# Worksheet

Leasing

Suite: 1308 Tower: 15V 7WO Date: Adarch 2/2017 Completed by:
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). (\$1500 + HST) \$ 1695.00
Agreement must be in good standing. Funds in Trust: \$ 56,480
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
4:

#### PSV<sub>2</sub>

## 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 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 or the balance of the Property by the sublicencee (including, but not limited to, any activities of the sublicencee which may lead to a delay in registration of the proposed condominium) inclusive of any and all costs and expenses (including legal costs on a substantial indemnity basis) that the Vendor may suffer or incur to terminate the Occupancy Licence and enforce the Vendor's rights under the Agreement;
- (d) the Vendor shall have the right in its sole discretion to pre approve the sublicencee including, but not limited to, a review of the sublicencee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicencee;
- (e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of 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 Agr	eement		
DATED at <b>Mississauga, Ontario</b> this day of	Ma	rch	2017.
Witness: Witness:	_	urchaser: MEIQING PEN	3
THE UNDERSIGNED hereby accepts this offer.			
DATED at	this	day of	2017.
	AMAC	ON DEVELOPMENT (CI	TY CENTRE) CORP.
	PER: _	Authorized Signing Office have the authority to bin	r d the Corporation

#### PSV<sub>2</sub>

## 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")

IN WITNESS WHEREOF the portion have

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 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 sublicencee to the Residential Unit or the balance of the Property by the sublicencee (including, but not limited to, any activities of the sublicencee which may lead to a delay in registration of the proposed condominium) inclusive of any and all costs and expenses(including legal costs on a substantial indemnity basis) that the Vendor may suffer or incur to terminate the Occupancy Licence and enforce the Vendor's rights under the Agreement;
- (d) the Vendor shall have the right in its sole discretion to pre approve the sublicencee including, but not limited to, a review of the sublicencee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicencee;
- (e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of 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.

the parties have executed this Agree	ment
DATED at <b>Mississauga, Ontario</b> this day of	March
Witness:	
Witness:	Purchaser: MEIQING PENG
Witness:	于是经
Witness:	Purchaser: ZHIHUA KUANG
THE UNDERSIGNED hereby accepts this offer.	
DATED at th	is day of
	AMACON DEVELOPMENT (CITY CENTRE) CORP.
	PER:
	Authorized Signing Officer I have the authority to bind the Corporation

# OREA Association Agreement to Lease Residential

Form 400 for use in the Province of Ontario

Toronto Real Estate Board

7	his Aerocomount I
_	his Agreement to lease dated this 25 day of January
1	ENANT (Lessee), Kim Ragbir Rachel Kimberly Ragbir , 20.17
l	ANDLORD (Lessor), Mei Qing Peng
A	PDRESS OF LANDLORD  [Legal address for the purpose of receiving notices]  [Legal address for the purpose of receiving notices]
Tì	(Legal address for the purpose of receiving notices)
1.	premises and provided the premises and provided the present tenant vacates. It was the T
-	PREMISES: Having inspected the premises and provided the present tenant vacates, I/we, the Tenant hereby offer to lease, premises known as:  Mississana I SD DAR
	510 Curran PI #1208  Mississauga L5B 0J8  TERM OF LEASE: The lease shall be Leave to 1 Vaccount of the provided the present tenant vaccotes, I/we, the Tenant hereby offer to lease, premises known as:
2.	and a sign de lot d lerm of 1 1 Cal
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 Hindred Eight
	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.	PEROSI AND PREPAID DEATH The Tournel Live Autor Connection
	by negotiable cheque payable to REAL ONE REALTY INC., BROKERAGE
	by negotiable cheque payable to REAL ONE REALTY INC., BROKERAGE in the amount of Three Thousand One Hundred  [Herewith/Upon acceptance/as otherwise described in this Agreement]  [Herewith/Upon acceptance/as otherwise described in this Agreement]  [Herewith/Upon acceptance/as otherwise described in this Agreement]
	in the amount of Three Thousand One Hundred "Deposit Holder"
	Canadian Dollars (CDN\$ 3,100.00
	terms, covenants and condition of the faithful performance but the T
	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 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,
5.	USEs: The Tenant and Landlord agree that unless otherwise agreed to herein, only the Tenant named above and any person named in a Rental  Premises to be used only for
	Premises to be used and any person named in a Rental
	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
	Gas LANDLORD TENANT
	Electricity Condominium/Cooperative fees
	fot water heater rental
3	Vater and Sewerage Charges (2) Other:
1	he tended at the state of the s
1	cover the excess of the Separate School Tax over the Public School Tax over the Public School Supporter, Tenant will pay to the Incultant
\$	to cover the excess of the Separate School Tax over the Public School Tax, if any, for a full calendar year, and to be payable in equal monthly installments in addition to the above mentioned rental, provided however, that the full amount
	INITIALS OF TENANTIES
R	
2017,	e trademarks REALTOR®, REALTOR® and the REALTOR® logo are controlled by The Connodina Real Estate Sociation (CREA) and identify real estate professionals who are mambers of CREA. Used writer license.  TOREA? All rights reserved. This forms were destroyed to the form of the connection of the connecti
when pri	Ontorio Real State Association ("OREA"). All rights reserved. This form was developed by OREA for the use and reproduction from a reproduction from a reproduction is prohibited except with prior written consent of OREA. Do not other from the standard preset purion. OREA bears no ligibility for your use of this form.  Form 400 Revised 2017 the production is prohibited except with prior written consent of OREA. Do not other form.
	Form 400 Revised 2017 Prose 1 of A

	One underground parking 7. PARKING:
i	8. ADDITIONAL TERMS:
9	P. SCHEDULES: The schedules attached hereto shall form an integral part of this Agreement to Lease and consist of Schedulul & R
1	C. IRREVOCABILITY: This offer shall be irrevocable by Tenant  day of January  void and all moving sold the same statement of the sam
	This oner shall be irrevocable by Tenant
	day of January (Londord/Tenoni) p.m. on the 27
	day of January (tandard/fenant) until 11:00 p.m. on the 27 void and all monies paid thereon shall be returned to the Tenant without interest or deduction.
7	this Agreement. Where a Brokerage (Tenant's Brokerage) has entered into a representation agreement with the Tenant, the Tenant for the purpose of giving and receiving notices pursuant to the Tenant's Brokerage as agent for the purpose of giving and receiving notices pursuant to this Agreement. Where a Brokerage represents both Landlard and the Tenant (multiple representation), the Brokerage shall not be appointed or authorized to be agent for either the Tenant or the purpose of giving and receiving notices. Any notice relating hereto or provided for herein shall be in writing. In addition to any pursuant to this Agreement or any Schedule hereto, this affer, any counter-offer, notice of acceptance thereof or any notice to be given or received delivered to the Address for Service provided in the Acknowledgement below, or where a facsimile number or email address is provided herein, when to be original.
	FAX No.:
12	FAX No.:  [For delivery of Documents to Landlord]
	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 tenant with information relating to the rights and responsibilities of the Tenant and information on the Landlord shall provide the to contact the Board. (Information For New Tenants as made available by the Landlord and Tenant Board a
10.	The Landlord or anyone on the Landlord's helpful to leave the right, at reasonable times to enter and show the demised premises to prospective to a control of the landlord's helpful to leave the right, at reasonable times to enter and show the demised premises to prospective to a control of the landlord's helpful to leave the right, at reasonable times to enter and show the demised premises to prospective to a control of the landlord's helpful to leave the right.
	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 and to notify the Landlord in writing in the executive that which a reasonably prudent Tenant and to notify the Landlord in writing in the executive that which a reasonably prudent Tenant
	becomes during the term of the tenancy, a non-resident of Canada as defined under the Landlord is, at the time of entering into this Agreement, or, to time, and in such event the Landlord and Tenant green to county with the landlord and landlord
	information by the Landlord and/or agent of the Landlord, from time to time, for the purpose of determining the creditvorthiness of the Tenant's personal leasing, selling or financing of the premises or the real property, or making such other use of the personal information or the Landlord deems appropriate.
,,,,	advantage of provision in the standard pre-set portion hereof, the added provision added to this Agreement (including any Schedule extent of such conflict or discrepancy. This Agreement, including any Schedule ottached hereto, shall supersede the standard pre-set provision to the and Tenant. There is no representation, warranty, collateral agreement or condition, which affects this Agreement other than an activation and the standard pre-set provision to the Agreement shall be read with all changes of gender or must be condition, which affects this Agreement other than an activation of the standard pre-set provision to the Agreement shall be read with all changes of gender or must be condition.
	unless the spouse of the Landford warrants that spousal consent is not necessary to this transaction under the provisions of the Family Law Act. P.S.O. Lago.
19.	CONSUMER REPORTS: The Tenant is hereby notified that a consumer report containing credit and/or personal information may be referred to it.
_	INITIALS OF TENANT(S): XKR INITIALS OF LANDLORDIS:

