

Worksheet Leasing

Suite: 404 Tower: P8V Date: Jun. 20/17 Completed by: _____

Ningjing Zhao

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 Blaney McMurtry LLP in Trust Top-up Required
\$ 46,260 Draft
- ✓ ☒ 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). NO.
2810 0721 1
\$ 1,695 Draft NO. 5580 3308 0
- ✓ ☒ Agreement must be in good standing. Funds in Trust: \$ 15,420.
- ✓ ☒ Copy of Tenant's ID
- ✓ ☒ Copy of Tenant's First and Last Month Rent
- Student's ☒ 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: Angie 647-628-6020

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

Suite **404** Tower **ONE** Unit **4** Level **4** (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 19 day of June 2017.

Li Han
Witness:

Ningjing Zhao 赵静
Purchaser: **NINGJING ZHAO**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 19th day of June 2017.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER: [Signature]
Authorized Signing Officer
I have the authority to bind the Corporation

Agreement to Lease
Residential

Toronto
Real Estate
Board

This Agreement to Lease dated this 13 day of June, 2017

TENANT (lessor), Han Jiaqi

LANDLORD (lessor), NingJing Zhao

ADDRESS OF LANDLORD 4011 Brickstone Mews #404 Mississauga Ontario L5B 0G3

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

1. **PERMITS:** Having inspected the premises and provided the present tenant vacates, I/we, the Tenant hereby offer to lease, premises known as:

4011 Brickstone Mews 404 Mississauga Ontario L5B 0G3

2. **TERM OF LEASE:** This lease shall be for a term of 1 Year commencing July 1st, 2017

3. **RENT:** The Tenant will pay to the said Landlord monthly and every month during the said term of the lease the sum of One Thousand Four Hundred Fifty Canadian Dollars (CND\$ 1,450.00) 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, by negotiable cheque payable to Hamed Life Landmarks Realty Inc. Broker in the amount of Seven Thousand Four Hundred Canadian Dollars (CND\$ 7,400.00) 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 month's rent. If the Agreement is not accepted, this 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 Person Residential

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

	LANDLORD	TENANT		LANDLORD	TENANT
Gas	☒	☐	Cable TV	☐	☒
Oil	☐	☐	Condominium/Cooperative fees	☒	☐
Electricity	☐	☒	Garbage Removal	☒	☐
Hot water/heater (incl)	☒	☐	Other:	☐	☐
Water and Sewerage Charges	☐	☒	Other:	☐	☐

The Landlord will pay the property taxes, but if the Tenant is assessed as a Separate School Supporter, Tenant will pay to the Landlord a sum sufficient to cover the excess of the Separate School tax over the Public School tax, if any, for a full calendar year, said sum to be anticipated on the tax rate for the year/est. 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): HJR

INITIALS OF LANDLORD(S): NJZ

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7. PARKING: One Parking Space

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 and Schedule B

10. IRREVOCABILITY: This offer shall be irrevocable by Tenant until 11:00 p.m. on the 14th day of June 2017

and all monies paid thereon shall be retained 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 Landlord and the Tenant (multiple representation); the Brokerage shall act as the 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 (any of them, "Document") shall be deemed given and received when delivered personally or hand delivered to the Address for Service provided in the Acknowledgment 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: Carol.Linlin.Zhang@gmail.com Email Address: jerwang2014@gmail.com
(For delivery of Documents to Landlord) (For delivery of Documents to Tenant)

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

INITIALS OF LANDLORD(S): NJZ

19. The Listing Brokerage, REALTOR and the REALTOR's agent are not affiliated with The Canadian Real Estate Association (CREA) and hereby acknowledge that they are not members of CREA. Used under license.
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20. **BINDING AGREEMENT** This Agreement and acceptance thereof shall constitute a binding agreement by the parties to enter into the lease of the Premises and to abide by the terms and conditions herein contained.

