

# Worksheet

## Leasing

Suite: 2709 Tower: P5V2 Date: May 01/17 Completed by: [Signature]

Please mark if completed:

- ✓ ● Copy of 'Lease Prior to Closing' Amendment
- ✓ ● Copy of Lease Agreement
- ✓ ● Certified Deposit Cheque for Top up Deposit to <sup>201</sup>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 = \$1,695
- ✓ ● Agreement must be in good standing. Funds in Trust: \$ 42,935 (15-1-)
- ✓ ● 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
- ✓ ● The elevator will not be allowed to be booked until all of the Above items have been completed and submitted

Administration Notes:

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## AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

Between: **AMACON DEVELOPMENT (CITY CENTRE) CORP.** (the "Vendor") and  
**TA LIANG LIU AND MEI-QIONG LIANG** (the "Purchaser")

Suite **2709** Tower **TWO** Unit **9** Level **26** (the "Unit")

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

**Insert:**

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

- (a) the Purchaser pays to the Blaney McMurtry, in Trust the amount required to bring the deposits for the Residential Unit to an amount equal to twenty percent (20%) of the Purchase Price by the Occupancy Date;
- (b) the Purchaser is not in default at any time under the Agreement.
- (c) the Purchaser covenants and agrees to indemnify and hold harmless the Vendor, its successors and assigns (and their officers, shareholders and directors) from any and all costs, liabilities and/or expenses which it has or may incur as a result of the assignment of Occupancy Licence, any damage caused by the sublicensee to the Residential Unit or the balance of the Property by the sublicensee (including, but not limited to, any activities of the sublicensee which may lead to a delay in registration of the proposed condominium) inclusive of any and all costs and expenses (including legal costs on a substantial indemnity basis) that the Vendor may suffer or incur to terminate the Occupancy Licence and enforce the Vendor's rights under the Agreement;
- (d) the Vendor shall have the right in its sole discretion to pre approve the sublicensee including, but not limited to, a review of the sublicensee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicensee;
- (e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of One Thousand Five Hundred Dollars (\$1,500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable.

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

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at **Mississauga, Ontario** this 10<sup>th</sup> day of April 2017.

Witness:

Purchaser: **TA LIANG LIU**

Witness:

Purchaser: **MEI-QIONG LIANG**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 13 day of April 2017.

**AMACON DEVELOPMENT (CITY CENTRE) CORP.**

PER:

Authorized Signing Officer  
 I have the authority to bind the Corporation

**Agreement to Lease**  
**Residential**

This Agreement to Lease dated this 9 day of April, 2017

**TENANT (Lessee),** Claudia Simpson  
(Full legal names of all Tenants)

**LANDLORD (Lessor),** Liu, Ta Liang  
(Full legal name of Landlord)

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

The Tenant hereby offers to lease from the Landlord the premises as described herein on the terms and subject to the conditions as set out in this Agreement.

1. **PREMISES:** Having inspected the premises and provided the present tenant vacates, I/we, the Tenant hereby offer to lease, premises known as:  
# 2709- 510 CURRAN PL Mississauga 15 LSB QJ8

2. **TERM OF LEASE:** The lease shall be for a term of One year commencing May 1, 2017 21-08

3. **RENT:** The Tenant will pay to the said Landlord monthly and every month during the said term of the lease the sum of Two Thousand One Hundred Canadian Dollars (CDN\$ 2,100.00), payable in advance on the first day of each and every month during the currency of the said term. First and last month's rent to be paid in advance upon completion or date of occupancy, whichever comes first.

4. **DEPOSIT AND PREPAID RENT:** The Tenant delivers upon acceptance (Herein/Upon acceptance/as otherwise described in this Agreement)

by negotiable cheque payable to Homelife Culturelink Realty Inc. "Deposit Holder" in the amount of Four Thousand Two Hundred

Canadian Dollars (CDN\$ 4,200.00) as a deposit to be held in trust as security for the faithful performance by the Tenant of all terms, covenants and conditions of the Agreement and to be applied by the landlord against the first and last month's rent. If the Agreement is not accepted, the deposit is to be returned to the Tenant without interest or deduction.

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

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

Premises to be used only for: \_\_\_\_\_

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

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

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

INITIALS OF TENANT(S): (Signature)

INITIALS OF LANDLORD(S): (Signature)

7. **PARKING:** .....
8. **ADDITIONAL TERMS:** .....