20. BINDING AGREEMENT: This Agreement and according to a state of the state of t	erein contained.	the lease of the parties to enter into the lease
presence of:	IN WITNESS whereof I have h	tereunio set my hand and seal:
(Witness)	A 7.4211 P 1 .	
Witness	tenant or authorized subjesentativ	Pel DATE 01/26/17
(VARITIESS)	(lenget or Authorized Representative	
(Witness)		
AAA ALAL III III III III III III III III	(Guarantor)	DATE
We/I the Landlord hereby accept the above offer, and agr applicable) may be deducted from the deposit and further of SIGNED, SEALED AND DELIVERED in the control of the con	The that the annual to	(Seoil) DATE
opplicable may be deducted from the deposit and further	paree to pay any semaining the	rith applicable HST land any other tax as may have
applicable) may be deducted from the deposit and further of SIGNED, SEALED AND DELIVERED in the presence of:	by dry temaining balance	ce of commission forthwith.
Wilness)		PATE //27/20
	Landlord or Authorized Representati	DATE 1/27/20
Wilness)	PAGE May bis	S. Am
POUSAL CONSENT: The understand	- Complyand representation	(e) DAIE
SPOUSAL CONSENT: The undersigned spouse of the Landlo Act, R.S.O. 1990, and hereby agrees to execute all necessary Witness	rd hereby consents to the disposition	Evidenced harris
o and the medessory	or incidental documents to give full to	orce and effect to the tole entitles and of the Family
Nimess]	4-4-4	evadenced herein.
ONFIRMATION OF ACCEPTANCE: Notwithstanding onything nally acceptance by all parties at7:00 a.m.(p.m) is20	(Spouse)	DATE
Accer Marce: Notwithstanding anything	contained herein to the contrary Lea-	ding de a
nally acceptance by all parties at7:00 a.m. (p.m) is20	7	term mis Agreement with all changes both typed and written
a.ii. (p.iis)is	doy of January	20 17 (3) 10 Harman
		Company of the Compan
Co-op/Tenant Brokerage SAM MCDADI REAL F	(Sclesperson / Broker Name)	5) Tel.No. 905-597-8511
Co-op/Tenant Brokerage SAM MCDADI REAL E KAYLA ANGELIKA IE / SAM ALLAN MCD	(Salesperson / Broker Name) STATE INC. ADI	Tel.No. (905) 502-1500
Co-op/Tenant Brokerage SAM MCDADI REAL E KAYLA ANGELIKA IE / SAM ALLAN MCD	(Salesperson / Broker Name) STATE INC. ADI (Salesperson / Broker Name)	Tel.No. (905) 502-1500
Co-op/Tenant Brokerage SAM MCDADI REAL E KAYLA ANGELIKA IE / SAM ALLAN MCD	(Salesperson / Broker Name) STATE INC.  ADI  (Salesperson / Broker Name)	Tel.No. (905) 502-1500
Co-op/Tenant Brokerage SAM MCDADI REAL E KAYLA ANGELIKA IE / SAM ALLAN MCD	(Salesperson / Broker Name) STATE INC. ADI (Salesperson / Broker Name)  ACKNOWLEDGEMENT	Tel.No. (905) 502-1500
Co-op/Tenant Brokerage SAM MCDADI REAL E KAYLA ANGELIKA IE / SAM ALLAN MCD	(Salesperson / Broker Name) STATE INC. ADI (Salesperson / Broker Name)  ACKNOWLEDGEMENT reement of   Lacknowledge rec	Tel.No. (905) 502-1500
Coop/Tenant Brokerage SAM MCDADI REAL E KAYLA ANGELIKA IF / SAM ALLAN MCD  cknowledge receipt of my signed copy of this accepted Agr use and i outhorize the Brokerage to forward a copy to my	(Salesperson / Broker Name) STATE INC. ADI (Salesperson / Broker Name)  ACKNOWLEDGEMENT reement of   Lacknowledge rec lawyer.   Lease and Lauthor	elpt of my signed copy of this accepted Agreement of tize the Brokerage to forward a copy to my leave
Coop/Tenant Brokerage SAM MCDADI REAL E KAYLA ANGELIKA IE / SAM ALLAN MCD  cknowledge receipt of my signed copy of this accepted Agree and I outhorize the Brokerage to forward a copy to my  The DATE DATE	[Salesperson / Broker Name] STATE INC.  ADI (Salesperson / Broker Name)  ACKNOWLEDGEMENT reement of lawyer.  Lease and Lauthori X Kirn Rag	elpt of my signed copy of this accepted Agreement of ize the Brokerage to forward a copy to my lawyer.
Coop/Tenant Brokerage SAM MCDADI REAL E KAYLA ANGELIKA IE / SAM ALLAN MCD  cknowledge receipt of my signed copy of this accepted Agree and I outhorize the Brokerage to forward a copy to my  The DATE DATE	[Salesperson / Broker Name] STATE INC.  ADI (Salesperson / Broker Name)  ACKNOWLEDGEMENT reement of lawyer.  Lease and Lauthori  X Kirn Rag (Tenant)	eipt of my signed copy of this accepted Agreement of ize the Brokerage to forward a copy to my lawyer.
Coop/Tenant Brokerage SAM MCDADI REAL E KAYLA ANGELIKA IE / SAM ALLAN MCD  cknowledge receipt of my signed copy of this accepted Agr use and I outhorize the Brokerage to forward a copy to my  DATE  cliord  DATE  DATE	(Salesperson / Broker Name) STATE INC. ADI (Salesperson / Broker Name)  ACKNOWLEDGEMENT reement of lacknowledge reclaracyer. Lease and Lauthori X Kirn Rag (Tenant)	eipt of my signed copy of this accepted Agreement of ize the Brokerage to forward a copy to my lowyer.  DATE  DATE
Coop/Tenant Brokerage SAM MCDADI REAL E KAYLA ANGELIKA IE / SAM ALLAN MCD  cknowledge receipt of my signed copy of this accepted Agree and I outhorize the Brokerage to forward a copy to my  calord DATE  clord DATE	[Salesperson / Broker Name] STATE INC.  ADI (Salesperson / Broker Name)  ACKNOWLEDGEMENT reement of lawyer.  Lease and Lauthor  X Kirn Rag (Tenant)	eipt of my signed copy of this accepted Agreement of ize the Brokerage to forward a copy to my lowyer.  DATE  DATE
Coop/Tenant Brokerage SAM MCDADI REAL E KAYLA ANGELIKA IE / SAM ALLAN MCD  cknowledge receipt of my signed copy of this accepted Agr use and I outhorize the Brokerage to forward a copy to my  DATE  cliord  DATE  diord  DATE  Tel.No.	[Salesperson / Broker Name] STATE INC.  ADI (Salesperson / Broker Name)  ACKNOWLEDGEMENT reement of lawyer.  Lease and Lauthori  X Kirn Rag (Tenant)  (Tenant)  Address for Service	eipt of my signed copy of this accepted Agreement of ize the Brokerage to forward a copy to my lowyer.  DATE  DATE
Co-op/Tenant Brokerage SAM MCDADI REAL E KAYLA ANGELIKA IE / SAM ALLAN MCD  cknowledge receipt of my signed copy of this accepted Agr use and I authorize the Brokerage to forward a copy to my  adioral DATE  chards for Service  Tel.No.	(Salesperson / Broker Name) STATE INC.  ADI (Salesperson / Broker Nome)  ACKNOWLEDGEMENT reement of lacknowledge reclawyer.  Lease and I author X Kirn Rag (Tenant) Address for Service	eipt of my signed copy of this accepted Agreement of ize the Brokerage to forward a copy to my lawyer.    DATE
Co-op/Tenant Brokerage SAM MCDADI REAL E KAYLA ANGELIKA IE / SAM ALLAN MCD  cknowledge receipt of my signed copy of this accepted Agr use and I authorize the Brokerage to forward a copy to my  adioral DATE  chards for Service  Tel.No.	[Salesperson / Broker Name] STATE INC.  ADI (Salesperson / Broker Nome)  ACKNOWLEDGEMENT reement of lacknowledge reclasse and lauthority X Kirn Rag [Tenant] Address for Service Tenant's Lawyer	eipt of my signed copy of this accepted Agreement of tize the Brokerage to forward a copy to my lowyer.  DATE  DATE  Tel.No. 416.738.2782
Co-op/Tenant Brokerage SAM MCDADI REAL E KAYLA ANGELIKA IE / SAM ALLAN MCD  cknowledge receipt of my signed copy of this accepted Agrees and I authorize the Brokerage to forward a copy to my  DATE  clored  DATE  dlord  dlord's Lawyer  Tel.No.	[Salesperson / Broker Name] STATE INC.  ADI (Salesperson / Broker Name)  ACKNOWLEDGEMENT reement of lawyer.  Lease and I author  X Kirn Rag (Tenant)  Address for Service	eipt of my signed copy of this accepted Agreement of tize the Brokerage to forward a copy to my lowyer.  DATE  DATE  Tel.No. 416.738.2782
Co-op/Tenant Brokerage SAM MCDADI REAL E KAYLA ANGELIKA IE / SAM ALLAN MCD  cknowledge receipt of my signed copy of this accepted Agrees and I authorize the Brokerage to forward a copy to my  DATE  clored  DATE  dlord  dlord's Lawyer  Tel.No.	(Salesperson / Broker Name) STATE INC.  ADI (Salesperson / Broker Nome)  ACKNOWLEDGEMENT reement of lacknowledge reclawyer.  Lease and Lauthori X Kirn Rag (Tenant)  (Tenant) Address for Service Tenant's Lawyer Address	eipt of my signed copy of this accepted Agreement of ize the Brokerage to forward a copy to my lawyer.    DATE
Coop/Tenant Brokerage SAM MCDADI REAL E KAYLA ANGELIKA IE / SAM ALLAN MCD  cknowledge receipt of my signed copy of this accepted Agree and I outhorize the Brokerage to forward a copy to my  DATE  cliord  dress for Service  Tel.No.  dlord's Lawyer  dress	[Salesperson / Broker Name] STATE INC.  ADI (Salesperson / Broker Name)  ACKNOWLEDGEMENT reement of lawyer.   Lacknowledge reclaimed authority.  X Kirn Rag (Tenant) (Tenant) Address for Service Tenant's Lawyer Address Email	eipt of my signed copy of this accepted Agreement of ize the Brokerage to forward a copy to my lawyer.    DATE
Co-op/Tenant Brokerage SAM MCDADI REAL E KAYLA ANGELIKA IE / SAM ALLAN MCD  cknowledge receipt of my signed copy of this accepted Agrase and I outhorize the Brokerage to forward a copy to my  patient DATE  clord  diord  diord's Lawyer  tress  til  Tel.No.  FAX No.	[Salesperson / Broker Name] STATE INC.  ADI (Salesperson / Broker Name)  ACKNOWLEDGEMENT reement of lawyer.   Lacknowledge reclaimed authority.  X Kirn Rag (Tenant) (Tenant) Address for Service Tenant's Lawyer Address Email	eipt of my signed copy of this accepted Agreement of ize the Brokerage to forward a copy to my lowyer.    DATE
