

Worksheet Leasing

Suite: 1208 Tower: PSV TWO Date: March 2/2017 Completed by: Ivann.

Please mark if completed:

- ✓ ● Copy of 'Lease Prior to Closing' Amendment *needs to be signed by builder.*
- ✓ ● Copy of Lease Agreement
- ✓ ● Certified Deposit Cheque for Top up Deposit to 25% payable to Blaney McMurtry LLP in Trust
- ✓ ● 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). *\$14120*
(\$1500 + HST) \$1695.00
- ✓ ● Agreement must be in good standing. Funds in Trust: \$ 56,480.00 (200%)
- 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 ✓

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

Between: **AMACON DEVELOPMENT (CITY CENTRE) CORP.** (the "Vendor") and
MEIQING PENG and ZHIHUA KUANG (the "Purchaser")

Suite **1208** Tower **TWO** Unit **8** Level **12** (the "Unit")

It is hereby understood and agreed between the Vendor and the Purchaser that the following changes shall be made to the Agreement of Purchase and Sale executed by the Purchaser and accepted by the Vendor (the "**Agreement**") and, except for such changes noted below, all other terms and conditions of the Agreement shall remain the same and time shall continue to be of the essence:

Insert:

Notwithstanding paragraph 22 of this Agreement, the Purchaser shall be entitled to seek the Vendor's approval to assign the occupancy licence set out in Schedule C to the Agreement to a third party, on the following terms and conditions:

- (a) the Purchaser pays to the Blaney McMurtry, in Trust the amount required to bring the deposits for the Residential Unit to an amount equal to twenty-five percent (25%) of the Purchase Price by the Occupancy Date;
- (b) the Purchaser is not in default at any time under the Agreement.
- (c) the Purchaser covenants and agrees to indemnify and hold harmless the Vendor, its successors and assigns (and their officers, shareholders and directors) from any and all costs, liabilities and/or expenses which it has or may incur as a result of the assignment of Occupancy Licence, any damage caused by the sublicensee to the Residential Unit or the balance of the Property by the sublicensee (including, but not limited to, any activities of the sublicensee which may lead to a delay in registration of the proposed condominium) inclusive of any and all costs and expenses (including legal costs on a substantial indemnity basis) that the Vendor may suffer or incur to terminate the Occupancy Licence and enforce the Vendor's rights under the Agreement;
- (d) the Vendor shall have the right in its sole discretion to pre approve the sublicensee including, but not limited to, a review of the sublicensee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicensee;
- (e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of One Thousand Five Hundred Dollars (\$1,500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable.

ALL other terms and conditions set out in the Agreement shall remain the same and time shall continue to be of the essence.

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at **Mississauga, Ontario** this 2nd day of March 2017.

Witness:

Purchaser: **MEIQING PENG**

Witness:

Purchaser: **ZHIHUA KUANG**

THE UNDERSIGNED hereby accepts this offer.

DATED at _____ this _____ day of _____ 2017.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER: _____

Authorized Signing Officer
 I have the authority to bind the Corporation

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

Between: **AMACON DEVELOPMENT (CITY CENTRE) CORP.** (the "Vendor") and
MEIQING PENG and ZHIHUA KUANG (the "Purchaser")

Suite **1208** Tower **TWO** Unit **8** Level **12** (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:

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- (a) the Purchaser pays to the Blaney McMurtry, in Trust the amount required to bring the deposits for the Residential Unit to an amount equal to twenty-five percent (25%) of the Purchase Price by the Occupancy Date;
- (b) the Purchaser is not in default at any time under the Agreement.
- (c) the Purchaser covenants and agrees to indemnify and hold harmless the Vendor, its successors and assigns (and their officers, shareholders and directors) from any and all costs, liabilities and/or expenses which it has or may incur as a result of the assignment of Occupancy Licence, any damage caused by the sublicensee to the Residential Unit or the balance of the Property by the sublicensee (including, but not limited to, any activities of the sublicensee which may lead to a delay in registration of the proposed condominium) inclusive of any and all costs and expenses (including legal costs on a substantial indemnity basis) that the Vendor may suffer or incur to terminate the Occupancy Licence and enforce the Vendor's rights under the Agreement;
- (d) the Vendor shall have the right in its sole discretion to pre approve the sublicensee including, but not limited to, a review of the sublicensee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicensee;
- (e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of One Thousand Five Hundred Dollars (\$1,500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable.

ALL other terms and conditions set out in the Agreement shall remain the same and time shall continue to be of the essence.

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at **Mississauga, Ontario** this 2nd day of March 2017.

Witness:

Purchaser: **MEIQING PENG**

Witness:

Purchaser: **ZHIHUA KUANG**

THE UNDERSIGNED hereby accepts this offer.

DATED at _____ this _____ day of _____ 2017.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER: _____

Authorized Signing Officer
 I have the authority to bind the Corporation

**Agreement to Lease
Residential**

**Toronto
Real Estate
Board**

This Agreement to Lease dated this 25 day of January, 2017
TENANT (Lessee), Kim Ragbir Rachel Kimberly Ragbir

LANDLORD (Lessor), Mei Qing Peng and Zhi Hui Kuo
(Full legal names of all Tenants) (Full legal name of Landlord)

ADDRESS OF LANDLORD _____
(Legal address for the purpose of receiving notices)

The Tenant hereby offers to lease from the Landlord the premises as described herein on the terms and subject to the conditions 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:
510 Curran Pl #1208 Mississauga L5B 0J8

2. **TERM OF LEASE:** The lease shall be for a term of 1 Year commencing March 1st 2017

3. **RENT:** The Tenant will pay to the said Landlord monthly and every month during the said term of the lease the sum of One Thousand Five Hundred Fifty Canadian Dollars (CDN\$ 1,550.00), 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 REAL ONE REALTY INC., BROKERAGE in the amount of Three Thousand One Hundred "Deposit Holder" Canadian Dollars (CDN\$ 3,100.00) 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: _____

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

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

The Landlord will pay the property taxes, but if the Tenant is assessed as a Separate School Supporter, Tenant will pay to the Landlord a sum sufficient to cover the excess of the Separate School Tax over the Public School Tax, if any, for a full calendar year, said sum to be estimated on the tax rate for the current year, and to be payable in equal monthly installments in addition to the above mentioned rental, provided however, that the full amount shall become due and be payable on demand on the Tenant.

INITIALS OF TENANT(S): x KR

INITIALS OF LANDLORD(S): KZH P. H. G.

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7. **PARKING:** One underground parking

8. **ADDITIONAL TERMS:** One locker

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

10. **IRREVOCABILITY:** This offer shall be irrevocable by Tenant (Landlord/Tenant) until 11:00 p.m. on the 27 day of January, 2017 after which time if not accepted, this Agreement shall be null and void and all monies paid thereon shall be returned to the Tenant without interest or deduction.