①⑧

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

10. **IRREVOCABILITY:** This offer shall be irrevocable by Tenant (Landlord/Tenant) until 5:00 p.m. on the 10 day of April, 2017, after which time if not accepted, this Agreement shall be null and void and all monies paid thereon shall be returned to the Tenant without interest or deduction.

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

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

Email Address: raysonzidaj@gmail.com (For delivery of Documents to Landlord) Email Address: mslongmore@yahoo.ca (For delivery of Documents to Tenant)

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

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

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

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

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

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

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

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

INITIALS OF TENANT(S): CS

INITIALS OF LANDLORD(S): L7

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

SIGNED, SEALED AND DELIVERED in the presence of:

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

(Witness) .....

(Tenant or Authorized Representative) ..... DATE 04/09/2017

(Witness) .....

(Tenant or Authorized Representative) ..... DATE .....

(Witness) .....

(Guarantor) ..... DATE .....

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

SIGNED, SEALED AND DELIVERED in the presence of:

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

(Witness) .....

(Landlord or Authorized Representative) ..... DATE 2017-04-10

(Witness) .....

(Landlord or Authorized Representative) ..... DATE .....

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

(Witness) .....

(Spouse) ..... DATE .....

**CONFIRMATION OF ACCEPTANCE:** Notwithstanding anything contained herein to the contrary, I confirm this Agreement with all changes both typed and written was finally acceptance by all parties at 3:00 a.m /p.m this 10 day of April, 2017. *Liu Jia Liang*

(Signature of Landlord or Tenant)

**INFORMATION ON BROKERAGE(S)**

Listing Brokerage **HOMELIFE CULTURELINK REALTY INC.** Tel.No. (905) 940-3766

**RAYSON ZHUO JI DAI**

(Salesperson / Broker Name)

Co-op/Tenant Brokerage **RE/MAX REALTY SPECIALISTS INC.** Tel.No. (905) 272-3434

**STEPHANIE LONGMORE**

(Salesperson / Broker Name)

**ACKNOWLEDGEMENT**

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

*Liu Jia Liang* DATE 2017-04-10

(Landlord) ..... DATE .....

(Landlord) ..... DATE .....

Address for Service ..... Tel.No. ....

Landlord's Lawyer ..... Tel.No. ....

Address ..... Tel.No. ....

Email ..... FAX No. ....

Tel.No. .... FAX No. ....

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

*Liu Jia Liang* DATE 04/09/2017

(Tenant) ..... DATE .....

(Tenant) ..... DATE .....

Address for Service ..... Tel.No. ....

Tenant's Lawyer ..... Tel.No. ....

Address ..... Tel.No. ....

Email ..... FAX No. ....

Tel.No. .... FAX No. ....

**FOR OFFICE USE ONLY**

**COMMISSION TRUST AGREEMENT**

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

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

Acknowledged by:

*[Signature]*

*[Signature]*

(Authorized to bind the Listing Brokerage)

(Authorized to bind the Cooperating Brokerage)

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

CO-OPERATING BROKERAGE- REPRESENTATION:

- a) ☒ The Co-operating Brokerage represents the interests of the Buyer in this transaction.  
b) ☐ The Co-operating Brokerage is providing Customer Service to the Buyer in this transaction.  
c) ☐ The Co-operating Brokerage is not representing the Buyer and has not entered into an agreement to provide customer service(s) to the Buyer.

CO-OPERATING BROKERAGE- COMMISSION:

- a) ☒ The Listing Brokerage will pay the Co-operating Brokerage the commission as indicated in the MLS® information for the property  
1/2 month's rent Less \$50  
[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: (67)

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

Commission will be payable as described above, plus applicable taxes

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

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

RE/MAX REALTY SPECIALISTS INC.  
[Name of Cooperating/Buyer Brokerage]  
4310 SHERWOODTOWNE BLVD MISSISSAUGA  
Tel: (905) 272-3434 Fax: (905) 272-3833  
Date: 04/09/2017  
[Authorized to bind the Cooperating/Buyer Brokerage]  
STEPHANIE LONGMORE  
[Print Name of Broker/Salesperson Representative of the Brokerage]

HOMELIFE/CULTURELINK REALTY INC.  
[Name of Listing Brokerage]  
7800 WOODBINE AVE #209 MARKHAM  
Tel: (905) 940-3766 Fax: (905) 940-3598  
Date: April 10, 2017  
[Authorized to bind the Listing Brokerage]  
RAYSON ZHUO JI DAI  
[Print Name of Broker/Salesperson Representative of the Brokerage]