Coop/Tenant Brokerage SAM MCDADI REAL E KAYLA ANGELIKA IE / SAM ALLAN MCD  cknowledge receipt of my signed copy of this accepted Agr use and I authorize the Brokerage to forward a copy to my  adord  DATE  diord  dress for Service  Tel.No.  Tel.No.  FAX No.  PR OFFICE USE ONLY	[Salesperson / Broker Name] STATE INC.  ADI (Salesperson / Broker Nome)  ACKNOWLEDGEMENT reement of Lease and Lauthor X Kirn Rag (Tenant) Address for Service Tenant's Lawyer Address Email  Tel.No.	eipt of my signed copy of this accepted Agreement of ize the Brokerage to forward a copy to my lawyer.    DATE
Coop/Tenant Brokerage SAM MCDADI REAL E KAYLA ANGELIKA IE / SAM ALLAN MCD  cknowledge receipt of my signed copy of this accepted Agrase and I outhorize the Brokerage to forward a copy to my  palent DATE  addord)  DATE  dess for Service  Tel.No.  Tel.No.  FAX No.  OR OFFICE USE ONLY  Conception Parks.	[Salesperson / Broker Name] STATE INC.  ADI (Salesperson / Broker Name)  ACKNOWLEDGEMENT reement of lacknowledge reclasse and I authority X Kirn Rag (Tenant) Address for Service Tenant's Lawyer Address Email  Tel.No.  MMISSION TRUST AGREEMENT	eipt of my signed copy of this accepted Agreement of tize the Brokerage to forward a copy to my lowyer.    DATE
Coop/Tenant Brokerage SAM MCDADI REAL E  KAYLA ANGELIKA IE / SAM ALLAN MCD  cknowledge receipt of my signed copy of this accepted Agr use and I outhorize the Brokerage to forward a copy to my  DATE  adioral DATE  diagram  Tel.No.  Tel.No.  OR OFFICE USE ONLY  Cooperating Brokerage shown on the foregoing Agreement to Leaconsideration for the Co-operating Brokerage procuring the foregoing Agreement to Leaconsideration for the Co-operating Brokerage procuring the foregoing Agreement to Leaconsideration for the Co-operating Brokerage procuring the foregoing Agreement to Leaconsideration for the Co-operating Brokerage procuring the foregoing Agreement to Leaconsideration for the Co-operating Brokerage procuring the foregoing Agreement to Leaconsideration for the Co-operating Brokerage procuring the foregoing Agreement to Leaconsideration for the Co-operating Brokerage procuring the foregoing Agreement to Leaconsideration for the Co-operating Brokerage procuring the foregoing Agreement to Leaconsideration for the Co-operating Brokerage procuring the foregoing Agreement to Leaconsideration for the Co-operating Brokerage procuring the foregoing Agreement to Leaconsideration for the Co-operating Brokerage procuring the foregoing Agreement to Leaconsideration for the Co-operating Brokerage procuring the foregoing Agreement to Leaconsideration for the Co-operating Brokerage procuring the foregoing Agreement to Leaconsideration for the Co-operating Brokerage procuring the foregoing Agreement to Leaconsideration for the Co-operating Brokerage procuring the foregoing Agreement to Leaconsideration for the Co-operating Brokerage procuring the foregoing Agreement to Leaconsideration for the Co-operating Brokerage procuring the foregoing Agreement to Leaconsideration for the Co-operating Brokerage procuring the foregoing Agreement to Leaconsideration for the Co-operating Brokerage procuring the foregoing Agreement to Leaconsideration for the Co-operating Brokerage procuring the foregoing Agreement to Leaconsideration for the Co-	[Salesperson / Broker Name] STATE INC.  ADI  [Salesperson / Broker Name]  ACKNOWLEDGEMENT  reement of lacknowledge real	eipt of my signed copy of this accepted Agreement of ize the Brokerage to forward a copy to my lowyer.  DATE  Tel.No. 416.738.2782  FAX No.
Coop/Tenant Brokerage SAM MCDADI REAL E  KAYLA ANGELIKA IE / SAM ALLAN MCD  cknowledge receipt of my signed copy of this accepted Agr use and I outhorize the Brokerage to forward a copy to my  DATE  adioral DATE  diagram  Tel.No.  Tel.No.  OR OFFICE USE ONLY  Cooperating Brokerage shown on the foregoing Agreement to Leaconsideration for the Co-operating Brokerage procuring the foregoing Agreement to Leaconsideration for the Co-operating Brokerage procuring the foregoing Agreement to Leaconsideration for the Co-operating Brokerage procuring the foregoing Agreement to Leaconsideration for the Co-operating Brokerage procuring the foregoing Agreement to Leaconsideration for the Co-operating Brokerage procuring the foregoing Agreement to Leaconsideration for the Co-operating Brokerage procuring the foregoing Agreement to Leaconsideration for the Co-operating Brokerage procuring the foregoing Agreement to Leaconsideration for the Co-operating Brokerage procuring the foregoing Agreement to Leaconsideration for the Co-operating Brokerage procuring the foregoing Agreement to Leaconsideration for the Co-operating Brokerage procuring the foregoing Agreement to Leaconsideration for the Co-operating Brokerage procuring the foregoing Agreement to Leaconsideration for the Co-operating Brokerage procuring the foregoing Agreement to Leaconsideration for the Co-operating Brokerage procuring the foregoing Agreement to Leaconsideration for the Co-operating Brokerage procuring the foregoing Agreement to Leaconsideration for the Co-operating Brokerage procuring the foregoing Agreement to Leaconsideration for the Co-operating Brokerage procuring the foregoing Agreement to Leaconsideration for the Co-operating Brokerage procuring the foregoing Agreement to Leaconsideration for the Co-operating Brokerage procuring the foregoing Agreement to Leaconsideration for the Co-operating Brokerage procuring the foregoing Agreement to Leaconsideration for the Co-operating Brokerage procuring the foregoing Agreement to Leaconsideration for the Co-	[Salesperson / Broker Name] STATE INC.  ADI  [Salesperson / Broker Name]  ACKNOWLEDGEMENT  reement of lacknowledge real	eipt of my signed copy of this accepted Agreement of ize the Brokerage to forward a copy to my lowyer.  DATE  Tel.No. 416.738.2782  FAX No.
Coop/Tenant Brokerage SAM MCDADI REAL E  KAYLA ANGELIKA IE / SAM ALLAN MCD  cknowledge receipt of my signed copy of this accepted Agree and I outhorize the Brokerage to forward a copy to my  DATE  andlord DATE  diord DATE  diord's Lawyer  dress for Service  Tel.No.  FAX No.  OR OFFICE USE ONLY  Cooperating Brokerage shown on the foregoing Agreement to Letter the Procession of the MLS Rules and Regulation commission Trust Agreement as defined in the MLS Rules and Regulation or manission Trust Agreement as defined in the MLS Rules and Regulation	(Salesperson / Broker Name) STATE INC.  ADI (Salesperson / Broker Nome)  ACKNOWLEDGEMENT  reement of Lease and Lauthor  X Kirn Rag (Tenant)  Address for Service  Tenant's Lawyer  Address  Email  Tel.No.  MMISSION TRUST AGREEMENT  ase:  By Agreement to Lease, I hereby declare as of rey Real Enate Board shall be read	eipt of my signed copy of this accepted Agreement of ize the Brokerage to forward a copy to my lowyer.  DATE  Tel.No. 416.738.2782  FAX No.
Coop/Tenant Brokerage SAM MCDADI REAL E  KAYLA ANGELIKA IE / SAM ALLAN MCD  cknowledge receipt of my signed copy of this accepted Agree and I outhorize the Brokerage to forward a copy to my  palord DATE  diord DATE  diord DATE  diord Lawyer  dress for Service  Tel.No.  FAX No.  OR OFFICE USE ONLY  Cooperating Brokerage shown on the foregoing Agreement to Letter Consideration for the Cooperating Brokerage procuring the foregoing this foregoing in the MLS Rules and Regulation commission Trust Agreement as defined in the MLS Rules and Regulation	(Salesperson / Broker Name) STATE INC.  ADI (Salesperson / Broker Name)  ACKNOWLEDGEMENT Treement of Lease and Lauthority  X Kirn Rag (Tenant)  (Tenant)  Address for Service  Tenant's Lawyer  Address  Email  Tel No.  MMISSION TRUST AGREEMENT  ase:  The Agreement to Lease, I hereby declare the subject to and governed by the MLS Reference is subject to and governed by the MLS Reference  STATE INC.  ACKNOWLEDGEMENT  Tacknowledge recomment  Address and Lauthority  Tenant's Lawyer  Address  Email  Tel No.	eipt of my signed copy of this accepted Agreement of ize the Brokerage to forward a copy to my lawyer.  Ibir DATE 01/26/1  DATE DATE  Tel.No. 416.738.2782  FAX No.
Co-op/Tenant Brokerage SAM MCDADI REAL E KAYLA ANGELIKA IE / SAM ALLAN MCD  cknowledge receipt of my signed copy of this accepted Agree and i outhorize the Brokerage to forward a copy to my  prediord DATE  diess for Service  Tel.No.  Tel.No.  FAX No.  OR OFFICE USE ONLY	(Salesperson / Broker Name) STATE INC.  ADI (Salesperson / Broker Name)  ACKNOWLEDGEMENT Treement of Lease and Lauthority  X Kirn Rag (Tenant)  (Tenant)  Address for Service  Tenant's Lawyer  Address  Email  Tel No.  MMISSION TRUST AGREEMENT  ase:  The Agreement to Lease, I hereby declare the subject to and governed by the MLS Reference is subject to and governed by the MLS Reference  STATE INC.  ACKNOWLEDGEMENT  Tacknowledge recomment  Address and Lauthority  Tenant's Lawyer  Address  Email  Tel No.	eipt of my signed copy of this accepted Agreement of ize the Brokerage to forward a copy to my lowyer.  DATE  Tel.No. 416.738.2782  FAX No.

