

Worksheet
Leasing

Suite: 2802 Tower: PSV Date: Aug 21st 2017 Completed by: Niteline

Please mark if completed:

- ☒ ● Copy of 'Lease Prior to Closing' Amendment
- ☒ ● Copy of Lease Agreement
- ☐ ● Certified Deposit Cheque for Top up Deposit to 20% payable to Aird and Berlis 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). \$500
- ☒ ● Agreement must be in good standing. Funds in Trust: \$ 73,547.35.
- ☒ ● 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:

PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

Between: **AMACON DEVELOPMENT (CITY CENTRE) CORP.** (the "Vendor") and

JONATHAN CHUN-ON TING and KAM LING CHIU (the "Purchaser")

Suite **2802** Tower **ONE** Unit **2** Level **27** (the "Unit")

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

Insert:

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

- (a) the Purchaser pays to the Blaney McMurtry, in Trust the amount required to bring the deposits for the Residential Unit to an amount equal to twenty-five percent (25%) of the Purchase Price by the Occupancy Date;
- (b) the Purchaser is not in default at any time under the Agreement.
- (c) the Purchaser covenants and agrees to indemnify and hold harmless the Vendor, its successors and assigns (and their officers, shareholders and directors) from any and all costs, liabilities and/or expenses which it has or may incur as a result of the assignment of Occupancy Licence, any damage caused by the sublicensee to the Residential Unit or the balance of the Property by the sublicensee (including, but not limited to, any activities of the sublicensee which may lead to a delay in registration of the proposed condominium) inclusive of any and all costs and expenses (including legal costs on a substantial indemnity basis) that the Vendor may suffer or incur to terminate the Occupancy Licence and enforce the Vendor's rights under the Agreement;
- (d) the Vendor shall have the right in its sole discretion to pre approve the sublicensee including, but not limited to, a review of the sublicensee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicensee;
- (e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of ~~One Thousand Five Hundred Dollars (\$1,500.00)~~ ^(\$500.) 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 13th day of August, 2012.

Witness:

Purchaser: Kam Ling Chiu

Witness:

Purchaser: JONATHAN CHUN-ON TING

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 17 day of August, 2012.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER:

Authorized Signing Officer
I have the authority to bind the Corporation

Agreement to Lease Residential

Form 400

for use in the Province of Ontario

This Agreement to Lease dated this 9th day of August 2017

TENANT (Lessee), Manal Abdelhami Ahmed and Momen Ibrahim Saleh Hagrass

(Full legal names of all Tenants)

LANDLORD (Lessor), Matthew Ting

.....
 (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: #2802 - 4011 Brickstone Mews, Mississauga, Ontario.

#2802 - 4011 Brickstone Mews

Mississauga

L5B 0J7

2. **TERM OF LEASE:** The lease shall be for a term of 12 months commencing August 15th, 2017

RENT: The Tenant will pay to the said Landlord monthly

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 Fifty 00 Dollars.

Two Thousand One Hundred Fifty

Canadian Dollars (CDN\$) 2,150.00

payable in advance on the first day of each and every month during the currency of the said term. First and last months' rent to be paid in advance upon completion or date of occupancy, whichever comes first.

4. **DEPOSIT AND PREPAID RENT:** The Tenant delivers, upon acceptance

(Herewith/Upon acceptance/as otherwise described in this Agreement)

by negotiable cheque payable to **Royal LePage Real Estate Services Ltd., Brokerage**

in the amount of ~~Ten Thousand Seven Hundred Fifty~~ NINE THOUSAND SEVEN HUNDRED \$

Canadian Dollars (CDN\$) **9,779**

terms, covenants and conditions of the Agreement and to be applied by the Landlord against the first, second and last three month's rent. If the Agreement is not accepted, the deposit is to be returned to the Tenant without interest or deduction.

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

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

Premises to be used only for: **single family residence**

- 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: <u>Tenant Insurance</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Water and Sewerage Charges	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other: <u>Telephone</u>	<input type="checkbox"/>	<input checked="" 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):

INITIALS OF LANDLORD(S):



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7. **PARKING:** One Parking and one locker

8. **ADDITIONAL TERMS:** N/A

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

10. **IRREVOCABILITY:** This offer shall be irrevocable by **Tenant** (Landlord/Tenant) until **11:00** **2:00pm** **a.m.** on the **10** day of **August**, 20**17** after which time if not accepted, this Agreement shall be null and void and all monies paid thereon shall be returned to the Tenant without interest or deduction

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

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

Email Address: (For delivery of Documents to Landlord) Email Address: (For delivery of Documents to Tenant)

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

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

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

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

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

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

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

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

INITIALS OF TENANT(S): 

INITIALS OF LANDLORD(S): 

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Schedule A

Agreement to Lease - Residential

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

TENANT (Lessee), Manal Abdelhami Ahmed and Momen Ibrahim Saleh Hagrass and

LANDLORD (Lessor), Matthew Ting

for the lease of **#2802 - 4011 Brickstone Mews**

Mississauga

L5B 0J7

dated the 9th day of August, 2017

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

The following appliances, fixtures will be included for use by the Tenant: S/S Fridge, S/S Stove, S/S Microwave Oven, S/S Dishwasher, Stacked Washer & Dryer, All Lighting Fixtures, All Window Coverings.

LANDLORD represents and warrants that the appliances as listed in this Agreement to Lease will be in 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 costs.

TENANT shall comply with all the Rules and By-laws of the Condominium Corporation.

TENANT agrees not to make any decorating changes to the premises without the express written consent of the Landlord or his authorized agent. If decorative changes are made to the premises, the TENANT agrees to restore same to original condition.

LANDLORD SHALL pay the real estate property taxes, mortgages, condominium maintenance and/or common element fees, insurance on the building and further shall be responsible for all repairs of a capital nature.

TENANT shall give LANDLORD prompt notice of any accident or defect in the plumbing, heating and electrical system, appliances, electrical fixtures or any equipment on the property and provide access to the LANDLORD or his agent to enter and view the state of the appliances and/or equipment and facilitate its repair if required.

TENANT SHALL NOT carry upon the premises any business that may be deemed a nuisance or by which the insurance on the premises will be increased or rendered void.

