Worksheet
Leasing

Suite: 4306 **Tower:** PSV **Date:** May 11/17 **Completed by:** Silvi

Shady Youssef

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 20% due @ occupancy
- ✓ 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). $565 Draft No. 80781483
- ✓ Agreement must be in good standing. Funds in Trust: $ 47,085
- ✓ 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 Rec'd May 18/17
- ✓ 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
SHADY YOUSSEF (the **"Purchaser"**)

Suite **4306** Tower **ONE** Unit **6** Level **42** (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 (20%) of the Purchase Price by the Occupancy Date;

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

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

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

(e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of Five Hundred Dollars ($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 7th day of April **2017.**

Witness: _____ Purchaser: **Shady Youssef**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 11 day of April **2017.**

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER: _____

Authorized Signing Officer
I have the authority to bind the Corporation

masql 308.rpt 26sep16

OREA Ontario Real Estate Association

Form 320

Confirmation of Co-operation and Representation

Toronto Real Estate Board

BUYER: James Kwakye Dansoh (Guarantor - Phyllis Gyamera Gyimah)

SELLER: Adam Z. Investments Inc.

For the transaction on the property known as: #4306 - 4011 BRICKSTONE MEWS Mississauga L5B 0J7

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

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

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

1. LISTING BROKERAGE

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

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

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

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

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

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

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

2. PROPERTY SOLD BY BUYER BROKERAGE – PROPERTY NOT LISTED

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

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

☐ by the Buyer directly

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

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

PG JD	SH	DS	DocuSigned by:
BUYER	CO-OPERATING/BUYER BROKERAGE	SELLER	LISTING BROKERAGE

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

CO-OPERATING BROKERAGE- REPRESENTATION:

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

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

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

CO-OPERATING BROKERAGE- COMMISSION:

a) ☑ The Listing Brokerage will pay the Co-operating Brokerage the commission as indicated in the MLS® information for the property Half Months Rent ..... to be paid from the amount paid by the Seller to the Listing Brokerage.
(Commission As Indicated In MLS® Information)

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

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

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

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

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

ROYAL LEPAGE TERREQUITY REALTY (Name of Co-operating/Buyer Brokerage)	ROYAL LEPAGE REALTY PLUS BROKERAGE (Name of Listing Brokerage)
95 QUEEN STREET S. UNIT A MISSISSAUGA	2575 DUNDAS ST WEST MISSISSAUGA
Tel: (905) 812-9000 Fax: (905) 812-9609	Tel: 905-828-6550 Fax: (905) 905-828-1511
SUSAN HEITMAN Date: 05/01/2017 (Authorized Representative of Co-operating/Buyer Brokerage) 5/1/2017 2:58:18 PM EDT	DocuSigned by: Date: 5/2/2017 (Authorized Representative of Listing Brokerage) 642B08CAFD194A7...
SUSAN HEITMAN (Print Name of Broker/Salesperson Representative of the Brokerage)	GLENN WHITE (Print Name of Broker/Salesperson Representative of the Brokerage)

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

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

BUYER'S INITIALS **SELLER'S INITIALS**

ACKNOWLEDGEMENT

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

Phyllis Gyamera Gyimah (Signature of Buyer) 5/2/2017 5:46:59 AM EDT	Date: 05/02/2017	DocuSigned by: Gannil (Signature of Seller) B60EEA49C97940D...	Date: 5/2/2017
James Kwakye Dansoh (Signature of Buyer) 5/1/2017 2:59:44 PM EDT	Date: 05/02/2017	(Signature of Seller)	Date:

OREA Ontario Real Estate Association

Form 801
for use in the Province of Ontario

Offer Summary Document
For use with Agreement of Purchase and Sale

Toronto Real Estate Board

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

REAL PROPERTY ADDRESS: #4306 - 4011 BRICKSTONE MEWS Mississauga L5B 0J7 (the "property")
(municipal address and/or legal description)

for an Agreement of Purchase and Sale dated: the 1 day of May, 20 17 ("offer")

This offer was submitted by: **BROKERAGE:** ROYAL LEPAGE TERREQUITY REALTY

SALES REPRESENTATIVE/BROKER: SUSAN HEITMAN

I/We, James Kwakye Dansoh (Guarantor - Phyllis Gyamera Gyimah), have signed an offer for the property.
(Name of Buyer(s))

Phyllis Gyamera Gyimah — 05/02/2017 — James Kwakye Dansoh — 05/02/2017
5/2/2017 5:46:24 AM EDT — 5/1/2017 2:56:21 PM EDT
Buyer signature — Dated — Buyer signature — Dated

This offer was submitted, by email (by fax, by email or in person), to the Listing Brokerage at 5:00 p.m. on the 1 day of May, 20 17. Irrevocable until 11:59 p.m. on the 2 day of May, 20 17.

(For Buyer counter offer - complete the following)

I/We, James Kwakye Dansoh (Guarantor - Phyllis Gyamera Gyimah), have signed an offer for the property.
(Name of Buyer(s))

Buyer signature — Date — Buyer signature — Date

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

For Listing Brokerage receiving the offer:

SELLER(S): Adam Z. Investments Inc.

SELLER(S) CONTACT: .....
(tel. phone / email / fax)

LISTING BROKERAGE: ROYAL LEPAGE REALTY PLUS, BROKERAGE

SALES REPRESENTATIVE/BROKER: GLENN WHITE

This offer was received, (by fax, by email or in person), by the Listing Brokerage at ..... a.m./p.m. on the ..... day of ....., 20.....