(Authorized to bind the Listing Brokerage)

[Authorized Authorized The trademarks REALFOR®, REALFOR® and the REALFOR® logo are controlled by The Canadian Real Estate Association (CREA) and dentify real estate professionals who are members of CREA. Used under license.

[So 2017, Ontario Real Estate Association ("OREA"). All rights reserved. This form was developed by OREA for the use and reproduction by its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not other when printing or reproducing the standard pre-set partiers. OREA bears no liability for your use of this form.



# Schedule A Agreement to Lease - Residential

Toronto Real Estate Board

Form 400 for use in the Province of Onlario

This Schedule is attached to and forms part of the Agreement to Lease between:
TENANT (Lessoe), Kim Ragbir
DANDUCKU (Lessor), Zan Titua Kuang and Mei Qing Peng
for the lease of 510 Curran Pl. #1208  Mississauga
dated the 25 day of January , 20.17
, 20.1/
Tenants agree to provide the first and last month rent by certified check or bank draft and ten post-dated cheks 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 the 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 initialled by all parties to the Agreement to Lease.  INITIALS OF TENANT(S):  INITIALS OF LANDLORD(S): (3) H. Agreement to Lease.  INITIALS OF LANDLORD(S): (3) H. Agreement to Lease.
The trademarks REAIFOR®, REAIFORS® and the REAIFOR® logo are controlled by The Canadian Real Estate  2016, Ontario Real Estate Association ("CREA"). All rights reserved. This form was developed by OREA for the use and reproduction if it is reministers and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not other when printing or reproducing the standard pre-set portion. OREA bears no Bobility for your use of this form.  Form 400 Revised 2015 Places 4 of 8

Form 480 Revised 2015 Page 4 of 5 WEBForms® Dec/2015



# Schedule A Agreement to Lease - Residential



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

tandlord (Lessor), Kim Ragbir

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

for the lease of 510 Curran PI. #1208

doted the 25 day of January , 20.17

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 initialled by all parties to the Agreement to Lease.

INITIALS OF TENANT(S):

INITIALS OF LANDLORD(5): (1/2H

18 WZH PALO

The trademarks REALIOR®, REALIORS® and the REALIOR® logo are controlled by The Canadian Real Estate association (CREA) and identify real estate professionals who are members of CREA. Used under license.

2016, Ontario Real Estate Association ("OREA"). All rights reserved. This form was developed by OREA for the use and reproduction is prohibited escapil with part written consent of OREA. Do not other printing or reproducing the standard pre-set portain. OREA bears no ficiality for your use of this form.

Form 400 Revised 2015 Page 5 of 5 WEBForms® Dec/2015

# OREA Ontario Real Estate Association

# Confirmation of Co-operation and Representation

Toronto Real Estate Board

Form 320 BUYER: Kim Ragbir (ph) SELLER: Mei Qing Peng and For the transaction on the property known as: 510 Curran PI #1208 Mississauga L5B 0J8 **DEFINITIONS AND INTERPRETATIONS:** For the purposes of this Confirmation of Co-operation and Representation: "Seller" includes a vendor, a landlard, or a prospective, seller, vendor or landlard 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 The Listing Brokerage represents the interests of the Seller in this transaction. It is further understood and agreed that: 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. 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 importial 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 .....represent the Buyer and the property is not listed with any real estate brokerage. The Brokerage will be paid (does/does not) The Brokerage ... by the Seller in accordance with a Seller Customer Service Agreement by the Buyer directly Additional comments and/or disclosures by Buyer Brokerage: (e.g. The Buyer Brokerage represents more than one Buyer offering on this property.) # BUYER(S)/SELLER(S)/BROKERAGE REPRESENTATIVE(S) (Where applicable)

The Iraderocks REAITOR®, REAITOR®9 and the REAITOR® logic are controlled by The Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA. Used under license.

2017, Ontario Real Estate Association ("OREA"). All rights reserved. This form was developed by OREA for the use and reproduction by its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not alter when printing or reproducing the standard pre-set portion. OREA bears no liability for your of this form.

CO-OPERATING/BUYER BROKERAGE

Form 320 Revised 2017 Page 1 of 2

LISTING BROKERAGE

WEBForms® Dec/2016

3. Co-operating Brokerage completes Section 3 and Listing	Brokerage completes Section 1.
CO-OPERATING BROKERAGE- REPRESENTATION:	
The Co-operating Brokerage represents the interests of	the Buyer in this transaction.
b) The Co-operating Brokerage is providing Customer Ser  The Co-operating Brokerage is not representing the Reserve	vice to the Buyer in this transaction.
The Co-operating Brokerage is not representing the Buyer	r and has not entered into an agreement to provide customer service(s) to the Buyer.
CO-OPERATING BROKERAGE- COMMISSION:	
Half Month Rent + HST	age the commission as indicated in the MLS® information for the property
[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 Brokerings (e.g. Th	re Co-operating Brokerage represents more than one Buyer offering on this property.)
the state of the s	re co-operating prokerage represents more than one Buyer offering on this property.)
Commission will be payable as described above, plus applicable taxes.	
COMMISSION TRUST AGREEMENT: If the others Commercial Review	
agreement between Listing Brokerage and Co-operating Brokerage further	age is receiving payment of commission from the Listing Brokerage, then the er includes a Commission Trust Agreement, the consideration for which is the
coverned by the Mi So rules and regulations and in-	capacity to the Seller, this Commission trust Agreement shall be subject to and
Agreement For the purpose of this Commission Tours A.	Total regulations shall apply to this Commission Total
Brokerage hereby declares that all monies received in connection with the Co-operating Brokerage under the terms of the applicable MLS® rules and	the Listing of the Unious noted in Section 3 above. The Listing
	regulation.
SIGNED BY THE BROKER/SALESPERSON REPRESER	NTATIVE(S) OF THE BROKERAGE(S) (Where applicable)
SAM MCDADI REAL ESTATE INC. [Name of Coroperating/Buyer Brokerage]	REAL ONE REALTY INC., BROKERAGE [Name of Listing Brokerage]
110 - 5805 WHITTLE RD MISSISSAUGA	to come or main's proveredal
A	
Tel: (905) 502-1500 Fax: (905) 502-1501	Tel: 905-597-8511
(Authorized to bind the Cooperating/Buyer Brokerage)	(Authorized to bind the Lishing Brokerage) Date: 1/27 / 2017
	Authorized & Author ized & Authorized & Aut
KAYLA ANGELIKA IE  (Print Name of Broker/Salesperson Representative of the Brokerage)	JEANNIE ZHANG  (Print Name of Braker/Salesperson Representative of the Brokerage)
	The societies
CONSENT FOR MULTIPLE REPRESENTATION (To be completed on	by if the Brokerage represents figure than one client for the transaction
The Buyer/Seller consent with their initials to their Brokerage	
representing more than one client for this transaction.	
	BUYERS INITIALS SELLER'S INITIALS
ACKNOV	VLEDGEMENT
I have received, read, and understand the above information.	3 - 2 6 7
X Date: 01/26/1	Z TET 1/27/2017
(Signature of Bulyer)	(Signoture of Seller)
[Signature of Buyer]	7 (Signature of Seller) Date: 127 2017 (Signature of Seller) Date: 127 2017
	( ( )
The trudemarks REAITOR®, REAITORS® and the REAITOR® logo are controlled by The Care Association (CREA) and identify roal earlier professionals who are members of CREA. Used to	magian; Real Estate
© 2017, Ottario Real Estate Association ("OREA"). All rights reserved. This form was developed by its members and ficensees only. Any other use or reproduction is prohibited energy was when printing or reproducing the standard pre-set portion. OREA bears no liability for your use of t	under license. Ny CREA for the use and reproduction
when printing or reproducing the standard pre-set portion. OREA bears no liability for your use of t	itten consent of OREA. Do not older hits form. Form 320 Revised 2017 Page 2 of 2