SIGNED, SEALED AND DELIVERED in the presence of:

(Witness)
(Witness)
(Witness)

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

Han Jianwu

(Landlord or Authorized Representative)

DATE June 13, 2017

(Tenant or Authorized Representative)

DATE

(Guarantor)

DATE

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

SIGNED, SEALED AND DELIVERED in the presence of:

(Witness)
(Witness)
(Witness)

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

NTT NINGTAO ZHANG

(Landlord or Authorized Representative)

DATE June 13, 2017

(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 accepted by all parties on June 13, 2017.

INFORMATION ON BROKERAGE(S)	
Listing Brokerage: HOMELIFE LANDMARK REALTY INC.	Tel. No. 647-835-8836
CAROL ZHANG	(Salesperson / Broker Name)
Coop/Tenant Brokerage: HOMELIFE LANDMARK REALTY INC.	Tel. No. (905) 805-1600
JUNCHENG WANG	(Salesperson / Broker Name)

ACKNOWLEDGMENT

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.

NINGTAO ZHANG DATE June 13, 2017

(Landlord)

DATE

Address for Service

Tel. No.

Landlord's Lawyer

Address

Email

Tel. No.

FAX No.

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

Han Jianwu DATE June 13, 2017

(Tenant)

DATE

Address for Service

Tel. No.

Tenant's Lawyer

Address

Email

Tel. No.

FAX No.

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

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Schedule A
Agreement to Lease - Residential

Toronto
Real Estate
Board

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

TENANT (Lessee): Han, Jiarui

LANDLORD (Lessor): Ningling Zhao

for the lease of **4011 Brickstone Mews 404 Mississauga Ontario L5B 0G3**

dated the **13** day of **June**, 20**17**

Tenant voluntarily agrees to provide a certified cheque to the Landlord that pays off 12-month rental in the amount of \$17,400 Canadian dollars, within 24 hours after the acceptance of this Lease Agreement.

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.

Tenant represents and warrants that there shall be no pets and no smokers present in the leased premises during the whole term of this lease and any renewal thereon.

Tenant acknowledges that the unit is deemed a smoking-free residence and agrees that there shall be no smoking on the premises.

Tenant agrees to pay \$200 for key deposit before the moving date which includes: one unit key, one mail box key, one building fob, etc.

Tenant agrees not to keep pets in the property, and agrees to be responsible for any repair or replacement cost due to the presence of any pets on the premises.

Tenant agrees not to assign or sublet the property without obtaining the express written consent of the Landlord.

Tenant agrees not to alter or cause to be altered the locking system of the premises. Tenant further agrees not to make any decompling changes to the premises without the express written consent of the Landlord or his authorized agent.

Tenant agrees not to paint the unit or make any structural changes to the premises without first obtaining the express written consent of the Landlord.

Tenant shall have the unit cleaned at end of lease term at her cost.

The Tenant agrees to pay for the cost of electricity, water, cable and internet consumed in the premises. The Tenant further agrees to provide proof to the Landlord that the above-mentioned utilities and services have been transferred to the Tenant's name before the move-in date.

Tenant acknowledges that the appliances as listed in this Agreement to Lease (fridge, stove and oven, microwave, washer, dryer, dishwasher) are in good working order at the commencement of the lease term.

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

INITIALS OF TENANT(S):

HJR

INITIALS OF LANDLORD(S):

NJZ

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

TENANT (Lessee): Han Jiang

LANDLORD (Lessor): Ningjing Zhao

for the lease of **4011 Brickstone Mews 404 Mississauga, Ontario L5B 0G3**

dated the **13** day of **June**, 20**17**

Tenant agrees to maintain the above appliances in a state of ordinary cleanliness at her own cost. Tenant agrees to be responsible for the normal up-keep and maintenance of the appliances in the premise. If there is any broken-down of the above appliances due to normal tear and wear, the Landlord agrees to repair at her cost, save and except where the Tenant or her guests cause damage to the same through negligence.

Tenant agrees to be fully responsible for all repairs or replacement for any damage or broken-down of appliances due to her willingly or careless action or due to the presence of the pet. The Landlord retains the right to inspect and to do repairs inside the premises if necessary, upon notice being given to the Tenant in accordance with the Residential Tenancies Act.