11. **NOTICES:** The Landlord hereby appoints the Listing Brokerage as agent for the Landlord for the purpose of giving and receiving notices pursuant to this Agreement. Where a Brokerage (Tenant's Brokerage) has entered into a representation agreement with the Tenant, the Tenant hereby appoints the Tenant's Brokerage as agent for the purpose of giving and receiving notices pursuant to this Agreement. Where a Brokerage represents both the Landlord and the Tenant (multiple representation), the Brokerage shall not be appointed or authorized to be agent for either the Tenant or the Landlord for the purpose of giving and receiving notices. Any notice relating hereto or provided for herein shall be in writing. In addition to any provision contained herein and in any Schedule hereto, this offer, any counter-offer, notice of acceptance thereof or any notice to be given or received pursuant to this Agreement or any Schedule hereto (any of them, "Document") shall be deemed given and received when delivered personally or hand delivered to the Address for Service provided in the Acknowledgement below, or where a facsimile number or email address is provided herein, when transmitted electronically to that facsimile number or email address, respectively, in which case, the signature(s) of the party (parties) shall be deemed to be original.

FAX No.: _____ (For delivery of Documents to Landlord) FAX No.: _____ (For delivery of Documents to Tenant)
Email Address: _____ (For delivery of Documents to Landlord) Email Address: kayla@mcdadi.com (For delivery of Documents to Tenant)

12. **EXECUTION OF LEASE:** Lease shall be drawn by the Landlord on the Landlord's standard form of lease, and shall include the provisions as contained herein and in any attached schedule, and shall be executed by both parties before possession of the premises is given. The Landlord shall provide the tenant with information relating to the rights and responsibilities of the Tenant and information on the role of the Landlord and Tenant Board and how to contact the Board. (Information For New Tenants as made available by the Landlord and Tenant Board and available at www.tlb.gov.on.ca)

13. **ACCESS:** The Landlord shall have the right, at reasonable times to enter and show the demised premises to prospective tenants, purchasers or others. The Landlord or anyone on the Landlord's behalf shall also have the right, at reasonable times, to enter and inspect the demised premises.

14. **INSURANCE:** The Tenant agrees to obtain and keep in full force and effect during the entire period of the tenancy and any renewal thereof, at the Tenant's sole cost and expense, fire and property damage and public liability insurance in an amount equal to that which a reasonably prudent Tenant would consider adequate. The Tenant agrees to provide the Landlord, upon demand at any time, proof that said insurance is in full force and effect and to notify the Landlord in writing in the event that such insurance is cancelled or otherwise terminated.

15. **RESIDENCY:** The Landlord shall forthwith notify the Tenant in writing in the event the Landlord is, at the time of entering into this Agreement, or becomes during the term of the tenancy, a non-resident of Canada as defined under the Income Tax Act, RSC 1985, c.1 (ITA) as amended from time to time, and in such event the Landlord and Tenant agree to comply with the tax withholding provisions of the ITA.

16. **USE AND DISTRIBUTION OF PERSONAL INFORMATION:** The Tenant consents to the collection, use and disclosure of the Tenant's personal information by the Landlord and/or agent of the Landlord, from time to time, for the purpose of determining the creditworthiness of the Tenant for the leasing, selling or financing of the premises or the real property, or making such other use of the personal information as the Landlord and/or agent of the Landlord deems appropriate.


17. **CONFLICT OR DISCREPANCY:** If there is any conflict or discrepancy between any provision added to this Agreement (including any Schedule attached hereto) and any provision in the standard pre-set portion hereof, the added provision shall supersede the standard pre-set provision to the extent of such conflict or discrepancy. This Agreement, including any Schedule attached hereto, shall constitute the entire Agreement between Landlord and Tenant. There is no representation, warranty, collateral agreement or condition, which affects this Agreement other than as expressed herein. This Agreement shall be read with all changes of gender or number required by the context.

18. **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): x KR

INITIALS OF LANDLORD(S): KZH P.M.

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

SIGNED, SEALED AND DELIVERED in the presence of:

(Witness)

(Witness)

(Witness)

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

X
(Tenant or Authorized Representative)

(Tenant or Authorized Representative)

(Guarantor)

DATE 01/26/17

DATE

DATE

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

SIGNED, SEALED AND DELIVERED in the presence of:

(Witness)

(Witness)

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

(Landlord or Authorized Representative)

(Landlord or Authorized Representative)

DATE 1/27/2017

DATE 1/27/2017

SPOUSAL CONSENT: The undersigned spouse of the Landlord hereby consents to the disposition evidenced herein pursuant to the provisions of the Family Law Act, R.S.O. 1990, and hereby agrees to execute all necessary or incidental documents to give full force and effect to the sale evidenced herein.

(Witness)

(Spouse)

DATE

CONFIRMATION OF ACCEPTANCE: Notwithstanding anything contained herein to the contrary, I confirm this Agreement with all changes both typed and written was finally acceptance by all parties at 7:00 a.m. (p.m.) this 27 day of January, 2017.

INFORMATION ON BROKERAGE(S)

Listing Brokerage **REAL ONE REALTY INC., BROKERAGE**

JEANNIE ZHANG

Tel.No. 905-597-8511

(Salesperson / Broker Name)

Co-op/Tenant Brokerage **SAM MCDADI REAL ESTATE INC.**

KAYLA ANGELIKA IE / SAM ALLAN MCDADI

Tel.No. (905) 502-1500

(Salesperson / Broker Name)

ACKNOWLEDGEMENT

I acknowledge receipt of my signed copy of this accepted Agreement of Lease and I authorize the Brokerage to forward a copy to my lawyer.

(Landlord)

DATE

(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.

X Kim Ragbir

(Tenant)

DATE 01/26/17

(Tenant)

DATE

Address for Service

Tel.No. 416.738.2782

Tenant's Lawyer

Address

Email

Tel.No.

FAX No.

FOR OFFICE USE ONLY

COMMISSION TRUST AGREEMENT

To: Co-operating Brokerage shown on the foregoing Agreement to Lease:

In consideration for the Co-operating Brokerage procuring the foregoing Agreement to Lease, I hereby declare that all moneys received or receivable by me in connection with the Transaction as contemplated in the MLS Rules and Regulations of my Real Estate Board shall be receivable and held in trust. This agreement shall constitute a Commission Trust Agreement as defined in the MLS Rules and shall be subject to and governed by the MLS Rules pertaining to Commission Trust.

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

Acknowledged by:

(Authorized to bind the Listing Brokerage)

(Authorized to bind the Co-operating Brokerage)



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Schedule A
Agreement to Lease - Residential

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

TENANT (Lessee), Kim Ragbir

LANDLORD (Lessor), Zhi Hua Kuang and Mei Qing Peng, and

for the lease of 510 Curran Pl. #1208

Mississauga

dated the 25 day of January, 2017

Tenants agree to provide the first and last month rent by certified check or bank draft and ten post-dated checks upon acceptance of the offer.