# Rental Application Residential

Toronto Real Estate Board

Form 410 for use in the Province of Ontario

I/W	e hereby make application to rent 510 Curran P1 #1208	Mississauga L5B 0J8	
fron	the .1 day of March	20.17 at a monthly rental of \$.1,550.00	
to b	ecome due and payable in advance on the 1st		
1.	Name RACHEL KIMBERLY RAGBIR	Date of birthJUL 22/83	
	Drivers License No	Occupation Sales/ Office Coorindator at ARTeFAC	
2.		Date of birth SIN No. (Optional)	
		. Occupation	
3.		·····	
	Do you have any pets? If so, describe		
	Why are you vacating your present place of residence?	owner is selling	
LAS	T TWO PLACES OF RESIDENCE		
Address 2107-50 ABSOLUTE AVE Address 52 ATWOOD AVE			
N	IISSISSAUGA, ON L4Z 0A8	GEORGETOWN, ON	
	FEB/13 To PRESENT		
Nar	ne of Landlord JUSTIN GUALANCE	Name of Landlord OWNER	
Tele	phone: 416.669.6994	Telephone:	
PRE	SENT EMPLOYMENT	PRIOR EMPLOYMENT	
Emp	loyer ARTEFAC	REEMKA IMPORTS	
	ness address 370 BRITANNIA RD E , MISSISS		
Busi	ness telephone 905.361.7447	905) 565-6868	***************************************
Posi	ion held SALES/ OFFICE COORDINATOR	ADMIN/ SALES	***************************************
Leng	th of employment 2 YEARS 10 MONTHS	<b>I</b>	***************************************
Nan	ne of supervisorSANGEETA	BENNY	***************************************
Curr	ent salary range: Monthly \$2,000-2,500		***************************************

The trademarks REALTOR®, REALTORS® and the REALTOR® logo are controlled by The Canadian Real Estate
Association (CREA) and Identify real estate professionals who are members of CREA. Used under license.

© 2017, Ontario Real Estate Association (\*OREA\*). All rights reserved. This form was developed by OREA for the use and reproduction by its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not alter when printing or reproducing the standard pre-set portion. OREA bears no liability for your use of this form.

SPOUSE'S PRESENT EMPLOYMENT	PRIOR EMPLOYMENT	
Employer	L	
Business address		
Business telephone	L	
Position held		
Length of employment	L	
Name of supervisor		
Current salary range: Monthly \$		
Name of Bank TD CANANDA TRUST	Address SQUARE ONE MALL	
Chequing Account #532171	Savinas Account # 6207427	
FINANCIAL OBLIGATIONS		
Payments to		
Payments to	Amount: \$	
PERSONAL REFERENCES	Amount: \$	
Name MELANIE RAGBIR-EMERY Address 63 ATWOO	DD AVE, GEORGETOWN, ON	
Telephone: 905.691.6822 Length of Acquaintance	34 YEARS RN SUPERVISOR	
Name JUSTIN GUALANCE Address 5627 SHILI	LINGTON RD. MISSISSALIGA ON	
Telephone: 416.669.6994 Length of Acquaintance. 12	YEARS CEO CHESI EA	
AUTOMOBILE(S)	Occupation OLO CITEDLEA	
Make Model		
Make Model	agr Licence No	
Make		
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 the information contained in this application and information obtained from personal references. This application is not a Rental or Lease Agreement. In		
Signature of Applicant Date	Signature of Applicant Date	
Talankana 416 738 2782	Telephone:	

The trademarks REALTOR®, REALTORS® and the REALTOR® logo are controlled by The Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA. Used under license.

© 2017, Ontario Real Estate Association ("OREA"). All rights reserved. This form was developed by OREA for the use and reproduction by its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not alter when printing or reproducing the standard pre-set portion. OREA bears no liability for your use of this form.



### REA Ontario Real Estate Agreement to Lease **Residential**

Toronto Real Estate Board

Form 400 for use in the Province of Ontario

This	Agroomontto Lorus detectibis, 25
TER	Agreement to Lease dated this .25 day of January ,20.17
1 169	VANT (Lessee), Kim Ragbir  (Full legal names of all Tenants)  NDLORD (Lesson) Mei Oing Peng
LA	(Full legal names of all lenants)  NDLORD (Lessor), Mei Qing Peng  (Full legal name of Landlord)  DRESS OF LANDLORD
AD	[Full legal name of Landlord]  DRESS 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 Agreemen
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 DEEDARD BENITATILATION ALL MIDOR acceptance
	(Herewith / Iron groundings / although
	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 a
	terms, covenants and conditions of the Agreement and to be applied by the Landlord against the <u>first</u> and <u>last</u> 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 2 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 Renta Application completed prior to this Agreement will occupy the premises.
	Premises to be used only for:
4	
6.	SERVICES AND COSTS: The cost of the following services applicable to the premises shall be paid as follows:  LANDLORD TENANT
	Gas Coble TV
	Oil Condominium/Cooperative fees
	Electricity  Hot water heater rental  Garbage Removal
	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 sufficien 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 LANDLOPD(S):

The trademarks REALTOR®, REALTOR® and the REALTOR® logo are controlled by The Canadian Real Estate
Association (CREA) and identify real estate professionals who are members of CREA. Used under license.
© 2017, Ontario Real Estate Association (\*OREA\*). All rights reserved. This form was developed by OREA for the use and reproduction by its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not alter when printing or reproducing the standard pre-set portion. OREA bears no liability for your use of this form.

Form 400 Revised 2017 Page 1 of 4 WEBForms® Dec/2016

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
	day of January  yold 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 Landlord)  (For delivery of Documents to Tenant)
	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.	<b>INSURANCE:</b> 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

- quate. 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 acce Premises and to abide by the terms and conditions he	ptance thereof sl rein contained.	nall constitute a binding agree	ement by the parties to enter into the Lease of th
SIGNED, SEALED AND DELIVERED in the presence of:		whereof I have hereunto set	
(Witness)	X (Tenant or With	orized subseniative)	DATE 01/26/17
(Witness)	(Tenant or Auth	orized Representative)	(Seal) DATE
(Witness)	(Guarantor)		DATE
We/I the Landlord hereby accept the above offer, and ag applicable) may be deducted from the deposit and further	ree that the com agree to pay an	mission together with applica y remaining balance of comm	ible HST land any other tay as may become
SIGNED, SEALED AND DELIVERED in the presence of:	IN WITNESS	S whereof 1 have hereunto set	my hand and seal:
(Witness)		uthorized Representative)	*
(Witness)	(Landlord or A	uthorized Representative)	(Seal)
<b>SPOUSAL CONSENT:</b> The undersigned spouse of the Landk Act, R.S.O.1990, and hereby agrees to execute all necessary	ord hereby conse or incidental do	nts to the disposition evidenced cuments to give full force and e	herein pursuant to the provisions of the Family Law frect to the sale evidenced herein.
(Witness)	(Spouse)		DATE
CONFIRMATION OF ACCEPTANCE: Notwithstanding anything	ng contained herei	in to the contrary, I confirm this A	greement with all changes both toward and a survey
finally acceptance by all parties at	day of		
IN THE PROPERTY OF THE PROPERT	FORMATION	ON BROKERAGE(S)	(Signature of Landlord or Tenant)
Listing Brokerage REAL ONE REALTY INC., JEANNIE ZHANG  Co-op/Tenant Brokerage SAM MCDADI REAL KAYLA ANGELIKA IE	(Salesperson ESTATE IN	/ Broker Name) C.	
		LEDGEMENT	
I acknowledge receipt of my signed copy of this accepted A Lease and I authorize the Brokerage to forward a copy to r	Agreement of	I acknowledge receipt of m	ny signed copy of this accepted Agreement of Brokerage to forward a copy to my lawyer.
[Landlord] DATE		(lenant)	DATE01/26/1
(Landlord) DATE		Lieuani	DATE
Address for Service			446 720 2700
Landlord's Lawyer		1	Tel.Nc. 416.738.2782
Address		1	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Email		1	
Tel.No. FAX No.	••••••	Tel.No.	FAX No.
FOR OFFICE USE ONLY	COMMISSION 1	TRUST AGREEMENT	
To: Co-operating Brokerage shown on the foregoing Agreement In consideration for the Co-operating Brokerage procuring the for with the Transaction as contemplated in the MLS Rules and Regu Commission Trust Agreement as defined in the MLS Rules and ship the Commission Trust Agreement as defined in the MLS Rules and ship the Commission Trust Agreement as defined in the MLS Rules and ship the Commission Trust Agreement as defined in the MLS Rules and ship the Commission Trust Agreement as defined in the MLS Rules and ship the Commission Trust Agreement as the Commission Trust Agre	egoing Agreement lations of my Real all be subject to an	d governed by the MLS Rules pert	moneys received or receivable by me in connection and held in trust. This agreement shall constitute a taining to Commission Trust.
DATED as of the date and time of the acceptance of the foregoin	g Agreement to Led	ase. Acknowled	lged by:
(Authorized to bind the Listing Brokerage)			to bind the Co-operating Brokerage)
The trademarks REALTOR®, REALTORS® and the REALTOR® logo are or	optrolled by The C	olima Darif Estata	

The trademarks REAITOR®, REAITORS® and the REAITOR® logo are controlled by The Canadian Real Estate
Association (CREA) and identify real estate professionals who are members of CREA. Used under license.