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

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

BUYER'S INITIALS

SELLER'S INITIALS

ACKNOWLEDGEMENT


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

[Signature of Buyer] Date: 04/09/2017

[Signature of Seller] Date: 2017.04.10

[Signature of Buyer] Date:

[Signature of Seller] Date:

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# Confirmation of Co-operation and Representation

BUYER: Claudia Simpson

SELLER: Liu, Ta Liang

For the transaction on the property known as: # 2709- 510 CURRAN PL

Mississauga

LSB 018

**DEFINITIONS AND INTERPRETATIONS:** For the purposes of this Confirmation of Co-operation and Representation:

"Seller" includes a vendor, a landlord, or a prospective, seller, vendor or landlord and "Buyer" includes a purchaser, a tenant, or a prospective, buyer, purchaser or tenant, "sale" includes a lease, and "Agreement of Purchase and Sale" includes an Agreement to Lease. Commission shall be deemed to include other remuneration.

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

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

## 1. LISTING BROKERAGE

- a) ☒ The Listing Brokerage represents the interests of the Seller in this transaction. It is further understood and agreed that:
- 1) ☒ The Listing Brokerage is not representing or providing Customer Service to the Buyer.  
(If the Buyer is working with a Co-operating Brokerage, Section 3 is to be completed by Co-operating Brokerage)
  - 2) ☐ The Listing Brokerage is providing Customer Service to the Buyer
- b) ☐ **MULTIPLE REPRESENTATION:** The Listing Brokerage has entered into a Buyer Representation Agreement with the Buyer and represents the interests of the Seller and the Buyer, with their consent, for this transaction. The Listing Brokerage must be impartial and equally protect the interests of the Seller and the Buyer in this transaction. The Listing Brokerage has a duty of full disclosure to both the Seller and the Buyer, including a requirement to disclose all factual information about the property known to the Listing Brokerage. However, the Listing Brokerage shall not disclose:
- That the Seller may or will accept less than the listed price, unless otherwise instructed in writing by the Seller;
  - That the Buyer may or will pay more than the offered price, unless otherwise instructed in writing by the Buyer;
  - The motivation of or personal information about the Seller or Buyer, unless otherwise instructed in writing by the party to which the information applies, or unless failure to disclose would constitute fraudulent, unlawful or unethical practice;
  - The price the Buyer should offer or the price the Seller should accept;
  - And, the Listing Brokerage shall not disclose to the Buyer the terms of any other offer.
- However, it is understood that factual market information about comparable properties and information known to the Listing Brokerage concerning potential uses for the property will be disclosed to both Seller and Buyer to assist them to come to their own conclusions.

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

## 2. PROPERTY SOLD BY BUYER BROKERAGE - PROPERTY NOT LISTED

- ☐ The Brokerage (does/does not) represent the Buyer and the property is not listed with any real estate brokerage. The Brokerage will be paid
- ☐ by the Seller in accordance with a Seller Customer Service Agreement
- or ☐ by the Buyer directly

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

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



BUYER



CO-OPERATING/BUYER BROKERAGE



SELLER



LISTING BROKERAGE



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**Schedule B**  
**Agreement to Lease – Residential**

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

**TENANT (Lessee),** CLAUDIA SIMPSON

**LANDLORD (Lessor),** Liu, Ta Liang

for the lease of 2709-510 Curran Place, Mississauga ON L5B 0J8

dated the 9<sup>TH</sup> day of APRIL, 2017

The Tenant or his authorized representative agrees to provide clear photocopies of one piece of photo identification within One (1) banking days upon acceptance of this Offer to Lease.

This offer is further conditional upon the Tenant deliver a certified cheque, money order or bank draft for first and last months' rent to HOMELIFE CULTURELINK REALTY INC. IN TRUST within ONE (1) business day upon acceptance of this Offer to lease otherwise this Offer shall be null and void and Landlord shall have the right to put back the Listing on MLS without signing a Mutual Release and the Landlord can accept any other offers without any notice to Tenant. If the Tenant does submit the said certified cheque, money order or bank draft within the specified time, the condition is waived automatically and no Waiver will have to be signed.

For the purposes of this Agreement, the terms "banking days" or "business days" shall mean any day other than Saturday, Sunday or a Statutory Holiday in Ontario, Canada.