TENANT ACKNOWLEDGES that the Landlord's fire & liability insurance on the premises does not provide coverage on the Tenant's personal property and the TENANT shall therefore obtain his own Tenant Insurance coverage including liability coverage for himself and his guests, for not less than \$1,000,000.00. TENANT agrees to provide copy of such insurance to the LANDLORD prior to taking possession.

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

INITIALS OF TENANT(S):

INITIALS OF LANDLORD(S):



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Schedule A

Form 400

for use in the Province of Ontario

Agreement to Lease - Residential

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

TENANT (Lessee), Manal Abdelhami Ahmed and Momen Ibrahim Saleh Hagrass and

LANDLORD (Lessor), Matthew Ting

for the lease of **#2802 - 4011 Brickstone Mews** **Mississauga**

L5B 0J7 dated the 9th day of August 2017

TENANT AGREES to pay an administrative fee of \$50.00 for any cheque, which is returned NSF, or for any rent payment that is more than 5 business days late.

If TENANT / LANDLORD decides not to continue after expiry of the Lease, either party shall notify by email to the other party at least 60 days prior to expiry.

TENANT AGREES to provide the Landlord or his agent access to the property by appointment at all reasonable hours during the last 60 days of the term or any extension thereof. Appointments are to be made at least 24 hours in advance, at reasonable hours between 10:00 a.m. and 8:00 p.m.

TENANT VOLUNTARILY agrees to provide five(5) months deposit (first, second and last three months) due to proof of income.

TENANT AGREES to provide ~~five(5)~~ ^{seven(7)} post-dated cheques to cover ~~third(3)~~ ^{third(3)} to ~~ninth(9)~~ ^{ninth(9)} month rent for the convenience of both parties, when keys are collected from the Landlord or his Agent.

TENANT AGREES to pay \$200 deposit for keys and fobs before taking possession. This deposit is refundable on return of the full set keys at the end of lease.

TENANT acknowledges that smoking and pets are NOT allowed in the premises. If pets are kept, the Tenant will be responsible for any damage caused; if the tenant smokes in the premises, the tenant will compensate the landlord in the amount of \$1,000.00 for cleaning up smoke smell.

LANDLORD shall deliver the appliances and premises to the Tenant in a clean swept condition. Tenant shall deliver same in similar condition, save normal wear and tear, at the end of lease, save normal wear and tear.

TENANT agrees to pay for repairs of \$100.00 or less in each instance, to appliances / equipment and to pay the full amount of repairs caused by his willful or negligent conduct, or that of persons who are permitted on the premises by him / her. Landlord will be responsible for major repairs due to normal wear and tear.

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

INITIALS OF TENANT(S):

INITIALS OF LANDLORD(S):

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Schedule

Helping you is what we do.TM

ROYAL LEPAGE

www.royalpage.ca

This schedule must be included with all transactions in which Royal LePage Real Estate Services Ltd., Brokerage, will be the deposit holder.

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

TENANT Manal Abdelhami Ahmed and Women Ibrahim Saleh Hagrass

LANDLORD.....MATTHEW TING

for the property known as #2802 - 4011 BRICKSTONE MEANS
MILSS - SGAUGA dated the day of AUGUST, 2017.

Trust Deposit Interest Agreement and Direction

In accordance with Subsection 27 of the Real Estate and Business Brokers Act, 2002 (the "Act"), Royal LePage Real Estate Services Ltd., (the "Brokerage"), will be the deposit holder of the Tenant's deposit which is given to the Brokerage to be held in trust with respect to this Agreement to Lease. The deposit will be held by Royal LePage Real Estate Services Ltd. in its real estate trust bank account which earns a variable interest rate of the Brokerage's bank's Prime rate minus 2.00% per annum.

If the beneficial owner of the trust money would like to receive interest, and provided that the deposit to be held in trust is Five Thousand Dollars (\$5,000.00) or greater and will be held for more than 30 days, Royal LePage Real Estate Services Ltd. will invest the funds with TD Canada Trust in the Tenant's name earning interest at a rate of Prime minus 3.25% (a Prime rate of 3.25% or less will yield 0% interest). The Brokerage shall pay any interest it receives on the deposit to the beneficial owner of the trust money, provided that the total interest earned on the deposit amounts to Forty Dollars (\$40.00) or more and the deposit is accompanied by the Tenant's Name(s) and Social Insurance Number(s). This agreement and direction must be included in the Agreement to Lease by attaching this form as a schedule. No interest will be paid in respect of deposits that do not qualify with the terms hereof.

All interest generated by trust deposits that qualify for interest payments in accordance with the prior paragraph will be payable to the beneficial owner of the trust money upon completion of this transaction (referred to above). If required, a T3 will be issued for the interest amount as soon as possible after the closing or following the end of each calendar year, whichever comes first. Any interest cheques issued and not negotiated within six (6) months from the date of issue shall be subject to an additional administration fee up to a maximum of \$40.00 or the value of the interest cheque.

Tenant would like Interest: ☒ No ☐ Yes If deposit qualifies and Yes, SIN # is required.
(Unless Yes is specifically selected, no interest will be paid) (SIN # not required from corporations)

Your initials acknowledge receipt of this disclosure and confirms your agreement and direction as to whether or not you would like to receive the interest earned on the deposit. The parties to this Agreement to Lease hereby acknowledge and agree that the Brokerage shall be entitled to retain any interest earned or received on the deposit if the conditions precedent to payment of interest have not been satisfied. This agreement and direction for interest on the deposit will supersede any existing disclosures found within this Agreement to Lease.



INITIALS OF TENANT(S)

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INITIALS OF LANDLORD(S)

Name(s) and Social Insurance Number(s) (to be submitted with deposit upon offer acceptance):

Form 401

for use in the Province of Ontario

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

TENANT (Lessee), Manal Abdelhami Ahmed and Momen Ibrahim Saleh Hagrass....., and

LANDLORD (Lessor), Matthew Ting

for the lease of 4011 Brickstone Mews #2802

Mississauga, ON

L5B0G3

dated the 9 day of August, 2017.

LANDLORD agrees to properly repair and affix the transition pieces adjoining the carpet to laminate in both bedrooms.

LANDLORD agrees to repair the toilet seat in the bathroom.