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

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

Comments:

WEBForms® Dec/2016

OREA Ontario Real Estate Association

Form 400
for use in the Province of Ontario

Agreement to Lease
Residential

Toronto Real Estate Board

This Agreement to Lease dated this 1 day of May, 20 16

TENANT (Lessee), James Kwakye Dansoh (Guarantor - Phyllis Gyamera Gyimah)
(Full legal names of all Tenants)

LANDLORD (Lessor), Adam Z. Investments Inc.
(Full legal name of Landlord)

ADDRESS OF LANDLORD 4011 Brickstone Mews Unit 4306 Mississauga
(Legal address for the purpose of receiving notice)

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:
#4306 - 4011 BRICKSTONE MEWS Mississauga L5B 0J7

2. **TERM OF LEASE:** The lease shall be for a term of 1 year commencing May 13th 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 Seven Hundred Canadian Dollars (CDN$ 1,700.00),
payable in advance on the first day of each and every month during the currency of the said term. First and last months' rent to be paid in advance upon completion or date of occupancy, whichever comes first.

4. **DEPOSIT AND PREPAID RENT:** The Tenant delivers upon acceptance
(Herewith/Upon acceptance/as otherwise described in this Agreement)
by negotiable cheque payable to Royal LePage Realty Plus Brokerage "Deposit Holder"
in the amount of ~~Three Thousand Four Hundred~~ Twenty Thousand Four Hundred
Canadian Dollars (CDN$ ~~3,400.00~~ $20,400) as a deposit to be held in trust as security for the faithful performance by the Tenant of all 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. ~~xxxxxx~~ Last 11

DS DS DS

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: Residential

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

	LANDLORD	TENANT		LANDLORD	TENANT
Gas	☑	☐	Cable TV	☐	☑
Oil	☐	☐	Condominium/Cooperative fees	☑	☐
Electricity	☐	☑	Garbage Removal	☑	☐
Hot water heater rental	☑	☐	Other	☐	☐
Water and Sewerage Charges	☑	☐	Other	☐	☐

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): PG JD **INITIALS OF LANDLORD(S):** DS

7. **PARKING:** 1 Parking Spot

8. **ADDITIONAL TERMS:** Includes the use of 1 locker

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 (Landlord/Tenant) until 11:59 p.m. on the 2 day of May, 20 17 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: glennwhiterealestate@gmail.com (For delivery of Documents to Landlord) Email Address: susanheitman@royallepage.ca (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.lib.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 1935, 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): PG JD **INITIALS OF LANDLORD(S):** DS

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

SIGNED, SEALED AND DELIVERED in the presence of:

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

(Witness) — Phyllis Gyamera Gyimah (Tenant or Authorized Representative) 5/2/2017 5:46:39 AM EDT (Seal) DATE 05/01/2017

(Witness) — James Kwabye Dansoh (Tenant or Authorized Representative) 5/1/2017 2:55:27 PM EDT (Seal) DATE 05/01/2017

(Witness) — (Guarantor) (Seal) DATE

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

SIGNED, SEALED AND DELIVERED in the presence of:

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

(Witness) — DocuSigned by: (Landlord or Authorized Representative) (Seal) DATE 5/2/2017

(Witness) — B90EEA49C97940D (Landlord or Authorized Representative) (Seal) DATE

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 accepted by all parties at 6 pm a.m./p.m. this 5/2/2017 day of 20 DocuSigned by: (Signature of Landlord or Tenant) B90EEA49C97940D

INFORMATION ON BROKERAGE(S)

Listing Brokerage ROYAL LEPAGE REALTY PLUS BROKERAGE Tel.No. 905-828-6550
GLENN WHITE
(Salesperson / Broker Name)

Co-op/Tenant Brokerage ROYAL LEPAGE TERREQUITY REALTY Tel.No. (905) 812-9000
SUSAN HEITMAN
(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) DocuSigned by: B90EEA49C97940D DATE 5/2/2017

(Landlord) DATE

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.

Phyllis Gyamera Gyimah 5/2/2017 5:46:42 AM EDT DATE 05/02/2017

James Kwabye Dansoh (Tenant) 5/1/2017 2:55:30 PM EDT DATE 05/02/2017

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 contemplated in the MLS Rules and Regulations of my Real Estate Board shall be received in 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 of the acceptance of the foregoing Agreement to Lease. DocuSigned by: 84A6888AFD1B4A7...

Acknowledged by: SUSAN HEITMAN 5/1/2017 2:56:14 PM EDT

(Authorized to bind the Co-operating Brokerage)

OREA Ontario Real Estate Association

Form 400
for use in the Province of Ontario

Schedule A
Agreement to Lease - Residential

Toronto Real Estate Board

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

TENANT (Lessee), James Kwakye Dansoh and Guarantor Phyllis Gyamera Gyimah, and

LANDLORD (Lessor), Adam 2. Investments Inc.

for the lease of 404 Bridestone Mews 4306 Mississauga

dated the 1 day of May 20 17

This offer is conditional upon the landlord within two [2] banking days after the acceptance of this Offer being able to verify employment, failing which this Offer shall be null and void and the deposit will be returned to the Tenant in full without interest. This condition is deemed to be waived automatically if the Tenant of Tenant's agent does not receive written notice from the Landlord within such conditional period.

Tenant agrees and acknowledges that only the people named in the residential application will be the people living in the property and that there will be no smoking and no pets on the property.