Tenants agree that no alteration will be made to the unit during the term of occupancy, unless get written approval of the landlord.

The tenant acknowledges that the Landlord's insurance on the premises provides no coverage on the Tenant's personal property and the Tenant agrees to obtain content insurance for his personal belongings before closing and provide a copy to the landlord as well.

The Tenant agrees to pay all costs up to \$75.00 for minor repairs and maintenance caused by normal wear and tear and the Tenant agrees to pay for all costs by willful damage and negligence by the Tenant.

The Landlord agrees to supply for the exclusive use of the Tenant, fridge, stove, B/I Dishwasher, washer, dryer, all existing electric light fixtures and all other permanent fixtures now attached to the property.

The Tenant agrees to maintain the property in a good condition.

Tenant shall adhere to all rules and regulation by law and shall indemnify and save harmless the Landlord against all action, proceedings, cost, expenses, claim, or demands which may be made against the Landlord as a result of any breach by the Tenant or their guests of such rules and regulations.

The Landlord and Tenant both agree that when this offer to lease is accepted it shall become the actual lease.

Tenant agree to provide 2 pieces of photo ID upon acceptance of this offer.

Tenant shall have to give not less than SIXTY[60] days of written notice to the Landlord of their intention to terminate or extend the lease. The Landlord shall have to give the tenant at least 60 days notice before the end of the lease in case of any decision to sell the property. The tenant agree to vacant the property at the Landlord's direction.

Tenant agree to pay the Landlord an administration fee of \$50 for any cheques that are returned by the bank for any reason whatsoever.

Tenant agree not to assign, sublet or take in any boarders without the consent of the Landlord.

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

INITIALS OF TENANT(S):

X


INITIALS OF LANDLORD(S):





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Schedule A
Agreement to Lease - Residential

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

TENANT (Lessee), Kim Ragbir

LANDLORD (Lessor), Zhi Hua Kuang and Mei Qing Peng, and

for the lease of 510 Curran Pl. #1208

Mississauga

dated the 25

day of January

, 2017

Landlord reserves the right to inspect the property with 24 hours notice to make assurance that the property is being used and maintained to the contract agree to.

Tenant agree to pay \$200.00 for key and garage door openers deposit, when the keys and openers returned at the end of the lease the deposit will be returned without interest or deduction.

Tenant agree to pay all utilities of 510 Curran PL. #1208.

The Landlord will fully clean the unit before closing.

Tenant agrees to provide access for building workers to complete the work in the unit.

Tenant only pay hydro and Cable TV. which is not covered by the condo maintainess fee.

Tenant agrees that no smoking and no pets inside the unit.

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

INITIALS OF TENANT(S):

KR

INITIALS OF LANDLORD(S):

KZH P.M.Q.



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Confirmation of Co-operation and Representation

BUYER: Kim Ragbir

SELLER: Mei Qing Peng and Zhi Hua Kuang

For the transaction on the property known as: 510 Curran Pl #1208

Mississauga L5B 0J8

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 include 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.

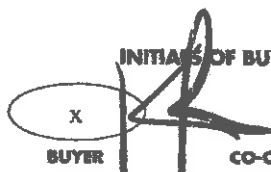



Additional comments and/or disclosures by Listing Brokerage: (e.g. The Listing Brokerage represents more than one Buyer offering on this property.)

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
(does/does not)
- ☐ by the Seller in accordance with a Seller Customer Service Agreement
- or: ☐ 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)

   
 BUYER CO-OPERATING/BUYER BROKERAGE SELLER LISTING BROKERAGE



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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 Month Rent + HST
(Commission As Indicated In MLS® Information) to be paid from the amount paid by the Seller to the Listing Brokerage.
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)

SAM MCDADI REAL ESTATE INC.

(Name of Co-operating/Buyer Brokerage)

110 - 5805 WHITTLE RD MISSISSAUGA

Tel: (905) 502-1500 Fax: (905) 502-1501

Date: Jan 26 2017
(Authorized to bind the Co-operating/Buyer Brokerage)

KAYLA ANGELIKA IE

(Print Name of Broker/Salesperson Representative of the Brokerage)

REAL ONE REALTY INC., BROKERAGE

(Name of Listing Brokerage)

Tel: 905-597-8511 Fax:

Date: 1/27/2017
(Authorized to bind the Listing Brokerage)

JEANNIE ZHANG

(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.

X Date: 01/26/17
(Signature of Buyer)

Date: _____
(Signature of Buyer)

Date: 1/27/2017
(Signature of Seller)

Date: 1/27/2017
(Signature of Seller)

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I/We hereby make application to rent 510 Curran Pl #1208 Mississauga L5B 0J8
from the 1 day of March 2017 at a monthly rental of \$ 1,550.00

to become due and payable in advance on the 1st day of each and every month during my tenancy.

1. **Name** RACHEL KIMBERLY RAGBIR Date of birth JUL 22/83 SIN No. (Optional) _____

Drivers License No _____ Occupation Sales/ Office Coordinador at ARTeFAC

2. **Name** _____ Date of birth _____ SIN No. (Optional) _____

Drivers License No _____ Occupation _____

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? owner is selling

LAST TWO PLACES OF RESIDENCE

Address 2107-50 ABSOLUTE AVE
MISSISSAUGA, ON L4Z 0A8

From FEB/13 To PRESENT

Name of Landlord JUSTIN GUALANCE

Telephone: 416.669.6994

PRESENT EMPLOYMENT

Employer ARTEFAC

Business address 370 BRITANNIA RD E , MISSISSAUGA

Business telephone 905.361.7447

Position held SALES/ OFFICE COORDINATOR

Length of employment 2 YEARS 10 MONTHS

Name of supervisor SANGEETA

Current salary range: Monthly \$ 2,000- 2,500

Address 52 ATWOOD AVE
GEORGETOWN, ON

From JULY / 2005 To FEB/13

Name of Landlord OWNER

Telephone: _____

PRIOR EMPLOYMENT

REEMKA IMPORTS

6625 ORDAN DR. MISSISSAUGA, ON

905) 565-6868

ADMIN/ SALES

BENNY

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Employer

Business address

Business telephone

Position held

Length of employment

Name of supervisor

Current salary range: Monthly \$

A series of six horizontal lines for handwriting practice. Each line set consists of a solid top line, a dashed midline, and a solid bottom line, providing a guide for letter height and placement.


FINANCIAL OBLIGATIONS

PERSONAL REFERENCES

AUTOMOBILE(S)

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.

