

Worksheet

Leasing

Suite: 4501 Tower: PSV Date: May 15/17 Completed by: Silvi

Samir Zaki 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 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). \$500 Draft NO 81158056 +HST.
- ☒ Agreement must be in good standing. Funds in Trust: \$ 59,985.
- ☒ 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:

Tenants are students. Did not provide

credit check or employment letter

PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

Between: AMACON DEVELOPMENT (CITY CENTRE) CORP. (the "Vendor") and
GAMIL ZAKI YOUSSEF (the "Purchaser")

Suite 4507 Tower ONE Unit 7 Level 44 (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 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 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 1st day of April 2017.

Witness: Gamil Zaki Youssef
Purchaser: GAMIL ZAKI 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

This Agreement to Lease dated this 27 day of April, 2017

TENANT (Lessee), Rongying Qiu and Wanqi Huang

(Full legal names of all Tenants)

LANDLORD (Lessor), ADAM Z. INVESTMENTS INC

(Full legal name of Landlord)

ADDRESS OF LANDLORD #4507 - 4011 Brickstone Mews

(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:

#4507 - 4011 Brickstone Mews Mississauga, ON L5B0J7

2. **TERM OF LEASE:** The lease shall be for a term of 1 Year commencing 1 May 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 Two Thousand

payable in advance on the first day of each and every month during the currency of the said term. Canadian Dollars (CDN\$ 2,000.00),
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 ADAM Z. INVESTMENTS INC

"Deposit Holder"

in the amount of Four Thousand

Canadian Dollars (CDN\$ 4,000.00) as a deposit to be held in trust as security for the faithful performance by the Tenant of all terms, covenants and conditions of the Agreement and to be applied by the Landlord against the first and last month's rent. If the Agreement is not accepted, the deposit is to be returned to the Tenant without interest or deduction.

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

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

Premises to be used only for: single family 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):

RQ

INITIALS OF LANDLORD(S):

G.Z. M.A.



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7. **PARKING:**

8. **ADDITIONAL TERMS:**

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

10. **IRREVOCABILITY:** This offer shall be irrevocable by **Tenant** until **11:59** p.m. on the **28**
(Landlord/Tenant)

day of **April** 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.: FAX No.:
(For delivery of Documents to Landlord) (For delivery of Documents to Tenant)

Email Address: Email Address:
(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 consumer report containing credit and/or personal information may be referred to in connection with this transaction.

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

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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:

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

(Witness)

.....
(Witness)

(Witness)

.....
(Witness)

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)

.....
(Witness)

(Witness)

.....
(Witness)

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)

.....
(Witness)

.....
(Seal)

CONFIRMATION OF ACCEPTANCE: Notwithstanding anything contained herein to the contrary, I confirm this Agreement with all changes both typed and written was finally acceptance by all parties at 10 a.m./p.m. this 28 day of April, 2017.

(Signature of Landlord or Tenant)

INFORMATION ON BROKERAGE(S)

Listing Brokerage

Tel.No.

Co-op/Tenant Brokerage

Tel.No.

(Salesperson / Broker Name)

(Salesperson / Broker Name)

(Salesperson / Broker Name)

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.

(Landlord)

.....
(Landlord)

(Landlord)

.....
(Landlord)

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

Acknowledged by:

[Authorized to bind the Listing Brokerage]

[Authorized to bind the Co-operating Brokerage]



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

TENANT (Lessee), Rongying Qiu and Wangi Huang

....., and

LANDLORD (Lessor), ADAM Z. INVESTMENTS INC

for the lease of #4507 - 4011 Brickstone Mews

Mississauga, ON

L5B0J7

dated the 27 day of April

2017

This offer is conditional upon the landlord within two [2] banking days after the acceptance of this Offer being able to receive satisfactory credit rating of the Tenant and verifying 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 or 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. Tenant agrees that there will be no pets and no smoking in the premises.
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.

Tenant agrees to pay the cost of hydro required on the premises during the term of the lease and any extension thereof. 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 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 cost 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 the lease for a further year term with the same terms and conditions, expect that lease price will be increased by \$50.

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 \$1,000,000.00] to be in force and effect as of the first day of occupancy and provide proof to the Landlord that this has been done.

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

INITIALS OF TENANT(S):

RQ

INITIALS OF LANDLORD(S):

GAZ/HA

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

TENANT (Lessee),.....**Rongying Qiu and Wanqi Huang**....., and

LANDLORD (Lessor),.....**ADAM Z. INVESTMENTS INC**.....

for the lease of.....**#4507 - 4011 Brickstone Mews**.....**Mississauga, ON**.....

.....**L5B 0J7**.....dated the.....**27**.....day of.....**April**....., 20.....**17**.....

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.

Tenant agrees to pay \$200 to the Landlord as a deposit for all keys on or before the lease commencement date, and will be refunded by Landlord at the end of the lease term or any extension thereafter, provided the keys are in good working condition. 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: Fridge, Stove, Built-in Dishwasher, Built-in Hood, Stacked Washer & Dryer, all electric light fixtures, Existing Window Blinds.

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.

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.

Tenant agrees not to make any decorating changes to the premises without the express written consent of the Landlord or his authorized agent.

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

INITIALS OF TENANT(S):

INITIALS OF LANDLORD(S):

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

TENANT (Lessee), Rongying Qiu and Wanqi Huang, and

LANDLORD (Lessor), ADAM Z. INVESTMENTS INC,

for the lease of #4507 - 4011 Brickstone Mews Mississauga, ON

..... **L5B.0.17** dated the **27** day of **April** **20** **17**

Tenant agrees to neither having any business operation from the leased premises nor placing any illegal substances, toxic or chemical wastes in or around the property.

Tenant agrees not to sublet the property during the lease term.

Tenant agrees to pay a two [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.

Tenant shall comply with all the By-laws of the Condominium Corporation.

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

INITIALS OF TENANT(S):



INITIALS OF LANDLORD(S):





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10358 (1215)

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The Toronto-Dominion Bank

2200 BURNHAMTHORPE ROAD WEST
MISSISSAUGA, ON L5L 5Z5

DATE

2017-05-14

YYYYMMDD

Transit-Serial No.

230-81158056

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 4607 (dealing Myocardial)

The Toronto-Dominion Bank

Toronto, Ontario
Canada M5K 1A2

Authorized Officer

Counter-signed

Number

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

⑈81158056⑈ ⑆09612004⑆

⑈3808⑈

GR 15 May 14.

Revised by [Signature]

Received by [Signature]

SA 15 May 17-



Rongying Shi
1440392006

[Signature]

To landlord of:

#4507-4011 BRICKSTONE NEWS

15 May 2017, SA

76

10358 (1215)

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

The Toronto-Dominion Bank

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

DATE

2017-05-15

Transit-Serial No.

1868-81445190

Pay to the

Order of ~~ADAM Z. INVESTMENTS INC.~~

\$ *****4,000.00

****FOUR THOUSAND****
Authorized signature required for amounts over CAD \$5,000.00
Re First & last month rent - PSV 4507

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

⑈81445190⑈ ⑆09612004⑆

⑈3808⑈

Received by
Paul
On 15 May 17



GAMIL YOUSSEF
3352 HAYHURST CRES
OAKVILLE ON L6L 6T8

December 17, 2015

Other Borrowers/Guarantors:

MARIAM ABOUD

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:
4507-4011 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:	5373396995
Product Name:	Fixed Rate, Closed
Total Mortgage Loan Amount:	\$237,000.00 ¹
Interest Rate:	2.690%* per year
Principal and Interest Payment:	\$441.54 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