~~Tenant shall give the Landlord ten [10] post-dated cheques on the day the Tenant receives the key. Landlord agrees to cash the cheques on or after the date on the cheque.~~

DS

~~Tenant agrees to pay the Landlord $40 for each and every cheque which the Landlord's bank or depository refuses to honour. Tenant agrees to deliver cash or certified cheque to the Landlord for replacement or returned cheques and the service charges within 48 hours upon receiving notice from the Landlord during that period. Tenant will be responsible for all costs in any delay in payment.~~

Tenant agrees to pay the cost of all utilities required on the premises during the term of the lease and any extension thereof, including but not limited to electricity, water, sewer and gas or other fuel. Tenant further agrees to provide proof to the Landlord on or before the date of possession that the services have been transferred to the Tenant's name.

Tenant, if not in default hereunder, shall have the option, by written notice, given to the Landlord at least 60 days before the end of the lease term, to renew for a further 1 year lease term with the same terms and conditions, expect that lease price will be increased according to local guidelines.

Landlord, if not in default hereunder, shall have the option, by written notice, given to the Tenant at least 60 days before the end of the lease term, to terminate the lease.

Landlord shall pay real estate taxes, and maintain fire and home insurance on the premises. Tenant acknowledges the Landlord's fire insurance on the premises provides no coverage on Tenant's personal property. Tenant agrees to purchase and maintain fire and liability insurance for personal property [legal liability minimum $2,000,000.00] to be in force and effect as of the first day of occupancy and provide proof to the Landlord that this has been done.

If the rented premises are vacant on the date that the rent become due and no payment has been received by the Landlord, it shall be presumed that the Tenant has abandoned the rented premises and the landlord shall be entitled to and may take immediate possession of the rented premises and to proceed with all legal remedies to collect any amount due for act of damage.

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

INITIALS OF TENANT(S):

INITIALS OF LANDLORD(S): DS

OREA Ontario Real Estate Association

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), James Kwakye Domoah and Guarantor Phyllis Gyamera Gyimah, and

LANDLORD (Lessor), Adam 2. Investments Inc.

for the lease of 4211 Fairlestone Mews Lane

dated the 1 day of May 20 17

Tenant agrees to return all keys at the end of the lease term or any extension thereafter. The Tenant shall provide the landlord with a refundable key deposit of $200, which shall be returned in full without interest when the keys are returned.

Tenant agrees to vacate the premises by 6:00 p.m. on the last day of the term or any renewal thereof and to remove all furniture and personal items belonging to the Tenant.

The following appliances belonging to the Landlord are to remain on the premises for the Tenant's use: Existing Fridge, Existing Stove, Existing Built/In Dishwasher, Existing Washer & Dryer, Existing Central Air Conditioner, Existing Window Blinds, All Existing Electric Light Fixtures built in microwave

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. Normal wear and tear shall be expected throughout the duration of the Lease and all warranties and guarantees shall remain in place. If there is any damage caused as a result of negligence on the part of the Tenant, the Tenant shall be responsible for any and all repairs. Tenant agrees to maintain said appliances in a state of ordinary cleanliness at the Tenant's cost.

The Tenant hereby agrees that if there are any problems with the appliances and/or concerns with the property, the Tenant shall inform the Landlord immediately so that the Landlord can have access to the property with a qualified repair person to remedy the situation.

Tenant agrees to pay for all and any repairs costing $70 and less.

The Tenant agrees to leave the premises at the end of the lease term in the same state as on the commencement of the lease term [normal wear and tear expected] If there is any damage caused as a result of negligence on the part of the Tenant, the Tenant shall be responsible for any and all repairs. Tenant shall have the carpets professionally cleaned at end of lease term at Tenant's cost.

The Tenant shall keep the lawns in good condition and shall not injure or remove the shade trees, shrubbery, hedges or any other tree or plant which may be in, upon or about the premises, and shall keep the sidewalks in front and at the sides of the premises free of snow and ice.

Landlord retains the right to inspect the property from time to time upon 24 hours notice and to do repairs inside the premises if necessary, providing the tenants are present for inspection and or repairs.

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

INITIALS OF TENANT(S):

INITIALS OF LANDLORD(S): DS

OREA Ontario Real Estate Association

Form 400

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), James Kamyka Danesh & Gamila Phyllis Bayomen Bayomah, and

LANDLORD (Lessor), Aiden 2. Investments Inc.

for the lease of 401 Bridletowne Mews #206 Mississauga

dated the 1 day of May, 2017.

Tenant agrees not to make any decorating changes to the premises without the express written consent of the Landlord or his authorized agent. Tenant agrees not to sublet the property during the lease term without prior express written consent of the landlord.

Tenant agrees to pay a 2 month penalty in the event that the Tenant terminates this lease agreement before the end of the lease term.

During the last 2 months of the lease term, 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.

The Tenant acknowledges that being a brand new unit, certain repairs may need to be done from time to time. The Tenant agrees to notify the landlord immediately of any defects that are discovered as a result of builder error or premature wear and tear and allow the builder or their authorized representatives and contractors access to the property so that any necessary repairs can be carried out, provided reasonable notice has been given.

DS Gamila

The Tenant shall voluntarily submit the rent for one year, up front by bank draft, certified cheque or wire transfer to the listing brokerage, along with first and last month's rent. As such the rent deposit shall total $20,400.

In the event that this lease is extended beyond the initial one year term, that landlord and Tenant shall discuss rent payment for the additional term dependent on the tenant's financial and employment status at that point.