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

INITIALS OF TENANT(S):

CS

INITIALS OF LANDLORD(S):

LT



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

**TENANT (Lessee):** CLAUDIA SIMPSON

**LANDLORD (Lessor):** Liu, Ta Liang

for the lease of 2709-510 Curran Place, Mississauga ON L5B 0J8

dated the 9<sup>TH</sup> day of APRIL, 2017

Tenant covenants and agrees to abide by and observe all the terms of the Condominium Declaration, By-laws, Rules and reasonable requirements of the Condominium Corporation and further agrees to execute any reasonable acknowledgement required of him/her by the Condominium Corporation. This requirement shall also apply to his/her guests and invitees.

The Tenant acknowledges that he/she is solely responsible for profiling his/her self with the property management of the building and booking for moving in and out. The Tenant further acknowledges that there are no guarantees that elevators will be available on the start or end date of the lease term. Any deposits or fees for such moves are the responsibility of the Tenant.

The Tenant warrants and represents that during the time of the Lease, he/she will not grow or manufacture any illegal substances which may affect the resale value of the leased premises in the future.

Tenant agrees to leave all fixtures, chattels and equipment in normal working condition subject to normal wear and tear.

Tenant agrees to pay the full cost of damages caused by the Tenant's willful damage or negligence, except for normal wear and tear.

Tenant agrees not to assign or sublet the subject premises without the written consent of the Landlord.

The Tenant agrees and acknowledges that the premises are prohibited from smoking and no pets will be allowed in the property.

~~Tenant agrees to have the carpets professionally cleaned at the end of Lease term at Tenant's cost.~~

The Tenant herein shall be jointly and severally responsible for the subject lease.

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

INITIALS OF TENANT(S):

CS

INITIALS OF LANDLORD(S):

LT

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

**TENANT (Lessee):** CLAUDIA SIMPSON and

**LANDLORD (Lessor):** Liu, Ts Liang

for the lease of: 2709-510 Curran Place, Mississauga ON L5B 0J8

dated the 9<sup>th</sup> day of APRIL, 2017

Tenant shall not modify the interior or exterior of the said premises without the consent in writing of the Landlord.

The Tenant acknowledges that the subject premises is for Residential purpose only, no commercial use or activities shall be permitted.

Tenant agrees to give the Landlord a minimum of SIXTY (60) days notice in writing of his intention to vacate the premises at the end of the Lease.

Should tenant wish to terminate this Lease before the expiry date, Tenant acknowledges and agrees to pay for all outstanding rent for the remaining balance of the Lease, unless the premises are Sublet with Sub-Lease being approved by Landlord.

Tenant acknowledges and agrees that the Tenant is required to return the premises to the Landlord, at the end of the term of this Lease or any extension, in a clean and tidy manner and shall not allow any garbage to accumulate in or about the premises. Should it become necessary for Landlord to arrange for removal of such accumulated garbage, Tenant will be solely responsible and liable to Landlord for all cost incurred thereof.

The Tenant shall at his own expense, furnish and replace light bulbs, fuses and filters as required.

The Tenant agrees to pay the cost of electricity required on the premises during the term of the lease and any extension thereof. Tenant further agrees to provide proof to the Landlord on or before the date of possession that the service have been transferred to the Tenant's name.

The Tenant agrees to pay the cost of electricity, telephone, cable TV and internet services if required on the premises during the term of the Lease and any extension thereof.

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

INITIALS OF TENANT(S):

CS

INITIALS OF LANDLORD(S):

LT



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Form 401 Revised 2014 Page 2 of 4

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

**TENANT (Lessee)**, CLAUDIA SIMPSON

**LANDLORD (Lessor)**, Liu, Ta Liang

for the lease of 2709-510 Curran Place, Mississauga ON L5B 0J8

dated the 9<sup>TH</sup> day of APRIL, 2017

The Landlord shall have access to the property at any reasonable time to effect repairs and make inspections upon giving reasonable advance notice to the Tenant.

Tenant agrees to allow the Landlord or his agent to show the premises at reasonable times with at least 24 hours notice not earlier than 60 days prior to expiration of Lease.

Tenant agrees to indemnify the Landlord and save it harmless from and against all liabilities, claims, causes of action, and demands arising out of or in connection with the use of the demised premises by the Tenant.