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

INITIALS OF TENANTS:

$\left[\begin{array}{c} \text{Ma} \end{array} \right] \left[\begin{array}{c} \text{MH} \end{array} \right]$

INITIALS OF LANDLORD(S):



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Confirmation of Co-operation and Representation

BUYER: Manal Abdelhami Ahmed and Momen Ibrahim Saleh Hagrass

SELLER: Matthew Ting

For the transaction on the property known as: **#2802 - 4011 Brickstone Mews**

Mississauga

L5B 0J7

DEFINITIONS AND INTERPRETATIONS: For the purposes of this Confirmation of Co-operation and Representation: "Seller" includes a vendor, a landlord, or a prospective seller, vendor or landlord.

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 is

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

- ☐ **SOLE LISTING 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
or: ☐ by the Seller in accordance with a Seller Customer Service Agreement
☐ by the Buyer directly

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

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

MA MF
BUYER

BUYER



CO-OPERATING/BUYER BROKERAGE

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SELLER

2/

LISTING BROKERAGE

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Form 810

for use in the Province of Ontario

The REALTOR® Consumer Relationship

In Ontario, the real estate profession is governed by the Real Estate and Business Brokers Act, 2002, and Associated Regulations (REBBA 2002 or Act), administered by the Real Estate Council of Ontario (RECO). All Ontario REALTORS® are registered under the Act and governed by its provisions. REBBA 2002 is consumer protection legislation, regulating the conduct of real estate brokerages and their salespeople/brokers. The Act provides consumer protection in the form of deposit insurance and requires every salesperson/broker to carry errors & omission (E&O) insurance.

When you choose to use the services of a REALTOR®, it is important to understand that this individual works on behalf of a real estate brokerage, usually a company. The brokerage is operated by a Broker of Record, who has the ultimate responsibility for the employees registered with the brokerage. When you sign a contract, it is with the brokerage, not with the salesperson/broker employee.

The Act also requires that the brokerage (usually through its REALTORS®) explain the types of service alternatives available to consumers and the services the brokerage will be providing. The brokerage must document the relationship being created between the brokerage and the consumer, and submit it to the consumer for his/her approval and signature. The most common relationships are "client" and "customer", but other options may be available in the marketplace.

Client

A "client" relationship creates the highest form of obligation for a REALTOR® to a consumer. The brokerage and its salespeople/brokers have a fiduciary (legal) relationship with the client and represent the interests of the client in a real estate transaction. The REALTOR® will establish this relationship with the use of a representation agreement, called a Listing Agreement with the seller and a Buyer Representation Agreement with the buyer. The agreement contains an explanation of the services the brokerage will be providing, the fee arrangement for those services, the obligations the client will have under the agreement, and the expiry date of the agreement. Ensure that you have read and fully understand any such agreement before you sign the document.

Once a brokerage and a consumer enter into a client relationship, the brokerage must protect the interests of the client and do what is best for the client. A brokerage must strive for the benefit of the client and must not disclose a client's confidential information to others. Under the Act, the brokerage must also make reasonable efforts to determine any material facts relating to the transaction that would be of interest to the client and must inform the client of those facts. Although they are representing the interests of their client, they must still treat all parties to the transaction with fairness, honesty, and integrity.

Customer

A buyer or seller may not wish to be under contract as a client with the brokerage but would rather be treated as a customer. A REALTOR® is obligated to treat every person in a real estate transaction with honesty, fairness, and integrity, but unlike a client, provides a customer with a restricted level of service. Services provided to a customer may include showing the property or properties, drafting the offer, presenting the offer, etc. Brokerages use a Customer Service Agreement to document the services they are providing to a buyer or seller customer.

Under the Act, the REALTOR® has disclosure obligations to a customer and must disclose material facts known to the brokerage that relate to the transaction.

What Happens When...

Buyer(s) and the seller(s) are sometimes under contract with the same brokerage when properties are being shown or an offer is being contemplated. There can also be instances when there is more than one offer on a property and more than one buyer and seller are under a representation agreement with the same brokerage. This situation is referred to as multiple representation. Under the Act, the REALTORS® and their brokerage must make sure all buyers, sellers, and their REALTORS® confirm in writing that they acknowledge, understand, and consent to the situation before their offer is made. REALTORS® typically use what is called a Confirmation of Co-operation and Representation form to document this situation.

Offer negotiations may become stressful, so if you have any questions when reference is made to multiple representation or multiple offers, please ask your REALTOR® for an explanation.

Critical Information

REALTORS® are obligated to disclose facts that may affect a buying or selling decision. It may be difficult for a REALTOR® to judge what facts are important. They also may not be in a position to know a fact. You should communicate to your REALTOR® what information and facts about a property are important to you in making a buying or selling decision, and document this information to avoid any misunderstandings and/or unpleasant surprises.

Similarly, services that are important to you and are to be performed by the brokerage, or promises that have been made to you, should be documented in your contract with the brokerage and its salesperson/broker.

To ensure the best possible real estate experience, make sure all your questions are answered by your REALTOR®. You should read and understand every contract before you finalize it.

Acknowledgement by: MATTHEW TING (Names)

I/we have read, understand, and have received a copy of Working with a REALTOR®

Sellers: As seller(s), I/we understand that

Royal LePage Real Estate Services Ltd., Brokerage

(Name of Brokerage)

(Initial one)

[Signature]

Is representing my interests, to be documented in a separate written agency representation agreement, and I understand the brokerage may represent and/or provide customer service to other sellers and buyers.

Is not representing my interests, to be documented in a separate written customer service agreement, but will act in a fair, ethical and professional manner.

(Signature)

(Date)

(Signature)

(Date)

Please note that Federal legislation requires REALTORS® to verify the identity of sellers and buyers with whom they are working. For the purposes of this information, the term "seller" can be interpreted as "landlord" and "buyer" can mean "tenant." This form is for information only and is not a contract.



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Buyers: As buyer(s), I/we understand that

(Name of Brokerage)

(Initial one)

[Signature]

Is representing my interests, to be documented in a separate written agency representation agreement, and I understand the brokerage may represent and/or provide customer service to other buyers and sellers.

Is not representing my interests, to be documented in a separate written customer service agreement, but will act in a fair, ethical and professional manner.