DS Gamila

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

INITIALS OF TENANT(S):

INITIALS OF LANDLORD(S): DS Gamila

OREA Ontario Real Estate Association

Schedule B
Agreement to Lease – Residential

Form 401

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

TENANT (Lessee), James Kwakye Dansoh And Guarantor Phyllis Gyamera Gyimah, and

LANDLORD (Lessor), Adam Z Investments Inc.

for the lease of 4011 Brickstone Mews Unit 4306 Mississauga

dated the 05/01/2017 day of, 20

Deposit cheques, bank drafts and certified cheques must be payable to Royal LePage Realty Plus In Trust.

Please be advised that Royal LePage Realty Plus ("the Brokerage") will continue to maintain an Interest Bearing Statutory Trust Account for the benefit of all parties to the trust ("the Depositors"). The account earns a variable interest rate currently calculated as prime less 2.5% the rates may be found each day on the TD Canada Trust web site in the section titled "Guaranteed Investment Certificate Short-term". http://www.tdcanadatrust.com/GICs/GICTable.jsp

The Brokerage calculates and disburses all interest earned for the benefit of all Depositors unless otherwise directed in writing by the Depositor. The interest earned is paid to the beneficial owner of the trust money minus an administrative fee as follows:

The interest earned on all deposit is subject to an administrative fee of one hundred dollars ($100.00) plus H.S.T. per deposit or per further deposit(s).

In the event the interest earned does not exceed one hundred dollars ($100.00), such interest shall be retained by the Brokerage as full payment of the administrative fee (no accounting statement will be provided) and; where the deposit is from a private individual (not a corporation) no interest will be paid to the individual unless that individual provides the Brokerage with a Social Insurance Number and mailing address in writing for T5 purposes prior to the transaction closing.

This information must be delivered to:

Royal LePage Realty Plus
2575 Dundas Street West
Mississauga, ON L5K 2M6

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

INITIALS OF TENANT(S): PG JD **INITIALS OF LANDLORD(S):** DS

3.

PSV #4306

Closing Final Dep

10358 (1215)

Customer's Record of Draft Purchased

Condo #4306

80016967

The Toronto-Dominion Bank

Interim Closing

450 APPLEBY LINE
BURLINGTON, ON L7L 2Y2

DATE 2017-04-12
YYYYMMDD

Transit-Serial No. 162-80016967

Pay to the Order of Douglas M. Davidson $ *****16,302

SIXTEEN THOUSAND THREE HUNDRED TWO*******52/100 Canadian D

Authorized signature required for amounts over CAD $5,000.00

Re PSV #4306 (Pollena Dep)

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

Important

- Handle original draft with care; unlike a cheque, a stop payment cannot be lodged
- To reduce the risk of a draft being lost, please consider using registered mail or cc

OREA Ontario Real Estate Association

Form 410
for use in the Province of Ontario

Rental Application
Residential

Toronto Real Estate Board

I/We hereby make application to rent #4306 - 4011 BRICKSTONE MEWS Mississauga L5B 0J7

from the 13 day of May 2017 at a monthly rental of $ 1,700.00

to become due and payable in advance on the ..... day of each and every month during my tenancy.

1. **Name** James Kwakye Dansoh Date of birth 28/9/92 SIN No. (Optional) .....
   Drivers License No D0476-38859-20928 Occupation Site Adminstrator/Student
2. **Name** Phyllis Gyamera Gyimah Date of birth 13/02/63 SIN No. (Optional) .....
   Drivers License No ..... Occupation Trader
3. **Other Occupants:** Name ..... Relationship ..... Age .....
   Name ..... Relationship ..... Age .....
   Name ..... Relationship ..... Age .....

Do you have any pets? No If so, describe .....

Why are you vacating your present place of residence? Landlord sold unit

LAST TWO PLACES OF RESIDENCE

Address 4099 Brickstone Mews Unit 3207
Mississauga
From June 17th 2016 To Present
Name of landlord Nicholas Kaklikos
Telephone 416-320-4756

Address 65 Highfield Road
Toronto
From May 2014 To May 2016
Name of landlord Bernice Rambert
Telephone 416-461-4795

PRESENT EMPLOYMENT

Employer Empire Communities
Business address 66 McClung Road Caledonia
Business telephone 416-453-0835
Position held Site Adminstrator
Length of employment November 7th 2016 - Present
Name of supervisor Tony Canuto
Current salary range (Monthly $ 3,335.00

PRIOR EMPLOYMENT

Student (McMaster University)

SPOUSE'S PRESENT EMPLOYMENT

Employer: Self-Employed - Bel-Phyllis Enterprise

Business address:

Business telephone: 002 33302 668036

Position held: Owner

Length of employment: 15 Years

Name of supervisor:

Current salary range: Monthly $

PRIOR EMPLOYMENT

1.

2.

3.

4.

5.

6.

Name of Bank ..... Branch ..... Address .....

Chequing Account # ..... Savings Account # .....

FINANCIAL OBLIGATIONS

Payments to ..... Amount: $ .....

Payments to ..... Amount: $ .....

PERSONAL REFERENCES

Name: Dr. Albert Gyimah Address: 95 Viltario De-Luca Drive Woodbridge

Telephone: 416-402-4436 Length of Acquaintance: Family Occupation: Doctor

Name: Rev Cynthia Gyimah Address: 95 Viltario De-Luca Drive Woodbridge

Telephone: 416-645-7078 Length of Acquaintance: Family Occupation: Pastor

AUTOMOBILE(S)

Make: Toyota Model: Camry Year: 2012 Licence No: BZXC902

Make: ..... Model: ..... Year: ..... Licence No: .....