Tenant is responsible for the insurance of his personal contents and to obtain his own tenant fire insurance package, including the liability coverage for himself and his family. This will include third party liability insurance. Such insurance will provide that Landlord is not liable for any expense or lawsuit resulting from Tenant or any third party for damages or injury sustained in, on or about the lease premises. Tenant will submit copy of insurance policy to the Landlord on or before closing.

The Tenant agrees to provide 10 post-dated cheques of \$ 2100.00 each dated for the 15<sup>th</sup> day of each month on or before the occupancy date.

The tenant agrees to pay Three Hundred Dollars |\$300| as a refundable key security deposit prior to the occupancy date.

The Tenant agrees to pay \$50.00 for any cheque returned from the bank due to non-sufficient funds or if the cheque is dishonored by the bank for any reason whatsoever, or if the rent cheque cannot be deposited on the post-date.

Tenant also agrees to pay an interest of 18% per annum as a penalty for late payment.

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

INITIALS OF TENANT(S):

CS

INITIALS OF LANDLORD(S):

LT



10358 (1215)

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

# The Toronto-Dominion Bank

81433921

2098 BRIMLEY ROAD  
TORONTO, ON M1S 5X1

DATE \_\_\_\_\_

2017-04-29  
YYMMDD

Transit-Serial No.

1175-81433921

**Pay to the**

Order of ~~AMACON CITY CENTRE SEVEN NEW DEVELOPMENT PARTNERSHIP~~

\*\*\*\*\*760500

~~ONE THOUSAND SIX HUNDRED NINETY FIVE~~  
~~Authorized signature required for amounts over \$5,000.00~~

~~\*00/100-~~ Canadian Dollars

Re 2709-PS Va - Leasing Fee

Authorized Officer

Number

Countersigned

~~\_\_\_\_\_~~

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

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09672004

3808

May 01 / 17

Driver's Licence  
Permis de conduire

ON

CANADA

CLAUDE A.M.

1111-1111A ST

BRAMPTON, ON, L6T 4E8

SEX

DOB

DLT 324218

SEX

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1988/05/12

**The Toronto-Dominion Bank**100 PEEL CENTRE DRIVE  
BRAMPTON, ON L6T 4G8

81300965

2017-04-12

DATE

YYYYMMDD

Transit-Serial No.

89-81300965

Pay to the Order of HOMELIFE CULTURELINK REALTY INC

\$ \*\*\*\*\*4,200.00

\*\*\*FOUR THOUSAND TWO HUNDRED\*\*\*\*\*00/100

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

Canadian Dollars

Re

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

Authorized Officer

Number

CounterSigned

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

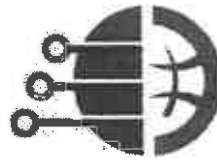
⑈81300965⑈ 109612004⑈

⑈3808⑈

RECEIPT  
REQU

RECEIVED FROM REQU DE	DATE <u>April 12, 2017</u>	<u>238748</u>
<u>Remax Realty Specialists Inc. Brokerage</u>		\$ <u>4,200</u>
<u>Four Thousand Two Hundred</u>		100 DOLLARS
FOR POUR	<u>Deposit for 510 Curran Pl. #270</u>	
<b>HOMELIFE CULTURELINK REALTY INC., BROKERAGE</b> 7800 Woodbine Avenue, Unit #208 & #118 Markham, Ontario L3R 2N7 Tel: (905) 940-3768 Fax: (905) 940-3595		
TAX REG. NO. N° DE TAXE	BY PAR <u>VC</u>	TC7158

PHONE: 416 847 1447  
FAX: 416 840 0331  
WEB: BRINKSDATASOLUTIONS.COM  
ADDRESS: 161 BAY STREET SUITE 2220, P.O.BOX 609  
TD CANADA TRUST TOWER, BROOKFIELD PLACE  
TORONTO, ONTARIO M5J 2S1



**BRINKS**  
DATA SOLUTIONS

## **SERVICES**

ITGRC Services  
Risk Management  
Compliance Management  
Security Education and Awareness  
Managed Services  
Infrastructure Support Services

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April 7th, 2017

**Subject: Letter of Employment**

To Whom It May Concern:

This letter is to confirm the employment of **Claudia Simpson** with Brinks Data Solutions. Claudia started on March 7th, 2009 and holds the position of Account Manager. Claudia is a full-time employee with an annual salary of \$93,048.00.

Should you require additional information, please do not hesitate to contact myself at 416 847 1447.