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This Agreement to Lease dated this 25 day of January, 2017

TENANT (Lessee), Kim Ragbir
(Full legal names of all Tenants)

LANDLORD (Lessor), Mei Qing Peng
(Full legal name of Landlord)

ADDRESS OF LANDLORD
(Legal address for the purpose of receiving notices)

The Tenant hereby offers to lease from the Landlord the premises as described herein on the terms and subject to the conditions 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:
510 Curran Pl #1208 Mississauga L5B 0J8

2. TERM OF LEASE: The lease shall be for a term of 1 Year commencing March 1st 2017

3. RENT: The Tenant will pay to the said Landlord monthly and every month during the said term of the lease the sum of One Thousand Five Hundred Fifty Canadian Dollars (CDN\$ 1,550.00), 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 REAL ONE REALTY INC., BROKERAGE "Deposit Holder" in the amount of Three Thousand One Hundred

Canadian Dollars (CDN\$ 3,100.00) 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:

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

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

The Landlord will pay the property taxes, but if the Tenant is assessed as a Separate School Supporter, Tenant will pay to the Landlord a sum sufficient to cover the excess of the Separate School Tax over the Public School Tax, if any, for a full calendar year, said sum to be estimated on the tax rate for the current year, and to be payable in equal monthly installments in addition to the above mentioned rental, provided however, that the full amount shall become due and be payable on demand on the Tenant.

INITIALS OF TENANT(S): x KR

INITIALS OF LANDLORD(S):

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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 B**

10. **IRREVOCABILITY:** This offer shall be irrevocable by Tenant until 11:00 p.m. on the 27
(Landlord/Tenant)

day of January 2017 after which time if not accepted, this Agreement shall be null and void and all monies paid thereon shall be returned to the Tenant without interest or deduction.

11. **NOTICES:** The Landlord hereby appoints the Listing Brokerage as agent for the Landlord for the purpose of giving and receiving notices pursuant to this Agreement. Where a Brokerage (Tenant's Brokerage) has entered into a representation agreement with the Tenant, the Tenant hereby appoints the Tenant's Brokerage as agent for the purpose of giving and receiving notices pursuant to this Agreement. **Where a Brokerage represents both the Landlord and the Tenant (multiple representation), the Brokerage shall not be appointed or authorized to be agent for either the Tenant or the Landlord for the purpose of giving and receiving notices.** Any notice relating hereto or provided for herein shall be in writing. In addition to any provision contained herein and in any Schedule hereto, this offer, any counter-offer, notice of acceptance thereof or any notice to be given or received pursuant to this Agreement or any Schedule hereto (any of them, "Document") shall be deemed given and received when delivered personally or hand delivered to the Address for Service provided in the Acknowledgement below, or where a facsimile number or email address is provided herein, when transmitted electronically to that facsimile number or email address, respectively, in which case, the signature(s) of the party (parties) shall be deemed to be original.

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

Email Address: Email Address: kayla@mcdadi.com
(For delivery of Documents to Landlord) (For delivery of Documents to Tenant)

12. **EXECUTION OF LEASE:** Lease shall be drawn by the Landlord on the Landlord's standard form of lease, and shall include the provisions as contained herein and in any attached schedule, and shall be executed by both parties before possession of the premises is given. The Landlord shall provide the tenant with information relating to the rights and responsibilities of the Tenant and information on the role of the Landlord and Tenant Board and how to contact the Board. (Information For New Tenants as made available by the Landlord and Tenant Board and available at www.ltb.gov.on.ca)

13. **ACCESS:** The Landlord shall have the right, at reasonable times to enter and show the demised premises to prospective tenants, purchasers or others. The Landlord or anyone on the Landlord's behalf shall also have the right, at reasonable times, to enter and inspect the demised premises.

14. **INSURANCE:** The Tenant agrees to obtain and keep in full force and effect during the entire period of the tenancy and any renewal thereof, at the Tenant's sole cost and expense, fire and property damage and public liability insurance in an amount equal to that which a reasonably prudent Tenant would consider adequate. The Tenant agrees to provide the Landlord, upon demand at any time, proof that said insurance is in full force and effect and to notify the Landlord in writing in the event that such insurance is cancelled or otherwise terminated.

15. **RESIDENCY:** The Landlord shall forthwith notify the Tenant in writing in the event the Landlord is, at the time of entering into this Agreement, or, becomes during the term of the tenancy, a non-resident of Canada as defined under the Income Tax Act, RSC 1985, c.1 (ITA) as amended from time to time, and in such event the Landlord and Tenant agree to comply with the tax withholding provisions of the ITA.

16. **USE AND DISTRIBUTION OF PERSONAL INFORMATION:** The Tenant consents to the collection, use and disclosure of the Tenant's personal information by the Landlord and/or agent of the Landlord, from time to time, for the purpose of determining the creditworthiness of the Tenant for the leasing, selling or financing of the premises or the real property, or making such other use of the personal information as the Landlord and/or agent of the Landlord deems appropriate.

17. **CONFLICT OR DISCREPANCY:** If there is any conflict or discrepancy between any provision added to this Agreement (including any Schedule attached hereto) and any provision in the standard pre-set portion hereof, the added provision shall supersede the standard pre-set provision to the extent of such conflict or discrepancy. This Agreement, including any Schedule attached hereto, shall constitute the entire Agreement between Landlord and Tenant. There is no representation, warranty, collateral agreement or condition, which affects this Agreement other than as expressed herein. This Agreement shall be read with all changes of gender or number required by the context.

18. **FAMILY LAW ACT:** Landlord warrants that spousal consent is not necessary to this transaction under the provisions of the Family Law Act, R.S.O. 1990 unless the spouse of the Landlord has executed the consent hereinafter provided.

19. **CONSUMER REPORTS:** The Tenant is hereby notified that a consumer report containing credit and/or personal information may be referred to in connection with this transaction.

INITIALS OF TENANT(S): x KR

INITIALS OF LANDLORD(S):

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)	X (Tenant or Authorized Representative)	(Seal) DATE 01/26/17
(Witness)	(Tenant or Authorized Representative)	(Seal) DATE
(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)	(Landlord or Authorized Representative)	(Seal) DATE
(Witness)	(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 acceptance by all parties at a.m./p.m this day of, 20..... (Signature of Landlord or Tenant)

INFORMATION ON BROKERAGE(S)	
Listing Brokerage <u>REAL ONE REALTY INC., BROKERAGE</u>	Tel.No. <u>905-597-8511</u>
<u>JEANNIE ZHANG</u>	(Salesperson / Broker Name)
Co-op/Tenant Brokerage <u>SAM MCDADI REAL ESTATE INC.</u>	Tel.No. <u>(905) 502-1500</u>
<u>KAYLA ANGELIKA IE</u>	(Salesperson / Broker Name)

ACKNOWLEDGEMENT

I acknowledge receipt of my signed copy of this accepted Agreement of Lease and I authorize the Brokerage to forward a copy to my lawyer.	I acknowledge receipt of my signed copy of this accepted Agreement of Lease and I authorize the Brokerage to forward a copy to my lawyer.
(Landlord) DATE	X Kim Ragbir DATE 01/26/17
(Landlord) DATE	(Tenant) DATE
Address for Service	Address for Service
..... Tel.No. Tel.No. 416.738.2782
Landlord's Lawyer	Tenant's Lawyer
Address	Address
Email	Email
..... Tel.No. FAX No. Tel.No. FAX No.