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

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

Witness: *James Kwakye Dunsoh* 05/02/2017
5/2/2017 2:56:46 PM EDT
Signature of Applicant Date

Witness: *Phyllis Gyamera Gyimah* 05/02/2017
5/2/2017 5:47:02 AM EDT
Signature of Applicant Date

Telephone: Telephone:

10358 (1215)

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

The Toronto-Dominion Bank

80781483

800 BURNHAMTHORPE ROAD WEST
MISSISSAUGA, ON L5C 2R9

DATE 2017-05-05
YYYYMMDD

Transit-Serial No. 1202-80781483

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

$ ********565.00

FIVE HUNDRED SIXTY FIVE*******00/100 Canadian Dollars

Authorized signature required for amounts over CAD $5,000.00

Re PSV #4306 (Leasing Amendment)

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

Authorized Officer

Number

Countersigned

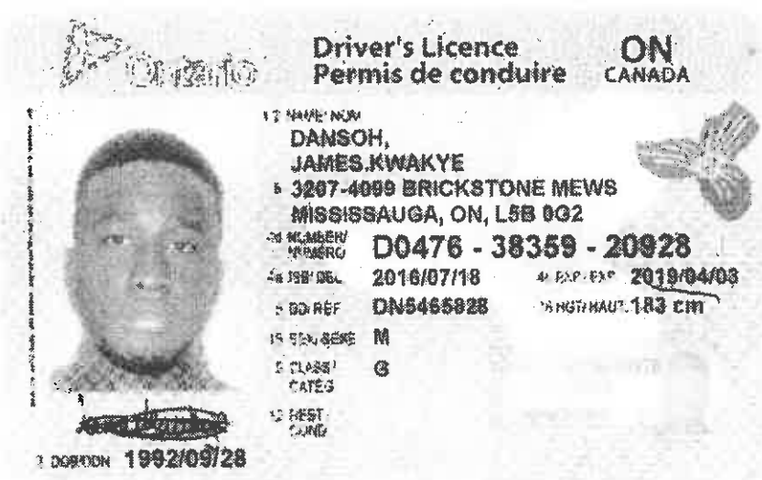
OUTSIDE CANADA NEGOTIABLE BY CORRESPONDENTS AT THEIR BUYING RATE FOR DEMAND DRAFTS ON CANADA

⑈80781483⑈ ⑆09612⑉004⑆ ⑉3808⑈

Received May 11 2017

6

P



Ontario

Driver's Licence
Permis de conduire

ON
CANADA

DANSOH,
JAMES.KWAKYE
3207-4099 BRICKSTONE MEWS
MISSISSAUGA, ON, L5B 0G2

D0476 - 38359 - 20928

2016/07/18 2019/04/03

DN5465828 183 cm

M

G

1992/09/28

PSV # 4306

11 May 17

Rd

Royal Bank of Canada
Banque Royale du Canada
4056 CONFEDERATION PARKWAY
MISSISSAUGA, ON

DATE Y/A M/M D/J

PAY TO THE ORDER OF
PAYEZ À L'ORDRE DE

AUTHORIZED SIGNATURE REQUIRED FOR AMOUNT OVER $5,000.00 CANADIAN / SIGNATURE AUTORISÉE POUR UN MONTANT EXCÉDANT 5,000.00 $ CANADIENS

CANADIAN DOLLARS CANADIENS

RE/OBJET

PURCHASER NAME NOM DE L'ACHETEUR

AUTHORIZED SIGNATURE / SIGNATURE AUTORISÉE

PURCHASER ADDRESS ADRESSE DE L'ACHETEUR

RICHI URIAN

COUNTERSIGNED / CONTRESIGNÉ

FORM 16516 (7-2016)

⑈58688315⑈ ⑆02115⑉003⑆ 099⑉063⑉5⑈

ROYAL LEPAGE

Helping you is what we do:
Votre complice immobilier:

$ 20,400.00

May 9th 2017

Received from / Reçu de James Kwakye Danson

Twenty Thousand Four Hundred — Dollars

4011 Brickstone Mews #4306 (Exclusive)
Glenn White
&
Mourad Hanna

Deposit for
4011 Mews 17
Unit #4306

McMaster University

President and
Vice-Chancellor

March 18, 2016

James Dansoh
95 Vittorio De Luca Dr
Woodbridge ON L4L0A8
Canada

Student ID: 400061810
Barcode: 29005014565127

Dear James,

Congratulations on receiving an offer of admission from McMaster University.

Deciding which university to attend is an exciting time. McMaster is one of Canada's premier universities, recognized in numerous rankings for the quality of our teaching and learning, our research excellence, and the overall satisfaction of our student body. The University has an international reputation and is well known and respected both within Canada and overseas.

Most importantly, however, McMaster is committed to your success. Our aim is to equip you with the tools that will enable you to fulfill your potential and excel. Our innovative teaching and learning opportunities will inspire you to develop a passion for learning that will remain with you for the rest of your life. McMaster takes a research-focused student-centered approach, which places our students at the heart of everything we do. We are committed to innovation in the classroom and to providing a distinct, effective and engaging experience for all of our students.

The academic life of the University is supported by our beautiful pedestrian-friendly campus, which boasts excellent libraries and recreational athletic facilities, as well as award-winning catering.