© 2017, Ontorio Real Estate Association ("OREA"). All rights reserved. This form was developed by OREA for the use and reproduction by its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not alter when printing or reproducing the standard pre-set portion. OREA bears no liability for your use of this form.

Form 400 Revised 2017 Page 3 of 4
WEBForms® Dec/2016



# Schedule A Agreement to Lease - Residential

Toronto Real Estate Board

Form 400 for use in the Province of Ontario

This Schedule is attached to and forms part of the Ag	reement to Lease between:	
TENANT (Lessee), Kim Ragbir		
LANDLORD (Lessor), Mei Qing Peng		, and
for the lease of 510 Curran P1 #1208	Mississauga L5B 0J8	
	dated the 25 day of January	

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): (

CKR

INITIALS OF LANDLORD(S):





# Form 320 for use in the Province of Ontario

# Confirmation of Co-operation and Representation

Toronto Real Estate Board

BU	YER:	Kin	n Ragbir		• • • • • • • • • • • • • • • • • • • •	••••••	*****************		**************				
SEL	LER:	Mei	Qing P	eng			*******************		*****************	************			***************************************
For	the tro	ansact	ion on the	property kno	wn as: .510	Curran P	1#1208		•••••	Missi	ssauga L	5B 0J8	
purc	hase uded	r or te other	nant, "sal remunerat	e" includes c ion.	, or a prosp lease, and	Dective, seller I "Agreement	oi ruichase a	ndlord and nd Sale" i	Buyer" inc" ncludes an A	ludes a pui Agreement	rchaser, a to to Lease. C	ommission s	prospective, buyer, hall be deemed to
The in th	follov ie trai	ving ir nsactio	nformation on, the bro	is confirmed kerages agr	by the unde to co-ope	ersigned sales erate, in consi	sperson/broker deration of, an	r represent d on the to	atives of the erms and cor	Brokerage ditions as :	(s). If a Co-a set out belo	perating Brow.	kerage is involved
		,	Roal Late	ie ding bosing	The undersigns A	gned salespei Act, 2002 (REI	rson/broker re BBA 2002) and	presentati I Regulatio	ve(s) of the B	rokerage(s	) hereby de	eclare that he	she is insured as
1.			BROKER										
	a)	X	The Listin	ng Brokerage	represents	the interests o	of the Seller in t	this transa	ction. It is fur	ther unders	stood and a	greed that:	
			" [	The Listing (If the Buye	Brokerage i r is working	s not represer with a Co-op	nting or providi perating Broker	ing Custor age, Secti	ner Service to on 3 is to be	s the Rincor			rage)
	<b>b</b> )		2) 🗀	The Listing	Brokerage i	s providing C	Customer Servic	e to the B	јуег.				
	D)		equally the Selle	protect the in r and the Bu	terests of the	ne Seller and	ent to disclose	r consent. his transco	tor inis trans	idction. The	e Listing Bro	okerage musi	uyer and t be impartial and disclosure to both Listing Brokerage.
			• The info • The • And	motivation communities apply price the Build; the Listing	or will persone ies, or unles yer should c Brokerage s ood that fac	al information ss failure to di offer or the pri hall not disclo	ice the Seller st	ler or Buye constitute f hould acce to the terms	otherwise in er, unless oth raudulent, un opt; of any othe	structed in erwise insti lawful or u	writing by tructed in wr ructed in wr rnethical pro	the Buyer; riting by the actice;	party to which the
Add	itiona	l com	ments and	or disclosur	es by Listina	Brokerage: /	e.g. The Listing	DOIN SEIN	er and Buyer	to assist th	em to come	to their owr	n conclusions.
									·				iis property.;
2.	PRO	PERT			BROKERA	GE – PROPE	RTY NOT LIS	TED					
			The Bro	kerage {da	es/does not)	representt	ne Buyer and the	propertyi	s not listed wit	h any real e	state broker	age. The Brol	kerage will be paid
				•			r in accordanc						
				ог:		by the Buye				51 001 VICE /	-Giodille III		
Addi	tiona	com	ments and,	or disclosure	s by Buyer	Brokerage: (e	e.g. The Buyer	Brokerage	represents n	nore than c	one Buyer of	ffering on thi	s property.)
				INITIALS O	F BUYER(S	i)/SELLER(S)	/BROKERAG	E REPRE	ENTATIVE(	S) (Wher	e applical	ble)	
			x		(	di					-		
			BUYER		CO-OPERA	TING/BUYER	BROKERAGE		SELLER		ы	STING BROI	KERAGE
R	The tra	demark ation (C	s REALTOR®, REA) and ide	REALTORS® and	the REALTOR®	logo are controlle	ed by The Canadian	n Real Estate					

© 2017, Ontario Real Estate Association ("OREA"). All rights reserved. This form was developed by OREA for the use and reproduction by its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not after when printing or reproducing the standard pre-set portion. OREA bears no liability for your use of this form.

Form 320 Revised 2017 Page 1 of 2 WEBForms® Dec/2016

3. Co-operating Brokerage completes Section 3 and Listing B	rokerage completes Section 1.							
CO-OPERATING BROKERAGE- REPRESENTATION:								
a) The Co-operating Brokerage represents the interests of the	he Buyer in this transaction.							
b) The Co-operating Brokerage is providing Customer Serv	The state of the state of the poyer in this indisaction.							
c) The Co-operating Brokerage is not representing the Buyer of	c) Li 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) It listing Brokerage will pay the Co-operating Brokerage	ge the commission as indicated in the MLS® in	formation for the property						
Half Month Rent + HST	to be paid from the amount paid by th							
(Continuation)	, and part of the control of the con	o ocues to me risting proverage						
<b>b)</b> L. The Co-operating Brokerage will be paid as follows:								
Additional comments and/or disclosures by Co-operating Brokerage: (e.g., The	eCo-operating Brokerage represents more than or	ne Buyer offering on this property.						
Commission will be payable as described above, plus applicable taxes.								
COMMISSION TRUST AGREEMENT: If the above Co-operating Brokerage agreement between Listing Brokerage and Co-operating Brokerage further Co-operating Brokerage procuring an offer for a trade of the property, accessoverned by the MLS® rules and regulations pertaining to commission trust rules and regulations so provide. Otherwise, the provisions of the OREA re Agreement. For the purpose of this Commission Trust Agreement, the Comm Brokerage hereby declares that all monies received in connection with the Co-operating Brokerage under the terms of the applicable MLS® rules and re	eptable to the Seller. This Commission Trust Ages to of the Listing Brokerage's local real estate becommended MLS® rules and regulations shall nission Trust Amount shall be the amount noted a trade shall constitute a Commission Trust Amount shall be the amount noted.	consideration for which is the reement shall be subject to and oard, if the local board's MLS' apply to this Commission Trus						
SIGNED BY THE BROKER/SALESPERSON REPRESENT	TATIVE(S) OF THE BROKERAGE(S) (When	e applicable)						
SAM MCDADI REAL ESTATE INC. (Name of Co-operating/Buyer Brokerage)	REAL ONE REALTY INC., BRO (Name of Listing Brokerage)	•						
110 - 5805 WHITTLE RD MISSISSAUGA								
Tel: (905) 502-1500 Fax: (905) 502-1501	Tel: 905-597-8511 Fax:							
(Authorized to bind the Co-operating/Buyer Brokerage)	(Authorized to bind the Listing Brokerage)							
KAYLA ANGELIKA IE	IFANNIE ZHANG							
Print Name of Broker/Salesperson Representative of the Brokerage)	(Print Name of Broker/Salesperson Representative	of the Brokerage)						
CONSENT FOR MULTIPLE REPRESENTATION (To be completed only	if the Brokerage represents more than one die	ent 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						
ACVAIGNA	I PROPERTY.							
	LEDGEMENT							
have received, read, and understand the above information.								
X Date:		Dete						
Sugnature of Buyers	(Signature of Seller)	Date:						
(Signature of Buyer)	(Signature of Seller)	Date:						
The trademarks REALTOR®, REALTORS® and the REALTOR® logo are controlled by The Canac Association (CREA) and identify real estate professionals who are members of CREA. Used unc 20 2017, Ontario Real Estate Association ("OREA"). All rights reserved, This form was developed by by its members and licensees only. Any other use or reproduction is prohibited except with prior write.	dian Real Estate der license. OREA for the use and reproduction							

when printing or reproducing the standard pre-set portion. OREA bears no liability for your use of this form.