FOR OFFICE USE ONLY	
COMMISSION TRUST AGREEMENT	
To: Co-operating Brokerage shown on the foregoing Agreement to Lease:	
In consideration for the Co-operating Brokerage procuring the foregoing Agreement to Lease, I hereby declare that all moneys received or receivable by me in connection with the Transaction as contemplated in the MLS Rules and Regulations of my Real Estate Board shall be receivable and held in trust. This agreement shall constitute a Commission Trust Agreement as defined in the MLS Rules and shall be subject to and governed by the MLS Rules pertaining to Commission Trust.	
DATED as of the date and time of the acceptance of the foregoing Agreement to Lease.	Acknowledged by:
(Authorized to bind the Listing Brokerage)	<u>Kayla</u> (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), Kim Ragbir....., and

LANDLORD (Lessor), Mei Qing Peng.....

for the lease of 510 Curran Pl #1208..... Mississauga L5B 0J8.....

..... dated the 25..... day of January....., 20 17.....

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

The following appliances belonging to the Landlord are to remain on the premises for the Tenant's use: (Existing: Fridge, Stove, Dishwasher, Washer & Dryer, All Window Coverings)

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

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

Landlord agrees to have the unit cleaned prior to the commencement of the lease at the Landlord's cost, and Tenant shall have the unit cleaned at end of lease term at Tenant's cost.

The Tenant agrees to allow the Landlord or his agent to show the property at all reasonable hours to prospective Buyers or Tenants, after giving the Tenant at least twenty four (24) hours written notice of such showing, and to allow the Landlord to affix a For Sale or For Rent sign on the property.


The Lease shall contain a clause requiring the Tenant to obtain insurance, at the expense of the Tenant, as required by the Landlord and which may include insurance on the property and operations of the Tenant, including insurance for fire and such additional perils as are normally insured against, liability insurance, boiler and machinery insurance, plate glass insurance and any other insurance as may be reasonably required by the Landlord.

Tenant shall comply with all the Bylaws of the Condominium Corporation. x

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

INITIALS OF TENANT(S): c KR

INITIALS OF LANDLORD(S):

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BUYER: Kim Ragbir

SELLER: Mei Qing Peng

For the transaction on the property known as: 510 Curran Pl #1208

Mississauga L5B 0J8

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
(does/does not)
☐ by the Seller in accordance with a Seller Customer Service Agreement
or: ☐ 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)

X
BUYER

ki
CO-OPERATING/BUYER BROKERAGE

SELLER

LISTING BROKERAGE

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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 Month Rent + HST 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)

SAM MCDADI REAL ESTATE INC.
(Name of Co-operating/Buyer Brokerage)
110 - 5805 WHITTLE RD MISSISSAUGA
Tel: (905) 502-1500 Fax: (905) 502-1501
 Date: Jan 26 2017
(Authorized to bind the Co-operating/Buyer Brokerage)
KAYLA ANGELIKA IE
(Print Name of Broker/Salesperson Representative of the Brokerage)

REAL ONE REALTY INC., BROKERAGE
(Name of Listing Brokerage)
Tel: 905-597-8511 Fax:
Date:
(Authorized to bind the Listing Brokerage)
JEANNIE ZHANG
(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.

<input checked="" type="checkbox"/>	Date:		Date:
(Signature of Buyer)		(Signature of Seller)	
	Date:		Date:
(Signature of Buyer)		(Signature of Seller)	

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I/We hereby make application to rent 510 Curran Pl #1208 Mississauga L5B 0J8
from the 1 day of March 2017 at a monthly rental of \$ 1,550.00

to become due and payable in advance on the 1st day of each and every month during my tenancy.

1. **Name** RACHEL KIMBERLY RAGBIR Date of birth JUL 22/83 SIN No. (Optional) _____

Drivers License No _____ Occupation Sales/ Office Coordinatord at ARTeFAC

2. **Name** _____ Date of birth _____ SIN No. (Optional) _____

Drivers License No _____ Occupation _____

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? owner is selling

LAST TWO PLACES OF RESIDENCE

Address 2107-50 ABSOLUTE AVE
MISSISSAUGA, ON L4Z 0A8

From FEB/13 To PRESENT

Name of Landlord JUSTIN GUALANCE

Telephone: 416.669.6994

Address 52 ATWOOD AVE
GEORGETOWN, ON

From JULY / 2005 To FEB/13

Name of Landlord OWNER

Telephone: _____

PRESENT EMPLOYMENT

Employer ARTEFAC

Business address 370 BRITANNIA RD E , MISSISSAUGA

Business telephone 905.361.7447

Position held SALES/ OFFICE COORDINATOR

Length of employment 2 YEARS 10 MONTHS

Name of supervisor SANGEETA

Current salary range: Monthly \$ 2,000- 2,500

PRIOR EMPLOYMENT

I. REEMKA IMPORTS

I. 6625 ORDAN DR. MISSISSAUGA, ON

I. 905) 565-6868

I. ADMIN/ SALES

I. _____

I. BENNY



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SPOUSE'S PRESENT EMPLOYMENT

Employer

Business address

Business telephone

Position held

Length of employment

Name of supervisor

Current salary range: Monthly \$

PRIOR EMPLOYMENT

I.....

I.....

I.....

I.....

I.....

I.....

Name of Bank TD CANANDA TRUST **Branch** **Address** SQUARE ONE MALL

Chequing Account # 532171 **Savings Account #** 6207427

FINANCIAL OBLIGATIONS

Payments to Amount: \$

Payments to Amount: \$

PERSONAL REFERENCES

Name MELANIE RAGBIR-EMERY **Address** 63 ATWOOD AVE, GEORGETOWN, ON

Telephone: 905.691.6822 **Length of Acquaintance** 34 YEARS **Occupation** RN SUPERVISOR

Name JUSTIN GUALANCE **Address** 5627 SHILLINGTON RD, MISSISSAUGA, ON

Telephone: 416.669.6994 **Length of Acquaintance** 12 YEARS **Occupation** CEO CHESLEA

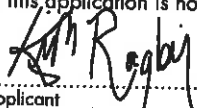
AUTOMOBILE(S)

Make **Model** **Year** **Licence No**

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.