McMaster has much to offer and I hope you will choose to join us this Fall to embark on your personal journey of discovery.

My best wishes in your continued academic and personal success.

Patrick Deane
President and Vice-Chancellor

PSV #4306 Team/

8

EMPIRE LETTER

125 VILLARBOIT CRESCENT
VAUGHAN, ONTARIO
CANADA L4K 4K2

EMPIRECOMMUNITIES.COM
T 905 307 8102
F 905 307 8103

PERSONAL AND CONFIDENTIAL

October 28, 2016

James Dansoh
4099 Brickstone Mews
Mississauga, ON
L5B 0G2

Dear James:

Re: Offer of Employment – Site Clerk

On behalf of ECMI LP known as (Empire Communities), (also stated as the Employer, or the Company) we are pleased to formally offer you the permanent full time position of Site Clerk commencing on Monday, November 7, 2016 working with the Low-Rise Team at our Caledonia site (Avalon)

Compensation

The compensation for this position will be an annual salary of $40,000.00. This shall be paid via direct deposit (less required government deductions) on a bi-weekly basis. Please provide a void or cancelled cheque for implementation of payroll direct deposits.

Incentive Bonus Program

In addition to the base annual salary, you will be eligible to participate in the Incentive Bonus Program, as determined by the Company and as set out below.

In the role of Site Clerk, you are eligible to participate in an Incentive Bonus Program with a target bonus of 3% of the base compensation. Payment of all or a portion of the Incentive Bonus is subject to attainment of the objectives to be established for 2017 and will be established within the first 90 days of each calendar year thereafter. Payment of the 2017 Incentive/Bonus will be determined in part by the Company's audited financial statements, on or before April 30th following the Plan Year to which the Incentive/Bonus applies. The Company's financial and operational performance thresholds will be established annually and targets must be met in order for an incentive to be paid out. Once those thresholds have been met, your incentive bonus payment will be calculated based on the following formula:

a) 50% of payment will be calculated based on 2017 Divisional/Functional Scorecard results;

b) 50% of payment will be calculated based on attainment of your personal objectives established

To receive the Bonus payment, you must be employed with Empire Communities for the entire Plan Year and upon the date the Bonus payments are made, in order to be eligible to receive the Bonus. With respect to any year in which you have not been employed throughout the year, the Bonus shall be pro-rated for the period of time that you have been actively employed during the year, and shall exclude any period of reasonable notice to which you are entitled. If you have been absent from work on a leave of absence for any reason for more than thirty (30) days during the year, the Bonus shall be pro-rated for the period of time that you were not absent from work.

E

Hours of Operation

Hours of Operations are:

8:00 am to 4:30 pm – Monday through Friday

Please note you may be required to periodically work additional hours based on business needs.

Duties

You are required to perform your employment duties and responsibilities faithfully and to the best of your abilities, devoting your full-time attention to the business of the Company during work hours. Your job duties may change from time to time to meet the evolving needs of the company. However, your salary will not be decreased without your consent.

Our employment offer shall be subject to an initial probationary period of three (3) months. The company will use the probation period to determine your suitability for continued employment. You may be terminated without cause during the probation period without notice or pay in lieu of notice subject to the termination provisions below.

Place of Work:

The Company has the right to assign the location(s) in which you work. The Company also has the right to transfer you from one location to another location with reasonable notice, at the Company's sole discretion.

Company Benefits

Eligibility for enrollment in the company group benefit plan will become effective on February 7, 2017 with the completion and receipt of an application form. Details of the plan and the enrollment application will be provided to you during your orientation. Group insurance benefit premiums will be paid by Empire Communities for term life insurance, dependent life insurance, vision, extended health, dental, out of province/out of country medical with the exception of premiums for long term disability which is deducted from pay each bi-weekly pay period. Empire reserves the right to change or discontinue a benefit without notice at its discretion.

Vacation

You are eligible for two (2) weeks paid vacation for completion of a full calendar year. Vacation will accrue at 0.83 days per month (10 days divided by 12 months). The vacation year is from January 1 to December 31. subject to prior approval, you will be eligible to use accrued vacation days after completing three months of employment. Additional incremental increases to vacation entitlement will be consistent with the vacation policy.

All vacation leave must be used before the end of the calendar year. Unused vacation leave cannot be carried forward from one year to the next without prior written approval from your manager. Without such approval, any unused vacation time in excess of the Employment Standards Act 2000 minimum, will be forfeited. Upon termination of employment whether voluntary or involuntary, accrued but unused vacation pay will be included with your final pay.

Health and Safety Policy

All workers are reminded that working safely is a condition of employment. It is each individual employee's responsibility to ensure they are working safely, adhering to all guidelines and the Company's

Safety Policy (outlined in the Empire Health and Safety Manual and available on Empire Net), and that they take appropriate action when they are aware of a fellow employee not working safely. No workers are to enter the construction area of a project without signing in at the construction trailer or other appropriate area and are to receive a health and safety orientation. The required personal protective equipment is required at all times by any person on a construction work site.

Confidential Information

With your signature to this employment offer you are acknowledging that in the position of Site Clerk employed by Empire Communities, you will acquire information about certain matters that are confidential to the Company, which information is the exclusive property of Empire Communities. This information may relate to present and prospective customers, business methods and systems, records, pricing and sales policies, techniques and concepts, suppliers, trade secrets and other confidential information concerning the Company's business operations. You agree to undertake and treat all such information confidentially and agree not to disclose such information to any third party or to any unauthorized person inside or outside the Company either during or after your employment with the Company.

