. If the tenant decided to terminate the tenancy, the tenant must give the landlord at least 60 days written notice. The termination date must be the last day of the rental period.

Tenant further agrees to allow the Landlord to show the unit to prospective tenants during reasonable hours, being between 8:00am to 8:00 pm, commencing 60 days prior to expiry of this lease upon being provided 24 hour notice in writing or by email. Tenant further agrees to allow the Landlord or his agent to install a lock box on the property during the showing period. Tenant should not refuse any showing appointments if proper notice is provided.


The parties hereto consent and agree to the use of electronic signature pursuant to the Electronic Commerce Act 2000, S.O. 2000, c17 as amended from time to time with respect to this Agreement and any other documents respecting this transaction.

This Agreement to Lease is conditionally accepted with the condition of Tenant satisfying the Landlord concerning the personal credit worthiness of the Tenant. The Tenant hereby consents to having the Landlord conduct or cause to be conducted a personal and/or credit investigation in respect to the Tenant. Unless the Landlord gives notice in writing delivered to the Tenant personally or in accordance with any other provisions for the delivery of notice in this Agreement to Lease or any Schedule thereto not later than 11:59pm on the second business day after the acceptance of this offer, that this condition is fulfilled, this Offer shall be null and void and the deposit shall be returned to the Tenant in full without deduction. This condition is included for the benefit of the Landlord and may be waived at the Landlord's sole option by notice in writing to the Tenant as aforesaid within the time period stated herein.

DocuSigned by:

7089805E2BA40A
(Original)

DocuSigned by:
Luisa Ferro Mues
E8480FF2002C470...

DocuSigned by:

002ED7823C7147F...
(Landlord)



Schedule B Agreement to Lease - Residential



Form 401
for use in the Province of Ontario

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

Luiza Ferro Neves & Pedro Henrique Serrano Fernandes B Nery

TENANT (Lessee),

JTSK Estates Inc

LANDLORD (Lessor),

4011 Brickstone Mews #3111

for the lease of

12th

May

17

dated the day of 20.

The Tenant and Landlord hereby acknowledge and agree that, in accordance with Section 27 of the Real Estate & Business Brokers Act 2002, Kingsway Real Estate Brokerage [hereinafter referred to as "the Brokerage"] will place the deposit from this Agreement to Lease into the Brokerage's statutory Real Estate Trust Account at TD Canada Trust and no interest shall be earned, received or paid on the the deposit.

Tenant shall submit the deposit by certified cheque, bank draft, or money order only, payable to Kingsway Real Estate Brokerage, within twenty-four (24) business hours of acceptance of Agreement to Lease.

The Parties acknowledge that information provided by any Real Estate Salesperson or Real Estate Brokerage shall NOT be construed as expert legal advice, tax advice, advice on zoning changes, engineering advice, or environmental advice, and parties acknowledge that the Salesperson and the brokerage have advised parties to seek independent professional advice on any of the above matters and concerns.

Unless otherwise stated in this Agreement, the Landlord represents that the Property is not subject to and Local Improvement Charges, or special charges, and that the Landlord has not received any notification of future changes which may affect the Property. The portion of any such charges which may be outstanding or levied in respect to the Property shall be adjusted in favour of the buyer upon completion of this transaction.

Unless otherwise stated in this Agreement, the chattels (if any) which are included in the Lease Price are being leased in "as is" condition, without warranty.

The Tenant and Landlord hereby give permission to both Real Estate Brokerages so named in this agreement to use information relating to the Lease of the subject property, including the price, in future marketing materials and for the purpose of Market Evaluations.

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

INITIALS OF TENANTS:

DS
PN LN

INITIALS OF LANDLORD(S):

DS
NK

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Luiza Ferro Neves

Assinatura do titular / Signature du titulaire
Bearer's signature / Firma del titular

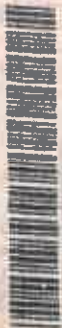
Este passaporte deve ser assinado pelo titular,
seja em caso de incapacidade

Ce passeport doit être signé par le titulaire,
soit en cas d'incapacité

The passport must be signed
by the bearer, where the bearer is unable to do so

Das passaport debe ser firmado por el titular,
sólo en caso de incapacidad

FM819536



REPÚBLICA FEDERATIVA DO BRASIL

PASSAPORTE
PASSPORT

SEX / SEXE

P

ISSUE COUNTRY / PAYS D'ÉMISSION

BRA

PASSPORT NO. / PASSPORT N°

FM819536

SURNAME / NOM

FERRO NEVES

FULL NAME / NOM COMPLET

LUIZA

NATIONALITY / NATIONALITÉ

BRASILEIRO(A)