01/26/17

Date

Signature of Applicant

Date

416.738.2782

Telephone:

Signature of Applicant

Date

Telephone:

This Agreement to Lease dated this 25 day of January, 2017

TENANT (Lessee), Kim Ragbir
(Full legal names of all Tenants)

LANDLORD (Lessor), Mei Qing Peng
(Full legal name of Landlord)

ADDRESS OF LANDLORD
(Legal address for the purpose of receiving notices)

The Tenant hereby offers to lease from the Landlord the premises as described herein on the terms and subject to the conditions 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:
510 Curran Pl #1208 Mississauga L5B 0J8

2. **TERM OF LEASE:** The lease shall be for a term of 1 Year commencing March 1st 2017

3. **RENT:** The Tenant will pay to the said Landlord monthly and every month during the said term of the lease the sum of
One Thousand Five Hundred Fifty Canadian Dollars (CDN\$ 1,550.00),
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 REAL ONE REALTY INC., BROKERAGE "Deposit Holder"
in the amount of Three Thousand One Hundred
Canadian Dollars (CDN\$ 3,100.00) 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:

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

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

The Landlord will pay the property taxes, but if the Tenant is assessed as a Separate School Supporter, Tenant will pay to the Landlord a sum sufficient to cover the excess of the Separate School Tax over the Public School Tax, if any, for a full calendar year, said sum to be estimated on the tax rate for the current year, and to be payable in equal monthly installments in addition to the above mentioned rental, provided however, that the full amount shall become due and be payable on demand on the Tenant.

INITIALS OF TENANT(S): x KR

INITIALS OF LANDLORD(S):

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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 B**

10. **IRREVOCABILITY:** This offer shall be irrevocable by **Tenant** until **11:00** p.m. on the **27**
(Landlord/Tenant)

day of **January** 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: **kayla@mcdadi.com**
(For delivery of Documents to Landlord) (For delivery of Documents to Tenant)

12. **EXECUTION OF LEASE:** Lease shall be drawn by the Landlord on the Landlord's standard form of lease, and shall include the provisions as contained herein and in any attached schedule, and shall be executed by both parties before possession of the premises is given. The Landlord shall provide the tenant with information relating to the rights and responsibilities of the Tenant and information on the role of the Landlord and Tenant Board and how to contact the Board. (Information For New Tenants as made available by the Landlord and Tenant Board and available at www.ltb.gov.on.ca)

13. **ACCESS:** The Landlord shall have the right, at reasonable times to enter and show the demised premises to prospective tenants, purchasers or others. The Landlord or anyone on the Landlord's behalf shall also have the right, at reasonable times, to enter and inspect the demised premises.

14. **INSURANCE:** The Tenant agrees to obtain and keep in full force and effect during the entire period of the tenancy and any renewal thereof, at the Tenant's sole cost and expense, fire and property damage and public liability insurance in an amount equal to that which a reasonably prudent Tenant would consider adequate. The Tenant agrees to provide the Landlord, upon demand at any time, proof that said insurance is in full force and effect and to notify the Landlord in writing in the event that such insurance is cancelled or otherwise terminated.

15. **RESIDENCY:** The Landlord shall forthwith notify the Tenant in writing in the event the Landlord is, at the time of entering into this Agreement, or, becomes during the term of the tenancy, a non-resident of Canada as defined under the Income Tax Act, RSC 1985, c.1 (ITA) as amended from time to time, and in such event the Landlord and Tenant agree to comply with the tax withholding provisions of the ITA.

16. **USE AND DISTRIBUTION OF PERSONAL INFORMATION:** The Tenant consents to the collection, use and disclosure of the Tenant's personal information by the Landlord and/or agent of the Landlord, from time to time, for the purpose of determining the creditworthiness of the Tenant for the leasing, selling or financing of the premises or the real property, or making such other use of the personal information as the Landlord and/or agent of the Landlord deems appropriate.

17. **CONFLICT OR DISCREPANCY:** If there is any conflict or discrepancy between any provision added to this Agreement (including any Schedule attached hereto) and any provision in the standard pre-set portion hereof, the added provision shall supersede the standard pre-set provision to the extent of such conflict or discrepancy. This Agreement, including any Schedule attached hereto, shall constitute the entire Agreement between Landlord and Tenant. There is no representation, warranty, collateral agreement or condition, which affects this Agreement other than as expressed herein. This Agreement shall be read with all changes of gender or number required by the context.

18. **FAMILY LAW ACT:** Landlord warrants that spousal consent is not necessary to this transaction under the provisions of the Family Law Act, R.S.O. 1990 unless the spouse of the Landlord has executed the consent hereinafter provided.

19. **CONSUMER REPORTS:** The Tenant is hereby notified that a consumer report containing credit and/or personal information may be referred to in connection with this transaction.

INITIALS OF TENANT(S): **x KR**

INITIALS OF LANDLORD(S):

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)	X (Tenant or Authorized Representative)	(Seal) DATE 01/26/17
(Witness)	(Tenant or Authorized Representative)	(Seal) DATE
(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)	(Landlord or Authorized Representative)	(Seal) DATE
(Witness)	(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 acceptance by all parties at a.m./p.m.this day of, 20..... (Signature of Landlord or Tenant)

INFORMATION ON BROKERAGE(S)	
Listing Brokerage REAL ONE REALTY INC., BROKERAGE JEANNIE ZHANG (Salesperson / Broker Name)	Tel.No. 905-597-8511
Co-op/Tenant Brokerage SAM MCDADI REAL ESTATE INC. KAYLA ANGELIKA IE (Salesperson / Broker Name)	Tel.No. (905) 502-1500

ACKNOWLEDGEMENT

I acknowledge receipt of my signed copy of this accepted Agreement of Lease and I authorize the Brokerage to forward a copy to my lawyer.	I acknowledge receipt of my signed copy of this accepted Agreement of Lease and I authorize the Brokerage to forward a copy to my lawyer.
(Landlord) DATE	X Kim Ragbir DATE 01/26/17
(Landlord) DATE	(Tenant) DATE
Address for Service	Address for Service
..... Tel.No. Tel.No. 416.738.2782
Landlord's Lawyer	Tenant's Lawyer
Address	Address
Email	Email
..... Tel.No. FAX No. Tel.No. FAX No.

FOR OFFICE USE ONLY	COMMISSION TRUST AGREEMENT
To: Co-operating Brokerage shown on the foregoing Agreement to Lease: In consideration for the Co-operating Brokerage procuring the foregoing Agreement to Lease, I hereby declare that all moneys received or receivable by me in connection with the Transaction as contemplated in the MLS Rules and Regulations of my Real Estate Board shall be receivable and held in trust. This agreement shall constitute a Commission Trust Agreement as defined in the MLS Rules and shall be subject to and governed by the MLS Rules pertaining to Commission Trust.	
DATED as of the date and time of the acceptance of the foregoing Agreement to Lease.	Acknowledged by:  (Authorized to bind the Co-operating Brokerage)
..... (Authorized to bind the Listing Brokerage)	

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

TENANT (Lessee), Kim Ragbir....., and

LANDLORD (Lessor), Mei Qing Peng.....

for the lease of 510 Curran Pl #1208..... Mississauga L5B 0J8.....

..... dated the 25..... day of January....., 2017.....