All business records of every nature and kind in whatever form or medium of communication created by you during the term of employment or coming into your hands during such employment, "Records" are the sole property of Empire Communities. All such Records must not be disclosed to unauthorized persons, and must be returned to the company upon termination of your employment for any reason, without retaining copies in any form. In the event of a breach or threatened breach by yourself of the provisions of this section, you agree that Empire Communities shall be entitled to obtain an injunction restraining you from such breach or threatened breach but nothing herein shall be construed as prohibiting Empire Communities from pursing any other remedies available to us for such breach or threatened breach, including the recovery of damages.

Non-Solicitation

With your signature to this agreement, you agree that during your employment and for a period of 1 year thereafter, you will not solicit business from any customer of the Company or from any person or corporation whose business the Company was seeking to obtain as of the date employment is terminated. This restriction applies to customers of the company serviced or solicited by the Company during your last two years of employment.

And you further agree, that during your employment and for a period of 1 year thereafter, you will not without the Company's prior written consent, solicit, persuade or attempt to solicit or persuade any employee of the Company, its subsidiaries or affiliates, to leave the employment of the Company, its subsidiaries and affiliates. And you further agree, that during your employment and for a period of 1 year thereafter, you will not without the Company's prior written consent, solicit, persuade or attempt to solicit or persuade any contractor of the Company, its subsidiaries or affiliates, to terminate their contract with the Company, its subsidiaries and affiliates.

No Conflicting Obligations

During employment with the Company, employees may not, without the prior written permission of the Company, directly or indirectly, in any manner whatsoever, carry on or be engaged in a business competitive with the Company's business or in any activity that poses a conflict of interest with the Company's business.

You represent and warrant that your employment with the Company does not constitute a breach of any other contractual arrangements between you and any other party, nor is your employment in any way restricted by any such arrangements, written or oral. Further, you agree that throughout your employment, you will conduct yourself in a manner that does not and will not breach any agreement or legal obligation to

the Company or to your former employers or any other party. You agree to indemnify and hold the Company harmless in connection with such representation.

Termination in Accordance with the Employment Standards Act

Your employment may be terminated as follows:

a) For cause without notice or pay in lieu of notice or

b) Without cause, upon receiving working notice, pay in lieu of notice or any combination thereof at the employer's discretion to the extent required by the Employment Standards Act, 2000 together with any benefit entitlement required by the Employment Standards Act, 2000.

With the exception of what is provided in this clause, you will not be entitled to any further payments or benefits upon termination of employment. Unless agreed to in writing to the contrary, the termination provisions of this agreement shall survive any and all changes to the terms or scope of your employment.

Other Terms:

You agree that:

a) All communications (including telephone communications, faxes and e-mails) made, sent or received by you in the course of your employment or using telecommunication or computer equipment belonging to Empire Communities may be intercepted or accessed by Empire Communities and you have no expectation of privacy in this regard.

b) Empire Communities will receive "personal information" from you as defined in the Personal Information Protection and Electronic Documents Act (PIPEDA). By signing this document and commencing employment with Empire Communities, you are consenting to the collection, use and disclosure of your personal information (including third parties such as insurance carriers) for the purpose of Empire Communities' business.

You agree to adhere to Empire Communities policies as set by us, from time to time, including, but not limited to, policies relating to your employment. You agree that we may set reasonable penalties for breach of such policies including, but not limited to corrective action and suspensions. We shall be entitled to set reasonable policies with respect to paid and/or unpaid sick or emergency leave and/or other employment matters and shall be entitled to revise such policy, from time to time, in our discretion.

Severability

Any covenant of provision of this agreement shall be found to be illegal, invalid or unenforceable, such decision shall not affect any other covenant or provision and such illegal, invalid or unenforceable covenant or provision shall be severed from this agreement.

Assignment

This agreement, being personal to the Employee, may not be assigned by you but the rights and obligations of Empire Communities under this agreement shall be assignable and shall enure to the benefit of the successors and assigns of Empire Communities.

E

Previous Agreements

This Agreement supercedes any prior written or oral agreements, arrangements or undertakings relating to your employment. All such prior written or oral agreements, arrangements or undertakings relating to your employment are hereby cancelled.

Entire Agreement

This employment Agreement contains the entire agreement between parties. It may only be amended by a further written agreement in writing, signed by the party against whom enforcement of any waiver, change, modification, extension or discharge is sought

Governing Law

The contract shall be construed in accordance with the laws of the Province of Ontario. You agree that any dispute arising out of or relating to this agreement shall be dealt with by the courts of the Province of Ontario. In the event that an employment standard as defined by the Employment Standards Act 2000 provides for a greater right or benefit than any provision of this agreement, you shall receive your entitlement under the Employment Standards Act 2000 in lieu of your entitlement under this agreement.

If you agree to accept employment with us on the foregoing terms and conditions, please signify your acceptance by signing and returning to us the enclosed copy of this agreement. Should you require additional time to consult counsel before signing this agreement, please contact the undersigned.

Please be advised the terms of this agreement are Confidential and with your signature of acceptance to this offer, you voluntarily agree to not disclose the confidential terms and contents of this agreement to any persons, except professional advisors and immediate family (defined as parent, spouse, and child), for any reason whatsoever, except as required by law.

Please sign and return one copy of this letter to confirm acceptance by email to: mcampbell@empirecommunities.com or by confidential fax to 905-907-0992 no later than Wednesday, November 2, 2016 at 3:00 p.m. Should you wish any clarification with respect to our offer, please feel free to contact myself or Mitzie Campbell, Corporate Recruiter at 905-307-8102 ext 189.