Kind Regards,

A handwritten signature in black ink, appearing to read 'Ramsey Saber Kheir'.

Ramsey Saber Kheir  
Managing Partner



STANDARD

12 MONTH

## Equifax Credit Report and Score™ as of 03/29/2017

Name: Claudia Simpson

Confirmation Number: 3635779427

### Credit Score Summary

762 | Excellent

#### Where You Stand

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



### 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 the smallest.

- Average age of loans
- Average age of oldest open trade
- Number of finance installment trades with serious problem status (over 60 days delinquent)

### Your Loan Risk Rating

Your credit score of 762 is better than 45% of Canadian consumers.

The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably.

762 | Excellent

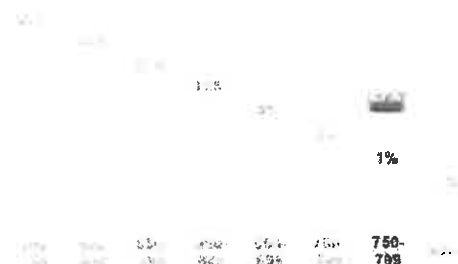
### The Bottom Line

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

- You may be able to obtain high credit limits on your credit card.
- Many lenders may offer you their most attractive interest rates.
- Many lenders may offer you special incentives and rewards programs 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. Lenders set their own policies and tolerance for risk, and they

### Delinquency Rates\*





\* Delinquency Rate is defined as the percentage of borrowers who reach 60 days past due or worse (such as bankruptcy or foreclosure) on any credit account over a two-year period.

## CREDIT REPORT

### Personal Information

#### Personal Data

Name: CLAUDIA SIMPSON  
SIN: 557XX671  
Date of Birth: 1969-05-XX

#### Current Address

Address: 619-339 RATHBURN RD.  
MISSISSAUGA, ON  
Date Reported: 2016-09 2011-03

#### Previous Address

Address: 1111-11 LISA ST  
BRAMPTON, ON  
Date Reported: 2016-09 2011-03

#### Current Employment

Employer: BRINKS DATA SOLUTIONS  
Occupation: ACCOUNT MANAGER

#### Previous Employment

Employer: LIFEMATES CANADA  
Occupation: ACCOUNT MANAGER

### 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 on your credit report, but is not used to calculate your credit score. A revolving loan is a loan in which the balance or amount owed changes from month to month, such as a credit card.

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

#### TD AUTO FINANCE CANADA

Phone Number: (800)832-3321  
Account Number: XXX...065  
Association to Account: Individual  
Type of Account: Installment  
Date Opened: 2015-02  
Status: Paid as agreed and up to date  
Months Reviewed: 24  
Payment History: No payment 30 days late  
No payment 60 days late  
No payment 90 days late  
Prior Paying History:  
Comments: Account paid  
Auto

High Credit/Credit Limit: \$34,752.00  
Payment Amount: \$728.00  
Balance: \$0.00  
Past Due: \$0.00  
Date of Last Activity: 2017-02  
Date Reported: 2017-02

#### BMO MASTERCARD

Phone Number: (800)263-2263  
Account Number: XXX...554  
Association to Account: Individual  
Type of Account: Revolving  
Date Opened: 2013-03  
Status: Paid as agreed and up to date  
Months Reviewed: 48

High Credit/Credit Limit: \$5,000.00  
Payment Amount: Not Available  
Balance: \$211.50  
Past Due: \$0.00  
Date of Last Activity: 2017-03  
Date Reported: 2017-03

Payment History: No payment 30 days late  
No payment 60 days late  
No payment 90 days late

Prior Paying History: Monthly payments  
Comments: \* This item is not displayed to all credit grantors and will not impact your credit score.

#### TD CREDIT CARD

Phone Number: (800)983-8472  
Account Number: XXX...213  
Association to Account: Individual  
Type of Account: Revolving  
Date Opened: 2010-11  
Status: Paid as agreed and up to date  
Months Reviewed: 75  
Payment History: No payment 30 days late  
No payment 60 days late  
No payment 90 days late

High Credit/Credit Limit: \$15,000.00  
Payment Amount: Not Available  
Balance: \$0.00  
Past Due: \$0.00  
Date of Last Activity: 2017-02  
Date Reported: 2017-02

Prior Paying History:  
Comments: Amount in h/c column is credit limit  
Monthly payments

#### BELL MOBILITY

Phone Number: (800)361-2613  
Account Number: XXX...282  
Association to Account: Individual  
Type of Account: Open  
Date Opened: 2009-12  
Status: Paid as agreed and up to date  
Months Reviewed: 73  
Payment History: No payment 30 days late  
No payment 60 days late  
No payment 90 days late

High Credit/Credit Limit: \$112.00  
Payment Amount: Not Available  
Balance: \$0.00  
Past Due: Not Available  
Date of Last Activity: 2016-12  
Date Reported: 2016-12

Prior Paying History:  
Comments: Amount in h/c column is credit limit  
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 Deposits, Withdrawals, or Transfers.