Form 320 Revised 2017 Page 2 of 2 WEBForms® Dec/2016



# REA Ontario Real Estate Rental Application Residential

Toronto Real Estate Board

Form 410 for use in the Province of Onlario

I/We hereby make application to rent .5	10 Curran Pl #1208	Mississauga L5B 0	J8	
		at a monthly rental of \$.1,550.00		
		day of each and every month during my tenanc		
1. Name RACHEL KIMBE	RLY RAGBIR Date of	of birthJUL 22/83 SIN No. (Optional)		
		tion Sales/ Office Coorindator at AR		
		of birth SIN No. (Optional).		
		tion		
		Relationship		
		Relationship		
Name		Relationship	Age	
Why are you vacating your preser	nt place of residence?OWNE	r is selling		
LAST TWO PLACES OF RESIDENCE				
Address 2107-50 ABSOLUTE	AVE	Address 52 ATWOOD AVE		
MISSISSAUGA, ON L4Z 0A	.8	GEORGETOWN ON		
From FEB/13				
Name of Landlord JUSTIN GUA	LANCE	OVABILED		
Telephone: 416.669.6994		Telephone:		
PRESENT EMPLOYMENT		PRIOR EMPLOYMENT		
Employer ARTEFAC		I. REEMKA IMPORTS		
Business address 370 BRITANNIA RD E , MISSISSAUGA 6625 ORDAN DR. MISSISSAUGA, ON				
Business telephone 905.361.7447		905) 565-6868		
Position held SALES/ OFFICE	COORDINATOR	ADMIN/ SALES		
Length of employment 2 YEARS 1	0 MONTHS	<b>L</b>		
Name of supervisor SANGEE	TA	IBENNY		
Current salary range: Monthly \$2.	000- 2,500			

SPOUSE'S PRESENT EMPLOYMENT	PRIOR EMPLOYMENT
Employer	<u></u>
Business address	<u></u>
Business telephone	1
Position held	I
Length of employment	I
Name of supervisor	L
Current salary range: Monthly \$	
Name of Bank TD CANANDA TRUST Branch	Address SQUARE ONE MALL
Chequing Account #	Savings Account # 6207427
FINANCIAL OBLIGATIONS	
Payments to	Amount: \$
PERSONAL REFERENCES	
Name MELANIE RAGBIR-EMERY Address 63 ATWO	OD AVE, GEORGETOWN, ON
Telephone: 905.691.6822 Length of Acquaintance	34 YEARS Occupation RN SUPERVISOR
Name JUSTIN GUALANCE Address 5627 SHIL	LINGTON RD, MISSISSAUGA, ON
Telephone: 416.669.6994 Length of Acquaintance	
AUTOMOBILE(S)	
Make Model	arLicence No
Make	
The Applicant consents to the collection, use and disclosure of the Applicant time to time, for the purpose of determining the creditworthiness of the Applicant or making such other use of the personal information as the Landlord and/or	's personal information by the Landlord and/or agent of the Landlord, from
The Applicant represents that all statements made above are true and concentratining credit and/or personal information may be referred to of the information contained in this application and information obtained from the event that this application is not accepted, any deposit submitted by the A	rect. The Applicant is hereby notified that a consumer report in connection with this rental. The Applicant authorizes the verification
Signature of Applicant Date	
446 729 2700	Signature of Applicant Date
Telephone: 410./38.2/82	Talonhono



### **Agreement to Lease Residential**

Toronto Real Estate Board

Form 400 for use in the Province of Ontario

This	Agreement to Lease dated this .25 day of Janua	ry	20 17
TEN	IANT (Lessee), Kim Ragbir (Full legol	names of all Tenants)	······
	{Full lege	xl name of Landford)	
AD	DRESS OF LANDLORD (Legal address for t	ne purpose of receiving notices)	***************************************
The	Tenant hereby offers to lease from the Landlord the premises as desc	ribed herein on the terms and subject to the conditions as	set out in this Agreement.
1.	PREMISES: Having inspected the premises and provided the pres	ent tenant vacates, I/we, the Tenant hereby offer to leas	e. premises known as:
	510 Curran P1#1208	Mississess T 5D 070	
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	Consider Delley (CDA)	1.550.00 .
	payable in advance on the first day of each and every month duri upon completion or date of occupancy, whichever comes first.	ng the currency of the said term. First and last months' r	ent to be paid in advance
4.	<b>DEPOSIT AND PREPAID RENT:</b> The Tenant delivers. upon acc	ceptance (Herewith/Upon acceptance/as otherwise described in this A	••••
	by negotiable cheque payable to REAL ONE REALTY IN	(rerewith/Upon acceptance/as otherwise described in this A C., BROKERAGE	Agreement)
	Canadian Dollars (CDN\$.3,100.00) as a depo	sit to be held in trust as assuming for the first file.	
	terms, covenants and conditions of the Agreement and to be applie month's rent. If the Agreement is not accepted, the deposit is to be	d by the landlard against the first	ance by the lenant of all and last
	For the purposes of this Agreement, "Upon Acceptance" shall mea hours of the acceptance of this Agreement. The parties to this Agre the Deposit Holder shall place the deposit in trust in the Deposit Holder received or paid on the deposit.	n that the Tenant is required to deliver the deposit to the	
5.	<b>USE:</b> The Tenant and Landlord agree that unless otherwise agree Application completed prior to this Agreement will occupy the pren	ed to herein, only the Tenant named above and any p nises.	erson named in a Rental
	Premises to be used only for:		
6.			
	SERVICES AND COSTS: The cost of the following services applic  LANDLORD TENANT	able to the premises shall be paid as follows:  LANDLOR	
	Gas 🔲 🗶	Cable TV	D TENANT
	Oil Electricity	Condominium/Cooperative fees	
	Hot water heater rental  Water and Sewerage Charges	Garbage Removal Other:	
	The Landlord will pay the property taxes, but if the Tenant is assesse to cover the excess of the Separate School Tax over the Public School the current year, and to be payable in equal monthly installments in shall become due and be payable on demand on the Tenant.		
	INITIALS OF TENANT(S):	X KR INITIALS OF LANDLO	RD(5):

The trademarks REALTOR®, REALTORS® and the REALTOR® logo are controlled by The Canadian Real Estate
Association (CREA) and identify real estate professionals who are members of CREA. Used under license.

© 2017, Ontario Real Estate Association ("OREA"). All rights reserved. This form was developed by OREA for the use and reproduction by its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not alter when printing or reproducing the standard pre-set portion. OREA bears no liability for your use of this form.

Form 400 Revised 2017 Page 1 of 4 WEBForms® Dec/2016

/.	PAKRING:
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 11:00 p.m. on the 27
	(Landlord/Tenant)  day of January  ,20.17  word 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 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 pursuant to this Agreement or 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, where to be original.
	FAX No.: FAX No.: (For delivery of Documents to Landlord) (For delivery of Documents to Tenant)
	For delivery of Documents to Landlord Email Address: kayla@mcdadi.com
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.	<b>INSURANCE:</b> 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.	<b>RESIDENCY:</b> 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.	<b>USE AND DISTRIBUTION OF PERSONAL INFORMATION:</b> 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.
1 <b>7</b> .	<b>CONFLICT OR DISCREPANCY:</b> 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.

connection with this transaction.