We are looking forward to working with you and believe you will be a strong addition to our team.

Sincerely,

per

Pino Macri
Director & General Manager, Low Rise Construction

Signature of Acceptance: James Dansoh — James Dansoh — 03/11/2016 — Date

credit karma
BETA

Your credit profile

REPORT DATE: May 11, 2017 **NEXT UPDATE AVAILABLE:** May 18, 2017

HOW YOUR SCORE IS CALCULATED

Your score was calculated by TransUnion using the TransRisk model. It can range from 300 to 900.

ABOUT YOUR CREDIT SCORE

Why your credit score matters

What is a good credit score?

What is the TransUnion TransRisk score model?

An offer based on your score

Capital One® Guaranteed Secured MasterCard®

Apply Now

Annual fee
$59

Annual interest rate*
19.80% for cash advances and purchases

Balance transfer intro rate
N/A

Balance transfer regular rate*
19.8%

See details, rates and fees

Report details

Accounts

Here's every account that appears on your TransUnion credit report – both open and closed. Click on the account name to see more details.

REVOLVING

ROYAL BANK OF CANADA VIS
Reported: May 10, 2017
$1,520
Open

ROYAL BANK MC
Reported: May 9, 2017
$518
Open

ROYAL BANK OF CANADA VIS
Reported: Apr 19, 2017
$935
Open

OPEN

ROGERS COMMUNICATIONS CA
Reported: Apr 20, 2017
$198
Open

TELUS
Reported: May 1, 2015
$0
Closed

ROGERS COMMUNICATIONS CA
Reported: Jan 13, 2015
$0
Closed

Collections

If you've fallen behind on payments, your account could be sent to collections. This can have a big impact on your credit score.

Clean slate! As of your latest update, you have no collections on your credit report.

Bank accounts

Bank accounts can be added to your report if they were closed for a negative reason, like a bad cheque or insufficient funds.

As of your latest update, you have no negative bank account information on your credit report.

Public records

Things like bankruptcies and legal judgments against you can show up on your credit report, and do some damage to your score.

Keep it up! As of your latest update, you have no public records on your credit report.

Credit inquiries

When you apply for a new account, a hard credit inquiry will usually get added to your report. These can make a small dent in your score. Here are the inquiries on your TransUnion report:

WAL-MART BANK OF CANADA
Inquiry made: July 8, 2016

ROYAL BANK OF CANADA
Inquiry made: July 5, 2016

ROYAL BANK VISA
Inquiry made: Jun 11, 2016

ROYAL BANK OF CANADA
Inquiry made: Jun 6, 2016

ROYAL BANK OF CANADA
Inquiry made: Apr 29, 2016

ROYAL BANK OF CANADA
Inquiry made: Mar 24, 2016

ROYAL BANK OF CANADA
Inquiry made: Mar 7, 2016

ROYAL BANK OF CANADA
Inquiry made: Mar 5, 2016

ROYAL BANK OF CANADA
Inquiry made: Feb 25, 2016

ROYAL BANK OF CANADA
Inquiry made: Feb 3, 2016

ROYAL BANK OF CANADA
Inquiry made: Jan 1, 2016

ROYAL BANK OF CANADA
Inquiry made: Jan 27, 2016

ROYAL BANK OF CANADA
Inquiry made: Jan 24, 2016

ROYAL BANK VISA
Inquiry made: May 1, 2015

ROYAL BANK VISA
Inquiry made: Jan 18, 2015

ROYAL BANK VISA
Inquiry made: July 31, 2014

ROYAL BANK OF CANADA
Inquiry made: Jan 6, 2014

ROGERS COMMUNICATIONS CA
Inquiry made: Jan 5, 2014

Personal information

NAMES REPORTED

JAMES DANOH
JAMES DANSOH

EMPLOYMENT INFO

You have no employment information on your credit report.

ADDRESSES REPORTED

- 4099 BRICKSTONE MEWS
  MISSISSAUGA, ON L5B0G2
- 65 HIGHFIELD RD
  TORONTO, ON M4L2T9
- 95 VITTORIO DE LUCA DR
  WOODBRIDGE, ON L4L0A8

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GAMIL YOUSSEF
3352 HAYHURST CRES
OAKVILLE ON L6L 6T8

December 17, 2015

Other Borrowers/Guarantors:

MARIAM ABBOUD

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:
4306-4011 BRICKSTONE MISSISSAUGA,ON L5B0G2

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 which will be provided to you for signature prior to the release of funds.

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

- Copy of bank statements for past three (3) months confirming availability of cash being used for downpayment, plus confirmation of the source of funds for any large deposits.
- Addendum to OTP adding both clients to purchase
- You must provide a completed and signed pre-authorized debit form for the bank account where mortgage payments will be taken and a blank cheque marked void
- The name, firm name, complete address, telephone number and fax number of the solicitor handling this transaction
- Signed Borrower Acknowledgement Form 12177
- CIBC domicile transit number

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:	1738643076
Product Name:	Lower Fixed Rate, Closed
Total Mortgage Loan Amount:	$188,000.00[1]
Interest Rate:	2.690%* per year
Principal and Interest Payment:	$350.25 Bi-weekly
Term:	60 months
Amortization:	359 months
Closing Date:	June 30, 2016
Offer Expiry Date:	June 30, 2016

**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