## Public Records and Other Information

### Bankruptcy

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

### Voluntary Deposit - Orderly Payment Of Debts - Credit Counseling

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

### Registered Consumer Proposal

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

### Judgments, Seizure Of Movable/Immovable, Garnishment Or Wage

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

### Secured Loans

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



## CONDITIONAL MORTGAGE APPROVAL

APRIL 27, 2017

LIU TA LIANG/LIANGMEI QIONG  
2709-510 CURRAN PL  
MISSISSAUGA ON, L5B0J8

Mandy Muqing Zhu  
Premium Banker

HSBC Bank Canada  
Oriental Centre Branch  
Unit 102, 4438 Sheppard Avenue East  
Toronto, ON M1S 1V2  
G: (416) 291-5717  
F: (416) 291-7129  
muqing.x.zhu@hsbc.ca

www.hsbc.ca

We have good news! Based on your credit application on APRIL 27, 2017, you have received a conditional approval for a residential mortgage. Details of the conditional approval are as follows:

Approved Mortgage Loan Amount:	\$202900
Annual Interest Rate <sup>1</sup> :	2.29%
Posted/Prime Rate:	2.49%
Rate Discount:	N/A
Term <sup>2</sup> :	24M
Amortization:	300
Conditional Approval Expiry Date:	JULY 30, 2017
Reference Number:	4608307

This conditional approval offer will be subject to the following **Standard Conditions**:

- Confirmation of employment with annual income of N/A<sup>3</sup> as stated on your credit application.
- Property appraisal with a minimum value of \$370900<sup>4</sup>
- There is no material change to the financial information provided in your credit application.

This conditional approval offer will be subject to the following **Specific Conditions**, as applicable, in addition to the **Standard Conditions** for the following mortgage applications:

**Purchasing a Home:**

- Purchase agreement with a purchase price no higher than \$480000.
- Confirmation of down payment in the amount of \$168000<sup>5</sup>.

**Important:** We recommend that you do not waive any financial conditions on your Purchase agreement based on this Conditional Mortgage Approval Confirmation until we receive the requested documents and provide final approval.

**Refinancing an existing HSBC mortgage:**

- Title search confirming no charges registered after the existing HSBC Bank Canada mortgage.

**Refinancing a mortgage held at another financial institution:**

- No further Specific Conditions.

**All required documents must be submitted to HSBC Bank Canada no later than 7 business days prior to the date the funds are required.** New mortgages registered in the amount of \$1,500,000.00 CAD or more must be prepared and registered by an HSBC Bank Canada approved lawyer.

If you have further questions, we're happy to help – speak to a mortgage specialist at 1-866-609-4722.

Yours Truly,

HSBC Bank Canada Representative

Issued by HSBC Canada Bank

<sup>1</sup> Annual Interest Rate is Posted/Prime Rate minus Rate Discount. For fixed rate terms, the rate is compounded semi-annually, not in advance. For variable rate terms, the rate is compounded at the same frequency as your regular mortgage payments, not in advance. For example, if the regular mortgage payments are monthly, HSBC Bank Canada will compound interest monthly.

<sup>2</sup> If you choose a term less than 5 years, you must qualify using the Bank of Canada Benchmark rate. For more information, please visit the Bank of Canada website at [www.bankofcanada.ca](http://www.bankofcanada.ca).

<sup>3</sup> Income is based on gross annual (pre-tax) income. Please contact an HSBC Bank Canada Representative for acceptable forms of employment and income confirmation.

<sup>4</sup> HSBC Bank Canada will order a property appraisal once all other requested documents have been received and verified. The appraisal must meet HSBC Bank Canada requirements.

<sup>5</sup> You are to provide documents confirming the origin and ownership of the down payment prior to the funding date. Origin and ownership of down payment must meet HSBC Bank Canada requirements.