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

The following appliances belonging to the Landlord are to remain on the premises for the Tenant's use: (Existing: Fridge, Stove, Dishwasher, Washer & Dryer, All Window Coverings)

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

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

Landlord agrees to have the unit cleaned prior to the commencement of the lease at the Landlord's cost, and Tenant shall have the unit cleaned at end of lease term at Tenant's cost.

The Tenant agrees to allow the Landlord or his agent to show the property at all reasonable hours to prospective Buyers or Tenants, after giving the Tenant at least twenty four (24) hours written notice of such showing, and to allow the Landlord to affix a For Sale or For Rent sign on the property.

The Lease shall contain a clause requiring the Tenant to obtain insurance, at the expense of the Tenant, as required by the Landlord and which may include insurance on the property and operations of the Tenant, including insurance for fire and such additional perils as are normally insured against, liability insurance, boiler and machinery insurance, plate glass insurance and any other insurance as may be reasonably required by the Landlord.

Tenant shall comply with all the Bylaws of the Condominium Corporation. x

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

INITIALS OF TENANT(S):

c KR

INITIALS OF LANDLORD(S):

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651 BL
(05/14)
\$CAN

 Bank of Montreal • Banque de Montréal

CANADIAN \$ DRAFT / TRAITE EN DOLLARS CANADIENS

100 CITY CENTRE DRIVE
MISSISSAUGA, ONTARIO, CANADA L5B 2C9

345468

DATE 20170302
Y/A M/M D/J

CTI

236768

Pay to the order of / Payez à l'ordre de
BLANEY McMURTRY LLP IN TRUST \$ 14120.00

BANK OF CANADA / BANQUE DU CANADA
MONTREAL / MONTRÉAL
for Bank of Montreal / pour la Banque de Montréal

/100 Canadian Dollars / Canadiens

Name of remitter / Nom de l'expéditeur
PSV 21203

Address of remitter / Adresse de l'expéditeur
[Signature]

Signing Officer / Signataire

Address of remitter / Adresse de l'expéditeur

Signing Officer / Signataire

⑆06952⑈00⑆ 0494023454687⑈ 90

Received by [Signature]

March 02, 2017

This form must be typewritten & photographed.
Remplir à la machine à écrire & passer au photocopieur.

Prod. 1048815 - Form 651 BL (05/14)

873 BL
(05/07)
\$CAN

Important - Complete the Money Order promptly with the date and name of payee
Important - ~~nom du bénéficiaire~~ le Mandat promptly en y inscrivant la date et le nom du bénéficiaire. Veuillez détacher ce talon et conserver la copie pour vos dossiers.

233887

BMO Bank of Montreal • Banque de Montréal

100 CITY CENTRE DRIVE
MISSISSAUGA, ONTARIO, CANADA L5R 2C9

CTI

Canadian Dollar Money Order - not exceeding \$2,500 Cdn.
Mandat en dollars Canadiens - n'excédant pas \$2,500 Cdn.

Pay to the order of
Payez à l'ordre de

AMAZON CITY CENTRE SEVEN NEW DEVELOPMENT

PARTNERSHIP

BANK OF CALIFORNIA 769500

for Bank of Montreal/pour la Banque de Montréal
Montreal, Canada/Montréal, Canada

Purchaser's Name/Nom de l'acheteur

Purchaser's Address/Adresse de l'acheteur

2021 e VS

06 19285688704670 17001256901

889587

DATE _____

2017 03 02

Y/A	M/M	D/J
-----	-----	-----

\$1,695.00

/100 Canadian Dollars Canadiens

William A. Downie
President and Chief Executive Officer, BMO Financial Group*
"Président et chef de la direction, BMO Groupe Financier"

received by Ivan C
March 02, 2017



Ontario



Health • Santé

RACHEL KIMBERLY RAGBIR
4377 - 682 - 473 - AB

BORN/ NÉ(E)

1983 - 07 - 22

SEX/ SEXE

F

YR/AN

MO/M

DA/J

ISS/DEL

2014 - 11 - 13

EXP/EXP.

2018 - 07 - 22

YR/AN

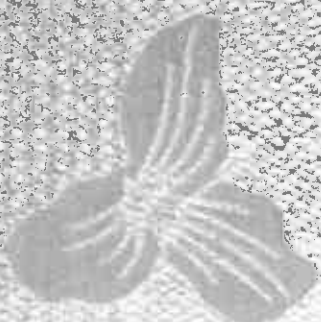
MO/M

DA/J

YR/AN

MO/M

DA/J



The Toronto-Dominion Bank

100 CITY CENTRE DRIVE
MISSISSAUGA, ON L5B 2C9

80267977

2017-01-28

DATE

YYYYMMDD

Transit-Serial No.

93-80267977

/ to the REAL ONE REALTY INC. BROKERAGE
der of

\$ *****3,100.00

THREE THOUSAND ONE HUNDRED***00/100

Canadian Dollars

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

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

⑈80267977⑈ ⑆09612⑈004⑆

⑈3808⑈

Real One Realty Inc.
15 Wertheim Crt. #302
Richmond Hill, ON L4B3H7
Tel: 905-597-8511
Fax: 905-597-8519

RECEIVED FROM
REQU DE

DATE JAN 28, 2017

KAYLA IE &

\$ 3,100.00

THREE THOUSAND ONE HUNDRED

100 DOLLARS

FOR
POUR

510 CURRAN PL UNIT #1208

DEPOSIT CHEQUE

TAX REG. NO.
N° DE TAXE

TD - BD

BY
PAR

CHLOE

SDC71SE

Invoice



370 Britannia Rd East Unit 1-2
Mississauga ON L4Z 1X9
Phone (905) 568-3535 Fax (905) 361-7446

January 2017

RE: Verification of employment for Rachel Kimberly Ragbir

To Whom It May Concern:

Please accept this letter as confirmation that Rachel Kimberly Ragbir has been employed with ARTeFAC INC. since March 2013 to the present time. Currently, Rachel Kimberly Ragbir:

Holds the title of Sales and Administrative Coordinator

Her wages are \$15 per hour and 35 hours per week, and plus a bonus of \$600.00 average

Works on a full-time basis.

If you have any questions or require further information, please don't hesitate to contact me at 905.568.3535 x 103

Sincerely yours,

A handwritten signature in black ink, appearing to read 'Sangeeta Kanjani'.

Sangeeta Kanjani
Director

ARTEFAC
370 BRITANNIA RD E UNIT 1&2 MISSISSAUGA, ON L4Z 1X9
T: 905.568.3535 ext. 103 | 905.361.7447 | F: 905.361.7446
E: admin@artefac.com | W: www.artefac.ca |

Equifax Credit Report and Score™ as of 01/20/2017

Name: Kim Ragbir

Confirmation Number: 3401978758

Credit Score Summary

785 | Excellent

Where You Stand

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

EFX

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

What's Impacting Your Score

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

- Worst rating ever.
- Number of trades older than 12 months 30+ days.
- Number of open department stores trades

Your Loan Risk Rating

785 | Excellent

Your credit score of 785 is better than 60% of Canadian consumers.
The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably.