DATE OF BIRTH / DATE DE NAISSANCE

07/Apr/1990

SEX / SEXE

F

ISSUE PLACE / PAYS D'ÉMISSION

BRASILIA/DF

FATHER / PÈRE

JOSÉ LUIZ GUERRA NEVES

MOTHER / MÈRE

RENATA FERRO NEVES

DATE OF EXPIRATION / DATE OF VALIDITY

23/Mar/2015

VALIDITY DATE / DATE DE VALIDITÉ

22/Mar/2020

AUTHORITY / AUTORITÉ

SR/DPM/DF





Ontario

Driver's Licence
Permis de conduire

ON
CANADA



1,2 NAME/ NOM

NERY,

PEDRO HENRIQUE SERRANO FERNANDES B

3 4190 GORROWHILL TRAIL

MISSISSAUGA, ON, L4W 2H4

4a NUMBER/
NUMERO

N2786 - 62109 - 20909

4b ISS/ DEL

2016/08/23

4b EXP/ EXP

2021/08/

5 DO/ REF

DN9248139

1b HGT/ HAUT

189 cm

1b SEX/ SEXE

M

9 CLASS/
CATEG

G

12 REST/
COND

...

6 CON 1992/09/09

RECEIPT OF DEPOSIT

In the event the conditions in your agreement of purchase and sale are not satisfied & a mutual release is signed, the funds will not be returned until a full 30 days clearing period has passed with TD Canada trust.

DATE: May 13, 2017 TIME: 4:50pm

RECEIVED FROM: Luiza Ferro Neves

AMOUNT: \$3,250.00 THE SUM OF: Three Thousand Two Hundred and fifty DOLLARS

PAYMENT METHOD: ☐ CERTIFIED CHEQUE ☒ BANK DRAFT ☐ CHEQUE (NOT CERTIFIED) ☐ OTHER

PROPERTY ADDRESS: 4011 Brickstone Mews # 3301 (Exclusive)

LISTING AGENT: Raymond Li

PROPERTY LISTED AS: ☒ RENTAL ☐ SALE

☐ OTHER

RECEIVED BY: Mehwish M.

PLACE BUSINESS CARD HERE

BMO Bank of Montreal • Banque de Montréal

CANADIAN \$ DRAFT / TRAITE EN DOLLARS CANADIENS

AVENUE RD. AND FAIRLAWN
1705 AVENUE ROAD
TORONTO, ONTARIO, CANADA M5M 3Y5

638394

DATE 20170513
Y/A MM DJ

CTI

Pay to the order of /
Payez à l'ordre de

Kingsway Real Estate Brokerage \$3250.00

BANK OF MONTREAL 32500.00

100 Canadian Dollars Canadiens

for Bank of Montreal/pour la Banque de Montréal

MS Luiza Ferro Neves

Name of remitter / Nom de l'expéditeur

Address of remitter / Adresse de l'expéditeur

Mehwish M.

Signing Officer / Signataire

Raymond Li

Signing Officer / Signataire

⑆06952⑈001⑆ 2069026383943⑈ 90



CANADA

DD200 063 194

F311063241

LUIZA FERRO NEVES
SQS 211 BLOCO B APT 502 - ASA SUL
BRASILIA DF 70274020
BRAZIL

Application/Demande: S301416004

UCI/IUC: 63327144

STUDY PERMIT/PERMIS D'ÉTUDES

CLIENT INFORMATION/INFORMATION DU CLIENT

Family Name/Nom de Famille: FERRO NEVES
Given Name(s)/Prénom(s): LUIZA
Date of Birth/Date de naissance: 1990/04/07 (yyyy/mm/dd - aaaa/mm/jj)
Sex/Sexe: FEMALE
Country of Birth/Pays de naissance: BRAZIL
Country of Citizenship/Citoyen de: BRAZIL
Travel Doc No./N° du document de voyage: FM819536 PASSPORT