(Signature)

(Date)

(Signature)

(Date)

Listing Agreement

Landlord Representation Agreement

Authority to Offer for Lease

This is a Multiple Listing Service® Agreement



OR

Exclusive Listing Agreement

EXCLUSIVE

BETWEEN

BROKERAGE: ROYAL LEPAGE REAL ESTATE SERVICES LTD.

5055 PLANTATION PLACE

MISSISSAUGA

LANDLORD:

MATTHEW TING

(the "Listing Brokerage")

(the "Landlord")

In consideration of the Listing Brokerage listing the real Property for lease known as #2802 - 4011 Brickstone Mews

Mississauga

L5B 0J7

(the "Property")

the Landlord hereby gives the Listing Brokerage the **exclusive and irrevocable** right to act as the Landlord's agent, commencing at 12:01 a.m. on the day of July 20, 17, until 11:59 p.m. on the 30th day of September 20, 17 (the "Listing Period").

Landlord acknowledges that the length of the Listing Period is negotiable between the Landlord and the Listing Brokerage and, if an MLS® listing, may be subject to minimum requirements of the real estate board, however, in accordance with the Real Estate and Business Brokers Act (2002), if the Listing Period exceeds six months, the Listing Brokerage must obtain the Landlord's initials. (Landlord's Initials)

to offer the Property for lease at a rent of:

Two Thousand One Hundred Forty

Dollars (P.D.N.S.) 2,100.00

Dollars

and upon the terms particularly set out herein, or at such other rent and/or terms acceptable to the Landlord. It is understood that the rent and/or terms set out herein are at the Landlord's personal request, after full discussion with the Listing Brokerage's representative regarding potential market rent of the Property. The Landlord hereby represents and warrants that the Landlord is not a party to any other listing agreement for the Property or agreement to pay commission to any other real estate brokerage for the lease of the Property.

1. DEFINITIONS AND INTERPRETATIONS: For the purposes of this Agreement ("Authority" or "Agreement"):
"Landlord" includes lessor and a "tenant" includes a lessee, or a prospective lessee or tenant. A lease includes any rental agreement, sub-lease or renewal of a lease. The "Property" shall be deemed to include any part thereof or interest therein. A "real estate board" includes a real estate association. Commission shall be deemed to include other remuneration. This Agreement shall be read with all changes of gender or number required by the context. For purposes of this Agreement, anyone introduced to or shown the Property shall be deemed to include any spouse, heirs, executors, administrators, successors, assigns, related corporations and affiliated corporations. Related corporations or affiliated corporations shall include any corporation where one half or a majority of the shareholders, directors or officers of the related or affiliated corporation are the same person(s) as the shareholders, directors, or officers of the corporation introduced to or shown the Property.

2. COMMISSION: In consideration of the Listing Brokerage listing the Property, the Landlord agrees to pay the Listing Brokerage a commission of 1 month rent + Hst for any valid offer to lease the Property from any source whatsoever obtained during the Listing Period and on the terms and conditions set out in this Agreement OR such other terms and conditions as the Landlord may accept. Said commission to be payable on the earlier of occupancy by the Tenant or execution of the Lease. The Landlord authorizes the Listing Brokerage to co-operate with any other registered real estate brokerage (co-operating brokerage), and to offer to pay the co-operating brokerage a commission of n/a. The Landlord further agrees to pay such commission as calculated above if an agreement to lease is agreed to or accepted by the Landlord or anyone on the Landlord's behalf within 90 days after the expiration of the Listing Period (**Holdover Period**), so long as such agreement is with anyone who was introduced to the Property from any source whatsoever during the Listing Period or shown the Property during the Listing Period. If, however, the offer to lease the Property is pursuant to a new agreement in writing to pay commission to another registered real estate brokerage, the Landlord's liability for commission shall be reduced by the amount paid by the Landlord under the new agreement. The Landlord further agrees to pay such commission as calculated above even if the transaction contemplated by an agreement to lease agreed to or accepted by the Landlord or anyone on the Landlord's behalf is not completed, if such non-completion is owing or attributable to the Landlord's default or neglect, said commission to be payable on the earlier of the date of occupancy by the tenant or the execution of the lease or the date set for commencement of the lease or tenancy.

If a lease the Listing Brokerage arranges contains an option to extend or renew, the Landlord agrees to notify the Listing Brokerage of the exercising of said option and to pay the Listing Brokerage upon the exercising of the said option or any future option, a further commission of n/a.

It is understood and agreed that the said further commission is to be paid on the earlier of the date of execution of the extension or renewal or the date the extension or renewal commences. If a tenant to whom the Listing Brokerage rented or leased the Property effects an offer to purchase the Property during the tenancy period or any renewal of the tenancy agreement, the Landlord agrees to pay the Listing Brokerage a commission of % of the sale price of the Property or for the purchase of the Property.

Any deposit in respect of any agreement where the transaction has been completed shall first be applied to reduce the commission payable. Should such amounts paid to the Listing Brokerage from the deposit or by the Landlord's solicitor not be sufficient, the Landlord shall be liable to pay to the Listing Brokerage on demand, any deficiency in commission and taxes owing on such commission. All amounts set out as commission are to be paid plus applicable taxes on such commission.

INITIALS OF LISTING BROKERAGE:

[Signature]

INITIALS OF LANDLORD(S):

[Signature]



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3. REPRESENTATION: The Landlord acknowledges that the Listing Brokerage has provided the Landlord with written information explaining agency relationships, including information on Landlord Representation, Sub-agency, Tenant Representation, Multiple Representation and Customer Service. The Landlord understands that unless the Landlord is otherwise informed, the co-operating brokerage is representing the interests of the tenant in the transaction. The Landlord further acknowledges that the Listing Brokerage may be listing other properties that may be similar to the Landlord's Property and the Landlord hereby consents to the Listing Brokerage acting as an agent for more than one landlord without any claim by the Landlord of conflict of interest. Unless otherwise agreed in writing between Landlord and Listing Brokerage, any commission payable to any other brokerage shall be paid out of the commission the Landlord pays the Listing Brokerage, said commission to be disbursed in accordance with the Commission Trust Agreement. The Landlord hereby appoints the Listing Brokerage as the Landlord's agent for the purpose of giving and receiving notices pursuant to any offer or agreement to lease the Property.