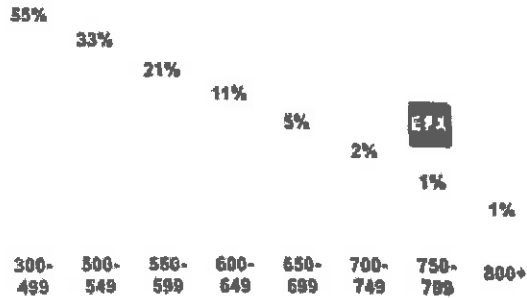
The Bottom Line :

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

- You may be able to obtain high credit limits on your credit card.
- Many lenders may offer you their most attractive interest rates and offers.
- Many lenders may offer you special incentives and rewards that are geared to their most valuable customers.

It is important to understand that your credit score is not the only factor that lenders evaluate when making credit decisions. Different lenders set their own policies and tolerance for risk, and may consider other elements, such as your income, when analyzing your creditworthiness for a particular loan.

Delinquency Rates*



* Delinquency Rate is defined as the percentage of borrowers who reach 90 days past due or worse (such as bankruptcy or account charge-off) on any credit account over a two year period.

CREDIT REPORT

Personal Information

Personal Data

Name: KIM RAGBIR
SIN: 523XX982
Date of Birth: 1983-07-XX

Current Address

Address: 50 ABSOLUTE AVE APT 2107
MISSISSAUGA, ON
Date Reported: 2013-09 2004-10

Previous Address

Address: 52 ATWOOD AVE
GEORGETOWN, ON
Date Reported: 2013-09 2004-10

Current Employment

Employer: RONA
Occupation:

Previous Employment

Employer: BUILDING BOX 5
Occupation:
Employer: HOMEHARDWARE
Occupation:

Special Services

No Special Services Message

Consumer Statement

No Consumer Statement on File

Credit Information

This section contains information on each account that you've opened in the past. It is retained in our database for not more than 6 years from the date of last activity.

An installment loan is a fixed-payment loan in which the monthly payment does not change from month to month. Examples of such loans are a car loan or a student loan. Mortgage information may appear in your credit report, but is not used to calculate your credit score. A revolving loan is a loan in which the balance or amount owed changes from month to month, such as a credit card.

Note: The account numbers have been partially masked for your security.

TD CREDIT CARDS

Phone Number:	(800)983-8472	High Credit/Credit Limit:	\$5,000.00
Account Number:	XXX...449	Payment Amount:	\$25.00
Association to Account:	Individual	Balance:	\$720.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2002-09	Date of Last Activity:	2016-12
Status:	Paid as agreed and up to date	Date Reported:	2017-01
Months Reviewed:	72		
Payment History:	01 payments 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:	One payment past due (2013-11)		
Comments:	Monthly payments		

TELUS MOBILITY

Phone Number:	(800)777-1888	High Credit/Credit Limit:	\$610.00
Account Number:	XXX...947	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$224.00
Type of Account:	Open	Past Due:	\$109.00
Date Opened:	2003-03	Date of Last Activity:	2016-11
Status:	One payment past due	Date Reported:	2016-12
Months Reviewed:	65		
Payment History:	17 payments 30 days late 03 payments 60 days late No payment 90 days late		
Prior Paying History:	Two payments past due (2013-01) Two payments past due (2012-12) Two payments past due (2011-12)		
Comments:	Monthly payments		

Credit History and Banking Information

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

No Banking information on file

Please contact Equifax for additional information on Deposit transactions at 1-800-866-3908

Public Records and Other Information

Bankruptcy

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

Voluntary Deposit - Orderly Payment Of Debts, Credit Counseling

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

Registered Consumer Proposal

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

Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages

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

Secured Loans

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

No Public Record information on file

Collection Accounts

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

No Collections information on file

Credit Inquiries to the File

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

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

2017-01-20	AUTH ECONSUMER REQUE (Phone Number Not Available)
2017-01-20	EQUIFAX PERSONAL SOL (800)871-3250
2016-12-30	CUETS FINANCIAL (800)561-7849



Mortgage Intelligence Milton

106-8250 Lawson Rd

Milton, ON L9T 5C6

(416) 846-8566

Jan 24, 2017

farhan.mahmood@migroup.ca

Mei Qing Peng

Dear Client:

We are pleased to advise that you have been approved for a mortgage, subject to the following:

Applicants: Mei Qing Peng

Current Address: 1208 – 510 Curran Place, Mississauga, ON L5R 0A9

Account Number: MINT-477206

Maximum Mortgage Amount: \$183,560

**** Interest Rate: 3.69% Term: 60 months Amortization: 300 months**

NOTE: **** The interest rate and term will be guaranteed for 90 days from the date of the commitment.**

The mortgage transaction must close within this 90 day period. The final commitment will be subject to the following:

1. Satisfactory appraisal report
2. Confirmation of the income from the client
3. Satisfactory Written Evidence of Down-payment from non-borrowed funds
4. Copy of Purchase and Sale agreement

No change in the financing information as declared on the original application

Yours truly,

Farhan Mahmood

Mortgage Agent

Mortgage Intelligence Milton

Phone number 416-846-8566



Home Insurance Confirmation

Date:
February 27, 2017

Name of insured(s):
KIM RAGBIR

Property insured:
510 CURRAN PL APT 1208
MISSISSAUGA ON
L5B 0J9

Insurer:
Security National Insurance Company

Policy No.: 80120518	Effective date (y-m-d): 2017-03-01	Expiry date (y-m-d): 2018-03-01
Limit of insurance on building: N/A	Condominium coverage: Unit: N/A Special assessment: N/A Unit improvement: N/A	
Liability coverage: \$1,000,000		

Mortgagee(s): Free of mortgage

When there is a Mortgagee mentioned in the *Declarations* page(s), the coverage granted is subject to the Insurance Bureau of Canada *Standard Mortgage Clause*. Any interpretation of coverage is governed by actual policy conditions.



To:
KIM RAGBIR

From:
Client Services

E-mail address:
kragbir2@hotmail.com

Fax:

Total number of pages, including this page:
2

Telephone:

Date:
February 27, 2017

For: KIM RAGBIR
Reference No.: 80120518
Insurer: Security National Insurance Company

Message:

It is our pleasure to provide the information you requested.

Please do not hesitate to call a member of our team, should you have questions about the content of this transmission.

Notice of confidentiality:

Property of the above entity, the information contained in this facsimile message is intended only for the use of the individual or entity named above and may be confidential. Should the reader of this message not be the intended recipient, you are hereby notified that any unauthorized dissemination, distribution or copy of this message is strictly prohibited. If you have received the communication in error, please advise the sender immediately by telephone and return it back to us by mail at the address above (at our cost). Thank you.