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

INITIALS OF TENANT(S): (

INITIALS OF LANDLORD(S): (

20. BINDING AGREEMENT: This Agreement and accel Premises and to abide by the terms and conditions he	ptance thereof sh rein contained.	all constitute a binding agreen	nent by the par	ties to enter into the Lease of the
SIGNED, SEALED AND DELIVERED in the presence of:	IN WITNESS	whereof I have hereunto set m	y hand and see	al:
[Witness]	X (Tenant or With	prized subfesentative)	(Seal)	DATE 01/26/17
(Witness)	(Tenant or Auth	orized Representative)	(Seal)	DATE
(Witness)	(Guarantor)		(Seal)	DATE
We/I the Landlord hereby accept the above offer, and agr applicable) may be deducted from the deposit and further of	ree that the comm agree to pay any	mission together with applicab remaining balance of commis	le HST (and an sion forthwith.	y other tax as may hereafter be
SIGNED, SEALED AND DELIVERED in the presence of:	IN WITNESS	whereof I have hereunto set m	y hand and see	al:
(Witness)	(Landlord or Au	thorized Representative)	(Seal)	DATE
(Witness)	(Landlord or Au	thorized Representative)	(Seal)	DATE
<b>SPOUSAL CONSENT:</b> The undersigned spouse of the Landle Act, R.S.O.1990, and hereby agrees to execute all necessary	or incidental doc	cuments to give full force and effi	ect to the sale ev	o the provisions of the Family Law ridenced herein.
(Witness)	(Spouse)	••••••	(Seal)	DATE
CONFIRMATION OF ACCEPTANCE: Notwithstanding anything	ng contained herei	n to the contrary, I confirm this Agr	eement with all c	hanges both typed and written was
finally acceptance by all parties at	day of	, 20		
INI	EODMATION 6	ON BROKERAGE(S)		Signature of Landlord or Tenant)
Listing Brokerage REAL ONE REALTY INC., I JEANNIE ZHANG Co-op/Tenant Brokerage SAM MCDADI REAL	BROKERAG (Salesperson	Broker Names	•	
KAYLA ANGELIKA IE	(Salesperson	/ Broker Namo)	***************	***************************************
I acknowledge receipt of my signed copy of this accepted A		LEDGEMENT  I acknowledge receipt of my	معامعا ممسا	Dile manufactura de la companya della companya della companya de la companya della companya dell
Lease and I authorize the Brokerage to forward a copy to m	ny lawyer.	Lease and Lauthorize the Bro	signed capy of okerage to forw	ard a copy to my lawyer.
(Landford) DATE	***************************************	X Kim Ragbir	••••••	DATE 01/26/17
(Landlord) DATE		· · · · · · · · · · · · · · · · · · ·	*******************	DATE
Address for Service	***************************************	Lieuciui		***************************************
Tel.No	***************************************		Tel	.No. 416.738.2782
Landlord's Lawyer	*************			
Address	*****************			
Email		I		***************************************
Tel.No. FAX No.	***************************************	Tel.No.		FAX No.
FOR OFFICE USE ONLY	COMMISSION T	RUST AGREEMENT		
To: Co-operating Brokerage shown on the foregoing Agreement to In consideration for the Co-operating Brokerage procuring the fore with the Transaction as contemplated in the MLS Rules and Regul Commission Trust Agreement as defined in the MLS Rules and sho	going Agreement t	o Lease, I hereby declare that all m Estate Board shall be receivable ar I governed by the MLS Rules pertai	oneys received or ad held in trust. The	receivable by me in connection his agreement shall constitute a
DATED as of the date and time of the acceptance of the foregoing	Agreement to Lea	se. Acknowledge		
(Authorized to bind the Listing Brokerage)		Authorized	bind the Co-opera	tring Brokerage)
The trademarks DEALTONG DEALTONGS List and trademark				

The trademarks REALTOR®, REALTOR® and the REALTOR® logo are controlled by The Canadian Real Estate
Association (CREA) and identify real estate professionals who are members of CREA. Used under license.

© 2017, Ontorio Real Estate Association (\*OREA\*). All rights reserved. This farm was developed by OREA for the use and reproduction by its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not alter when printing or reproducing the standard pre-set portion. OREA bears no liability for your use of this form.

Form 400 Revised 2017 Page 3 of 4 WEBForms® Dec/2016



# Schedule A Agreement to Lease - Residential

Toronto Real Estate Board

Form 400 for use in the Province of Ontario

This Schedule is attached to and forms part of the Ag	greement to Lease between:	
TENANT (Lessee), Kim Ragbir		and
LANDLORD (Lessor), Mei Qing Peng		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
for the lease of 510 Curran P1 #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 initialled by all parties to the Agreement to Lease.

INITIALS OF TENANT(S):



INITIALS OF LANDLORD(S):



BMO 😂 Bank of Montreal · Banque de Montréal MISSISSAUGA, ONTARIO, CANADA LSB 209

Z

CANADIAN \$ DRAFT / TRAITE EN DOLLARS CANADIENS

345468

DATE 20170302

Pay to the order of BLANEY MC MURTRY LLP IN TRUST \$ 14120.00

7 0 0 7 100 Canadian Dollars Canadiens for the state of Montreal/pour

Signing Officer / Sig

Signing Officer / Sign

March 02, 2617

Received by Who

89768 passer au prot

651 BL (05/14) \$CAN

BMO 🗠 Bank of Montreal · Banque de Montréal

100 CITY CENTRE DRIVE AISSISSAUGA, ONTARIO, CANADA LSE 200

889587

Pay to the order of AMACON CITY CENTRE SEVEN NEW DEVELOPMENT \$ 1,695,00

for Bank of Montreal/hour la Banque de Montréal
Montreal, Canada/Nontréal

Purchaser's Address/Adresse de l'acheteur PSV 2 1208

0444018895876# 90 :00 8 4 5 2 ··· 00 10:

Recoved by Warch 02, 2017.

PARTNERSHIP

873 BL (05/07) \$CAN

(20/ea) - (20/ea

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



RACHEL KIMBERLY RAGBIR 4377 - 682 - 473 - AB

BORN/ NÉ(E)
1983 - 07 - 22
YRIAN MOM DAIJ SEX/ SEXE

2018 - 07

he Toront 100 CITY CENTRE DRIV MISSISSAUGA, ON LSE	E DATE	80267977 2017-01-28
der of	E REALTY INC. BROKERAGE	0267977
The Toronto-Doi Toronto, Ontario Canada M5K 1A2	d for amounts over CAD \$5,000.00	Number
u* &	0267977# #09612#004# #3808#  RECEIVED FROM To account	e of suc.
One Realty Inc. artheim Crt. #302 rd Hill, ON L4B3H7 905-597-8511	THREE THOUSAND ONE HUNDRED TOO DOLLARS	
Real One Realty 15 Wertheim Crt. Richmond Hill, ON I Tel: 905-597-8	FOR SIO CURRAN PL UNIT # 1208.  DEPOSIT CHEQUE  TAX REG. NO. TO - BD BY CHUOE SDC71SE	22



#### 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  $905.568.3535 \times 103$ 

Sincerely yours,

Sangeeta Kanjani

Director

ARTEFAC -

370 BRITANNIA RD E UNIT 1&2 MISSISSAUGA, ON L4Z 1X9 T: 905.568.3535 ext. 103 I 905.361.7447 I F: 905.361.7446

E: admin@artefac.com | W: www.artefac.ca |



F Print This Page

Close Willdow

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

Name: Kim Ragbir

Confirmation Number: 3401978758

#### **Credit Score Summary**

#### Where You Stand

785 Excellent

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.

					₩.
Range 1	300 - 559 Poer	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 50% of Canadian consumers.

The Equitax Credit Score in ranges from 300-900. Higher scores are viewed more favorably.

The Bottom Line:

EFX

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:

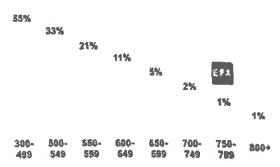
You may be able to obtain high credit fimits on your credit card.

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:

523XXX982

Date of Birth:

1983-07-XX

**Current Address** 

Address:

50 ABSOLUTE AVE APT 2107 MISSISSAUGA, ON

Date Reported:

2013-09 2004-10

**Current Employment** 

Employer: Occupation:

RONA

Previous Address

Address:

52 ATWOOD AVE GEORGETOWN, ON

Date Reported:

2013-09 2004-10

**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 <u>not</u> 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

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

#### TD CREDIT CARDS

Phone Number

(800)983-8472

Account Number:

XXX...449

Association to Account: Individual

Type of Account:

Revolving

Date Opened:

2002-09

Status:

Paid as agreed and up to date

Months Reviewed:

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

High Credit/Credit Limit.

Payment Amount:

\$5,000.00 \$25.00

Balance:

\$720.00

Past Due: Date of Last Activity: Date Reported:

\$0.00 2016-12 2017-01 TELUS MOBILITY

Phone Number: (800)777-1888 Account Number XXX...947 Association to Account: Individual

Type of Account: Open Date Opened: 2003-03

Status: Months Reviewed:

One payment past due

RS.

17 payments 30 days late 03 payments 60 days late Payment History:

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 )

High Credit/Credit Limit:

Payment Amount:

Date of Last Activity:

Date Reported.

Balance:

Past Due:

\$610.00

\$224.00

\$109.00

2016-11

2016-12

Not Available

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 1-800-865-3908

# **Public Records and Other Information**

#### Bankruptcy

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

Voluntary Daposit - Orderly Payment Of Debis, Credit Counseling

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

Registered Consumer Proposal

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

Judgments, Seizure Of Movable/Immovable, Gamishment Of Wages

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

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 (6) inquires.

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

AA45 40 20

**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,

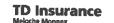
Farhan Mahmood

Mortgage Agent

Mortgage Intelligence Milton

Phone number 416-846-8566





Meloche Monnex Financial Services Inc. 101 McNabb Street, 2nd Floor Markham Ontario L3R 4H8

Tel.: 416 484 1112 1 800 268 8955 Fax: 1 888 662 8024 www.melochemonnex.com

## **Home Insurance** Confirmation

Date:

February 27, 2017

Name of insured(s): KIM RAGBIR

**Property insured:** 510 CURRAN PL APT 1208 MISSIISSAUGA 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

Condominium coverage:

Limit of insurance on building: N/A

N/A

Liability coverage:

\$1,000,000

Special assessment: Unit improvement:

N/A N/A

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.

FX-R701-CAE 1846232724





Meloche Monnex Financial Services Inc. 101 McNabb Street, 2nd Floor Markham Ontario L3R 4H8 Tel.: 416 484 1112 1 800 268 8955 Fax: 1 888 662 8024 www.melochemonnex.com

To: KIM RAGBIR  E-mail address: kragbir2@hotmail.com  Total number of pages, including this page: 2		From: Client Services	
		Fax: Telephone:	
Date: February 27, 20	17		
For: Reference No.: Insurer:	KIM RAGBIR 80120518 Security National Insurance Company		
Message:			
It is our pleasure	e 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

FX-CP-CSC-E 1846232724