MULTIPLE REPRESENTATION: The Landlord hereby acknowledges that the Listing Brokerage may be entering into tenant representation agreements with tenants who may be interested in leasing the Landlord's Property. In the event that the Listing Brokerage has entered into or enters into a tenant representation agreement with a prospective tenant for the Landlord's Property, the Listing Brokerage will obtain the Landlord's written consent to represent both the Landlord and the tenant for the transaction at the earliest practical opportunity and in all cases prior to any offer to lease being submitted or presented.

The Landlord understands and acknowledges that the Listing Brokerage must be impartial when representing both the Landlord and the tenant and equally protect the interests of the Landlord and tenant. The Landlord understands and acknowledges that when representing both the Landlord and the tenant, the Listing Brokerage shall have a duty of full disclosure to both the Landlord and the tenant, including a requirement to disclose all factual information about the Property known to the Listing Brokerage.

However, the Landlord further understands and acknowledges that the Listing Brokerage shall not disclose:

- that the Landlord may or will accept less than the listed rent, unless otherwise instructed in writing by the Landlord;
- that the tenant may or will pay more than the offered rent, unless otherwise instructed in writing by the tenant;
- the motivation of or personal information about the Landlord or tenant, 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 rent the tenant should offer or the rent the Landlord should accept; and
- the Listing Brokerage shall not disclose to the tenant 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 Landlord and tenant to assist them to come to their own conclusions.

Where a Brokerage represents both the Landlord and the Tenant (multiple representation), the Brokerage shall not be entitled or authorized to be agent for either the Tenant or the Landlord for the purpose of giving and receiving notices.

MULTIPLE REPRESENTATION AND CUSTOMER SERVICE: The Landlord understands and agrees that the Listing Brokerage also provides representation and customer service to other landlords and tenants. If the Listing Brokerage represents or provides customer service to more than one landlord or tenant for the same trade, the Listing Brokerage shall, in writing, at the earliest practicable opportunity and before any offer is made, inform all landlords and tenants of the nature of the Listing Brokerage's relationship to each landlord and tenant.

4. REFERRAL OF ENQUIRIES: The Landlord agrees that during the Listing Period, the Landlord shall advise the Listing Brokerage immediately of all enquiries from any source whatsoever, and all offers to lease submitted to the Landlord shall be immediately submitted to the Listing Brokerage by the Landlord before the Landlord accepts or rejects the same. If any enquiry during the Listing Period results in the Landlord accepting a valid offer to lease during the Listing Period or within the Holdover Period after the expiration of the Listing Period described above, the Landlord agrees to pay the Listing Brokerage the amount of commission set out above, payable within five (5) days following the Listing Brokerage's written demand therefor.

5. MARKETING: The Landlord agrees to allow the Listing Brokerage to show and permit prospective tenants to fully inspect the Property during reasonable hours and the Landlord gives the Listing Brokerage the sole and exclusive right to place "For Lease" and "Leased" sign(s) upon the Property. The Landlord consents to the Listing Brokerage including information in advertising that may identify the Property. The Landlord further agrees that the Listing Brokerage shall have sole and exclusive authority to make all advertising decisions relating to the marketing of the Property for lease during the Listing Period. The Landlord agrees that the Listing Brokerage will not be held liable in any manner whatsoever for any acts or omissions with respect to advertising by the Listing Brokerage or any other party, other than by the Listing Brokerage's gross negligence or wilful act.

6. WARRANTY: The Landlord represents and warrants that the Landlord has the exclusive authority and power to execute this Authority to offer the Property for lease and that the Landlord has informed the Listing Brokerage of any third party interests or claims on the Property such as rights of first refusal, options, easements, mortgages, encumbrances or otherwise concerning the Property, which may affect the leasing of the Property.

7. INDEMNIFICATION AND INSURANCE: The Landlord will not hold the Listing Brokerage and representatives of the Brokerage responsible for any loss or damage to the Property or contents occurring during the term of this Agreement caused by the Listing Brokerage or anyone else by any means, including theft, fire or vandalism, other than by the Listing Brokerage's gross negligence or wilful act. The Landlord agrees to indemnify and save harmless the Listing Brokerage and representatives of the Brokerage and any co-operating brokerage from any liability, claim, loss, cost, damage or injury, including but not limited to loss of the commission payable under this Agreement, caused or contributed to by the breach of any warranty or representation made by the Landlord in this Agreement or the accompanying data form. The Landlord warrants the Property is insured, including personal liability insurance against any claims or lawsuits resulting from bodily injury or Property damage to others caused in any way on or at the Property and the Landlord indemnifies the Brokerage and all of its employees, representatives, salespersons and brokers (Listing Brokerage) and any co-operating brokerage and all of its employees, representatives, salespersons and brokers (co-operating brokerage) for and against any claims against the Listing Brokerage or co-operating brokerage made by anyone who attends or visits the Property.

8. FAMILY LAW ACT: The Landlord hereby warrants that spousal consent is not necessary under the provisions of the Family Law Act, R.S.O. 1990, unless the spouse of the Landlord has executed the consent hereinafter provided.

9. VERIFICATION OF INFORMATION: The Landlord authorizes the Listing Brokerage and representatives of the Brokerage to obtain any information from any regulatory authorities, governments, mortgagees or others affecting the Property and the Landlord agrees to execute and deliver such further authorizations in this regard as may be reasonably required. The Landlord hereby appoints the Listing Brokerage or the Listing Brokerage's authorized representative as the Landlord's attorney to execute such documentation as may be necessary to effect obtaining any information as aforesaid. The Landlord hereby authorizes, instructs and directs the above noted regulatory authorities, governments, mortgagees or others to release any and all information to the Listing Brokerage.