ADDITIONAL INFORMATION/INFORMATION SUPPLÉMENTAIRE

Date Issued/Déjà délivré le: 2016/08/26 (yyyy/mm/dd - aaaa/mm/jj)
Expiry Date/Date d'expiration: 2018/08/30 (yyyy/mm/dd - aaaa/mm/jj)
Case Type/Genre de cas: 30
Institution Name/Nom de l'institution: DESIGNATED LEARNING INST-ON
Field of Study/Domaine d'études: ANY DESIGNATED POST SECONDARY INSTITUTION
In Force From/En vigueur le: 2016/08/26 (yyyy/mm/dd - aaaa/mm/jj)

Conditions:

1. MUST LEAVE CANADA BY 2018/08/30

Remarks/Observations:

- MUST ACTIVELY PURSUE STUDIES AT A DESIGNATED LEARNING INSTITUTION
- MAY WORK 20 HRS OFF-CAMPUS OR FULL-TIME DURING REGULAR BREAKS IF MEETING CRITERIA OUTLINED IN SECTION 186(V) OF IRPA

THIS DOES NOT AUTHORIZE RE-ENTRY/CECI N'AUTORISE PAS LA RÉ-ENTRÉE

THIS FORM HAS BEEN ESTABLISHED BY THE MINISTER OF CITIZENSHIP AND IMMIGRATION - THIS DOCUMENT IS THE PROPERTY OF THE GOVERNMENT OF CANADA
FORMULAIRE ÉTABLI PAR LE MINISTRE DE LA CITOYENNETÉ ET DE L'IMMIGRATION - LE PRÉSENT DOCUMENT EST LA PROPRIÉTÉ DU GOUVERNEMENT DU CANADA



JAGDEEP SINGH
1208 LINBROOK RD
OAKVILLE ON L6J 2L4

May 15, 2017

Other Borrowers/Guarantors:

NAVDEEP KANG

Thank you for choosing CIBC for your borrowing needs. Our goal is to help you achieve what matters to you financially, and we appreciate the opportunity to meet your needs.

Based on the information you provided in your recent application, we are pleased to have conditionally approved you for a CIBC Mortgage secured by:

REAL ESTATE:
3301-4011 BRICKSTONE MEWS MISSISSAUGA, ON L5B0J7

The key terms and conditions of the approval are outlined below. Other important terms and conditions applicable to your Mortgage are found in the Mortgage Approval and Disclosure Statement. This will be provided to you for signature prior to the release of funds.

This approval is conditional upon us receiving and finding the following to be satisfactory:

- Copy of the signed Borrower Acknowledgement form signed by all applicants.
- Copy of the Customer Consent form and Disclosure form signed by all applicants and Mortgage Advisor
- Copy of a completed and signed pre-authorized cheque form with a blank cheque marked VOID
- Copy of the Customer Consent form signed by all applicants and Mortgage Advisor.
- Solicitor to Register Assignment of Rents Maximum Lending capacity reached no further Credit requests to be considered.

If you do not meet the condition(s) stated above at least 10 business days prior to the release of funds, we may cancel this conditional approval without notice to you.

Application Number:	6772354968
Product Name:	Lower Fixed Rate, Closed
Total Mortgage Loan Amount:	\$235,120.00 ¹
Interest Rate:	2.490% * per year
Principal and Interest Payment:	\$1,052.09 Monthly
Term:	48 months
Amortization:	300 months
Closing Date:	August 25, 2017
Offer Expiry Date:	August 25, 2017

**Note: The interest rate(s) quoted on this letter includes any adjustments and full details will be provided in your Disclosure Statement and Mortgage Approval documents.*

¹ Includes mortgage default insurance premium and taxes, if applicable.

For fixed rate mortgage loans the interest rate quoted on this letter is guaranteed not to increase provided the mortgage loan amount is fully advanced within 120 days of the date of your application.

Before funds are advanced, the following conditions must be met:

- The survey and title to the property must be satisfactory to us and our solicitor.
- The sale must close in accordance with the terms set out in your purchase and sale agreement.
- The information provided in support of your application must be accurate, and there must be no change to the information or to your financial situation since the application was submitted.
- All documents we require must be completed to our satisfaction.

This letter replaces all previous versions.

We appreciate your business and look forward to continuing to meet your financial needs. This application represents one component of your overall financial plan, and we would be pleased to help you achieve your broader financial goals by working with you to build your savings, plan for the future, and get more out of your everyday banking.

Please contact your advisor if you require any additional information about this application or your broader financial needs.

Sincerely,



CIBC Representative