INITIALS OF LISTING BROKERAGE:



INITIALS OF LANDLORD(S):



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10. USE AND DISTRIBUTION OF INFORMATION: The Landlord consents to the collection, use and disclosure of personal information by the Brokerage for the purpose of listing and marketing the Property including, but not limited to: listing and advertising the Property using any medium including the Internet; disclosing Property information to prospective tenants, brokerages, salespersons and others who may assist in the leasing of the Property, such other use of the Landlord's personal information as is consistent with listing and marketing of the Property. The Landlord consents, if this is an MLS® Listing, to placement of the listing information and leasing information by the Brokerage into the database(s) of the MLS® System of the appropriate Board, and to the posting of any documents and other information (including, without limitation, photographs, images, graphics, audio and video recordings, virtual tours, drawings, floor plans, architectural designs, artistic renderings, surveys and listing descriptions) provided by or on behalf of the Landlord into the database(s) of the MLS® System of the appropriate Board. The Landlord hereby indemnifies and saves harmless the Brokerage and/or any of its employees, servants, brokers or sales representatives from any and all claims, liabilities, suits, actions, losses, costs and legal fees caused by, or arising out of, or resulting from the posting of any documents or other information (including, without limitation, photographs, images, graphics, audio and video recordings, virtual tours, drawings, floor plans, architectural designs, artistic renderings, surveys and listing descriptions) as aforesaid. The Landlord acknowledges that the database, within the board's MLS® System is the Property of the real estate board(s) and can be licensed, resold, or otherwise dealt with by the board(s). The Landlord further acknowledges that the real estate board(s) may, during the term of the listing and thereafter, distribute the information in the database, within the board's MLS® System to any persons authorized to use such service which may include other brokerages, government departments, appraisers, municipal organizations and others; market the Property, at its option, in any medium, including electronic media, during the term of the listing and thereafter, compile, retain and publish any statistics including historical data within the board's MLS® System and retain, reproduce and display photographs, images, graphics, audio and video recordings, virtual tours, drawings, floor plans, architectural designs, artistic renderings, surveys and listing descriptions which may be used by board members to conduct comparative analyses; and make such other use of the information as the Brokerage and/or real estate board(s) deem appropriate, in connection with the listing, marketing and leasing of real estate during the term of the listing and thereafter. The Landlord acknowledges that the information, personal or otherwise ("information"), provided to the real estate board or association may be stored on databases located outside of Canada, in which case the information would be subject to the laws of the jurisdiction in which the information is located.

In the event that this Agreement expires or is cancelled or otherwise terminated and the Property is not leased, the Landlord, by initialling:

consent to allow other real estate board members to contact the Landlord after expiration or other termination of this Agreement to discuss listing or otherwise marketing the Property.



- 11. SUCCESSORS AND ASSIGNS:** The heirs, executors, administrators, successors and assigns of the undersigned are bound by the terms of this Agreement.
- 12. 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 Authority from the Landlord to the Brokerage. There is no representation, warranty, collateral agreement or condition which affects this Agreement other than as expressed herein.
- 13. ELECTRONIC COMMUNICATION:** This Agreement and any agreements, notices or other communications contemplated thereby may be transmitted by means of electronic systems, in which case signatures shall be deemed to be original. The transmission of this Agreement by the Landlord by electronic means shall be deemed to confirm the Landlord has retained a true copy of the Agreement.
- 14. ELECTRONIC SIGNATURES:** If this Agreement has been signed with an electronic signature the parties hereto consent and agree to the use of such electronic signature with respect to this Agreement pursuant to the Electronic Commerce Act 2000, S.O. 2000, c17 as amended from time to time.

15. SCHEDULE(S): and data form attached hereto form(s) part of this Agreement

THE LISTING BROKERAGE AGREES TO MARKET THE PROPERTY ON BEHALF OF THE LANDLORD AND REPRESENT THE LANDLORD IN AN ENDEAVOUR TO OBTAIN A VALID OFFER TO LEASE THE PROPERTY ON THE TERMS SET OUT IN THIS AGREEMENT OR ON SUCH OTHER TERMS SATISFACTORY TO THE LANDLORD.

(Authorized to bind the Listing Brokerage)

DATE: 7/26/17

GREGORY HAK KWONG KWOK

(Name of Person Signing)

THIS AUTHORITY HAS BEEN READ AND FULLY UNDERSTOOD BY ME AND I ACKNOWLEDGE THIS DATE I HAVE SIGNED UNDER SEAL. Any representations contained herein or as shown on the accompanying data form respecting the Property are true to the best of my knowledge, information and belief.

SIGNED, SEALED AND DELIVERED I have hereunto set my hand and seal:

(Name of Landlord)

(Signature of Landlord/Authorized Signing Officer)



DATE: July 26, 2017

(Tel. No.)

(Signature of Landlord/Authorized Signing Officer)



DATE:

SPOUSAL CONSENT: The undersigned spouse of the Landlord hereby consents to the listing of the Property 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 further any transaction provided for herein.

(Spouse)



DATE:

DECLARATION OF INSURANCE

The broker/salesperson: GREGORY KWOK

(Name of Broker/Salesperson)

hereby declares that he/she is insured as required by the Real Estate and Business Brokers Act (REBBA) and Regulations

(Signature(s) of Broker/Salesperson)

ACKNOWLEDGEMENT

The Landlord(s) hereby acknowledge that the Landlord(s) fully understand the terms of this Agreement and have received a true copy of this Agreement on the day of July, 2017

(Signature of Landlord)

Date: July 26, 2017

(Signature of Landlord)

Date:



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82780337

DATE 2017-08-21
YYMMDD

*****565.00

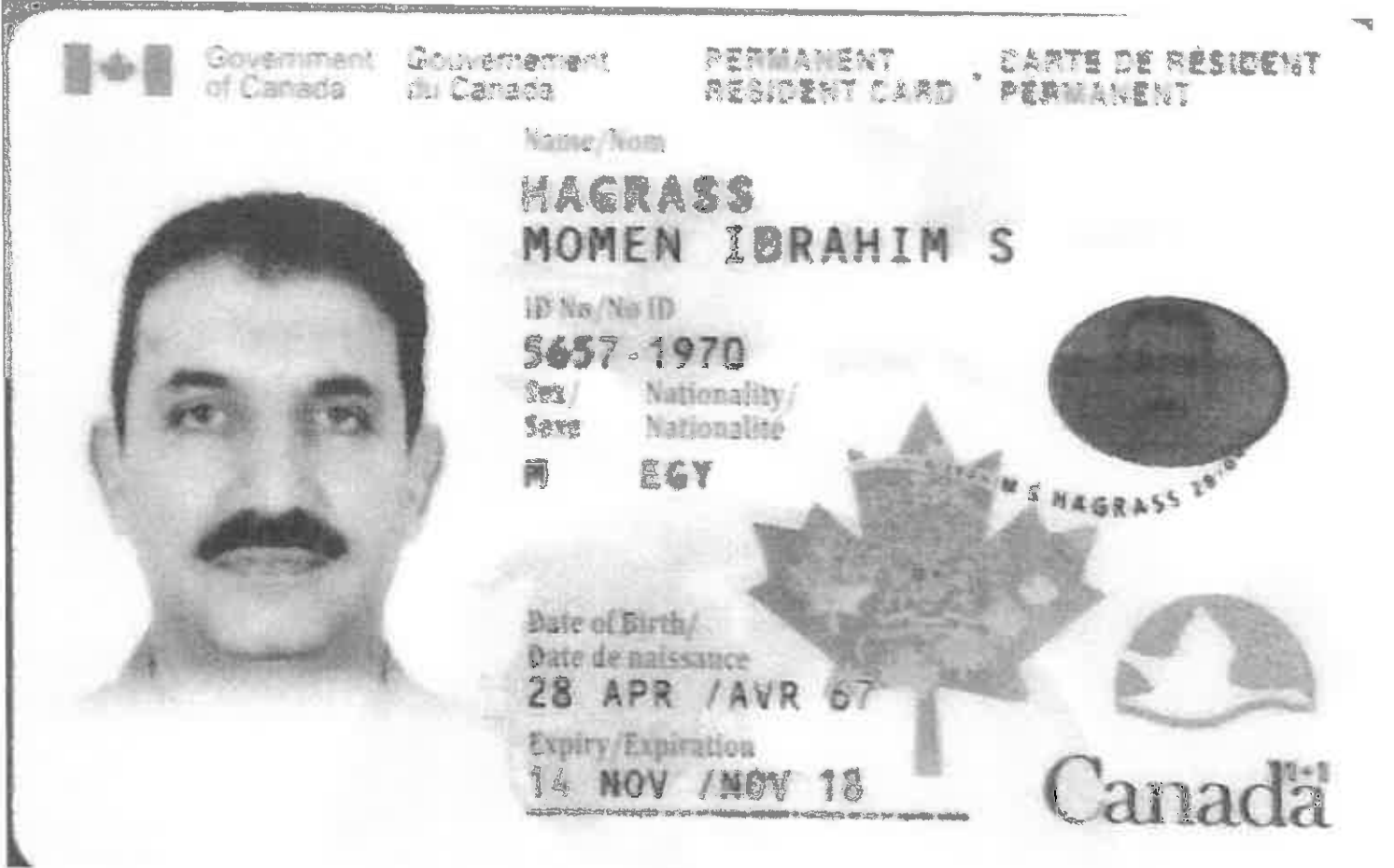
Transit-Serial No. 1868-82780337

***** FIVE HUNDRED SIXTY FIVE *****
Authorized signature required for amounts over CAD \$5,000.00
00/100 Canadian Dollars

Authorized Officer _____ Number _____
 Countersigned _____

OUTSIDE CANADA NEGOTIABLE BY CORRESPONDENCE AT THE BUYING RATE FOR DEMAND DRAFTS ON CANADA

“五〇五”







HSBC Bank Canada
Banque HSBC Canada

499 CORNWALL ROAD, BUILDING H, UNIT 1
OAKVILLE ON L6J 7S8

THIS DRAFT CONTAINS A SECURITY WATERMARK ON REVERSE - HOLD AT AN ANGLE TO VIEW
LE DRAFF DE CETTE DRAFT CONTIEN A DES PHS DE SECURITE - LA TENIR EN ANGLE POUR LE CONSULTER.

CANADIAN DOLLAR BANK DRAFT
TRAITE BANCAIRE EN DOLLARS CANADIENS

318451

2 0 1 7 0 8 1 0

DATE Y/A M/M D/J

ROYAL LEPAGE REAL ESTATE SERVICES
LTD BROKERAGE

\$ **9,779.00

PAY TO THE ORDER OF
PAYER A L'ORDRE DE

CAD NINE THOUSAND SEVEN HUNDRED SEVENTY NINE ONLY

CANADIAN DOLLARS
DOLLARS CANADIENS

COUNTERSIGNED / CONTRESIGNE

Gregory Kuok

4011 Brickstone Mews #2802
Exclusive Listing

ROYAL LEPAGE

Helping you is what we do:
Votre complice immobilier:

\$ 9,779

Aug 11 20 17

Received from / Reçu de Neuen Forests - 4011 Brickstone Mews #2802

Nine Thousand Seven Hundred Seventy Nine Dollars
Gregory Kuok
24607
- Exclusive Listing
C. Tomaz - Plantation



HUMAN RESOURCE ADMINISTRATION CORPORATE

225-٢٢٥

INTRODUCTION CERTIFICATE

EMP NO : 11017245

DATE 09.08.2017 G

EMPLOYEE NAME : MOMEN IBRAHIM SALEH HAGRASS
JOB TITLE : CAPTAIN
NATIONALITY : Egyptian
NATIONAL/ID CARD ID : 2405856762
CO. NEW. DATE : 22.02.2016 G
MONTHLY SALARY : (37087.00) SAR
ALLOWANCES : (600.00) SAR

THIS IS TO CERTIFY THAT THE ABOVE NAMED IS A REGULAR EMPLOYEE OF SAUDI ARABIAN AIRLINES COMPANY. THIS CERTIFICATE IS ISSUED UPON HIS REQUEST. THE EMPLOYEE IS RESPONSIBLE TO SECURE ANY REQUIRED DOCUMENTS TO THE CONCERNED PARTY WITH NO CONSEQUENT ACCOUNTABILITY ON " SAUDIA ".

OFFICIAL STAMP



G.M. HUMAN RESOURCES ADMINISTRATION 'D'

Ahmed Saeed Ahmed Alharthi

This Certificate was printed electronically. in case of any clarification please contact
8843336 / 8861703 / 8864161 / 8864951 / 886535 / 8868826
Any amendment or change in this certificate by the employee will subject him to legal
accountability under the laws and regulations of the Kingdom of Saudi Arabia

https://www.econsumer.equifax.ca/canadaotc/viewPopUpDetail.ehtml?prod_cd=CAUPLANFS&sub_cd=CA_ACRO_XML&oi_num=CA499555293&coi_num=CA499555294&page=printer_risk_score_report&EfxPageLayoutType=popup

Equifax Credit Report and Score™ as of 08/01/2017

Name: Momen Hagrass
Confirmation Number: 3993406382

Credit Score Summary

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.

Range	300 - 559	560 - 659	660 - 724	725 - 759	760 +
	Poor	Fair	Good	Very Good	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.

1. Average utilization for open revolving trades.
2. Number of national card trades with high utilization in last 12 months.
3. Number of revolving trades with high utilization in last 6 months.

Your Loan Risk Rating

Your credit score of 810 is better than 76% of Canadian consumers.

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

The Bottom Line :

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

- 1. You may be able to obtain high credit limits on your credit card.
- 2. Many lenders may offer you their most attractive interest rates and offers.
- 3. 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.

CREDIT REPORT

Personal Information

Personal Data

Name: MOMEN HAGRASS
SIN:
Date of Birth: 1967-04-XX

Current Address

Address: 23 PROMONTORY PT NW
EDMONTON, AB
Date Reported: 2017-02 2013-12 2013-10

Previous Address

Address: 311 DUSKYWING WAY
OAKVILLE, ON
Date Reported: 2017-02 2013-12 2013-10

Current Employment

Employer: AIR ARABIA
Occupation:

Special Services

No Special Services Message

Consumer Statement

No Consumer Statement on File

Credit Information

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

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

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

TD CREDIT CARDS			
Phone Number:	(800)983-8472	High Credit/Credit Limit:	\$1,500.00
Account Number:	XXX...605	Payment Amount:	\$10.00
Association to Account:	Individual	Balance:	\$1,483.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2013-10	Date of Last Activity:	2017-07
Status:	Paid as agreed and up to date	Date Reported:	2017-07
Months Reviewed:	46		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

ROGERS COMMUNICATION			
Phone Number:	(877)764-3772	High Credit/Credit Limit:	
Account Number:	XXX...935	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$440.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2016-05	Date of Last Activity:	2017-07

Status:	Paid as agreed and up to date	Date Reported:	2017-07
Months Reviewed:	14		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments		

HONDA FINANCE INC

Phone Number:	(416)754-2323	High Credit/Credit Limit:	\$30,494.00
Account Number:	XXX...852	Payment Amount:	\$402.00
Association to Account:	Joint	Balance:	\$15,704.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2013-11	Date of Last Activity:	2017-06
Status:	Paid as agreed and up to date	Date Reported:	2017-06
Months Reviewed:	44		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Auto 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 last activity.

Voluntary Deposit - Orderly Payment Of Debts, Credit Counseling

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

Registered Consumer Proposal

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

Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages

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

Secured Loans

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

No Public Record information on file

Collection Accounts

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

No Collections information on file

Credit Inquiries to the File

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

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

2017-05-06	TDCT (866)222-3456
2017-04-29	HSBC BANK CANADA (Phone Number Not Available)

How can I correct an inaccuracy in my Equifax credit report?

Complete and submit a Consumer Credit Report Update Form to Equifax.

By mail:

Equifax Canada Co.

Consumer Relations Department

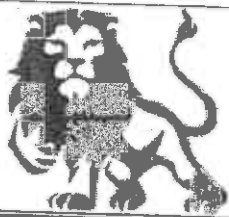
Box 190 Jean Talon Station

Montreal, Quebec H1S 2Z2

By fax: (514) 355-8502

Equifax will review any new details you provide and compare it to the information in our files. If our initial review does not resolve the problem, we will contact the source of the information to verify its accuracy. If the source informs us that the information is incorrect or incomplete, they will send Equifax updated information and we will change our file accordingly. If the source confirms that the information is correct, we will not make any change to our file. In either case, you may add a statement to our file explaining any concerns you have. Equifax will include your statement on all future credit reports we prepare if it contains 400 characters or less.

If Equifax changes our file in response to your request, we will automatically send you an updated credit report to show you the changes. At your request, we will also send an updated credit report to any of our customers who received one within 60 days before the change was made.



Tom Brothers Financial Inc.

LIC No. 11671

湯姆兄弟金融有限公司

7181 Woodbine Ave, Suite 108, Markham ON L3R 1A3
Email: admin@tombrothersfinancial.com

Tel (905) 415-1115
Fax (416) 590-9001

October 27, 2016

Jonathan Chun-On Ting
Kam Ling Chiu
1141 Dream Crest Road
Mississauga, ON, L5V 1N6

Dear Mrs. Chiu and Mr. Ting,

Re: Mortgage Approval Confirmation

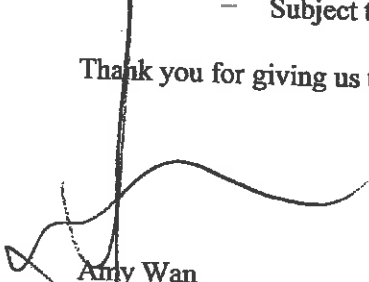
We are pleased to confirm that your recent mortgage application has been approved with the following terms:

Securitized property:	Dwelling Suite 2802, Unit 2 Level 27, PSV --Tower One, Mississauga, ON
Vendor:	Amacon Development (City Centre) Corp.
Purchase price:	\$355,900
Mortgage loan amount:	\$284,720 (based on 80% LTV)
Term:	5 years closed
Amortization:	25 years
Interest rate:	Variable at Prime + 2.29%, currently interest rate is at 4.99 % Compounded monthly not in advance
Commitment Expiry Date:	Sep. 01 st , 2019

This approval is subject to the following conditions:

- Satisfactory appraisal prepared by an AIC or CNAREA designated appraiser
- Satisfied credit report at time of final closing
- Verification of down payment proof
- Proof of employment and income as per lender's guideline
- Subject to the mortgage default insurer approval

Thank you for giving us the opportunity to serve you.


Amy Wan
Mortgage Agent
License No. 11671
905-415-1115

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