Tenant shall comply with all the Bylaws, Rules and Regulations of the Condominium Corporation. Tenant further agrees not to do or cause anything to be done which may be deemed to be disturbing to other occupants of the building complex.

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

Tenant acknowledges that the Landlord or her agent can enter the unit as per the Landlord and Tenant Board without written notices, between 8 a.m. and 8 p.m. if a notice of termination has been given by either the Landlord or Tenant, or there is an agreement to terminate the tenancy, and the Landlord wants to show the unit to potential new tenant (although notice is not required, the Landlord must try to tell the tenant before entering for this reason).

Tenant represents that the property will be only used for personal family residence only. There shall be no illegal or commercial activity in or around of the property by the Tenant or her affiliate.

Landlord shall pay realty taxes and maintain fire insurance on the premises. Tenant acknowledges the Landlord's fire insurance on the premises provides no coverage on Tenant's personal property and his liabilities.

Tenant agrees to buy a contents and third party liability insurance policy effective starting from one day prior to the commencement of this Lease and expire one day after the expiration date of this lease. Tenant agrees to deliver a copy of such insurance policy to the Landlord or her agent within 5 days after the acceptance of this Offer to lease and in any situation, such insurance policy must be delivered to the Landlord before the starting date of this lease. Each Insurance policy obtained by tenant shall name the Landlord as additional named insured as their interest may appear and shall contain a waiver of subrogation in favor of Landlord.

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

INITIALS OF TENANT(S):

[Handwritten initials]

INITIALS OF LANDLORD(S):

[Handwritten initials]

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Form 400 Revised 2017 Page 8 of 8
WEA Forms © Dec 2016

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

TENANT (Lessee), Han, Jiarui, and

LANDLORD (Lessor), Ningjing Zhao

for the lease of 4011 Brickstone Mews 404 Mississauga Ontario L5B 0G3

dated the 13 day of June, 2017

The Parties agree and acknowledge that no information provided by HomeLife Landmark Realty Inc., Brokerage is to be construed as expert, legal, financial, tax, building condition, construction, environmental or other professional advice and that they have had opportunity to consult any such professional advisers prior to signing this agreement.

HomeLife Landmark Realty Inc., Brokerage requires all deposit money to be made by "Bank Draft" or "Certified Cheque" payable to HomeLife Landmark Realty Inc., Brokerage [the Deposit Holder] in TRUST. The Tenant agrees to deliver a certified cheque or bank draft to the Deposit Holder on account of the deposit prior to 5:00PM on the first banking day following the date upon which this Agreement is accepted. Both the Tenant and the Landlord represent and warrant that the Listing Brokerage may accept such deposit in the form of an Electronic Funds Transfer (EFT).

The Parties to this Agreement agree that the Tenant is required to deliver the deposit cheque to the Deposit Holder within 24 Hours from the time stated in the section of "Confirmation of Acceptance" of this Agreement to Lease. Unless the Deposit Holder receives such deposit within the time period stated herein, then this offer shall become terminated, and the Landlord[s] shall have the right to offer the property for lease again without any consent and/or release from the Tenant. The Landlord shall be at liberty to accept any other Offer[s]. The Tenant[s] also acknowledges and fully understands that in such event, and without prejudice to or limiting the rights of the Landlord[s], the Landlord [s] may also claim for damages upon the default of the Tenant's covenants and obligations to be performed under this Agreement to Lease.

The Tenant and the Landlord agree and acknowledge that the deposit herein shall be placed in a term deposit note in TD Canada Trust and held in trust by the deposit holder, provided that: 1] The amount of the deposit or any further deposit is greater than \$10,000.00; 2] The Deposit is to be held more than Thirty [30] days from the date of a "FIRM SALE" to the completion date; 3] The Tenant provides the deposit holder with a Social Insurance Number in writing prior to the completion date. The interest earned to be paid to the beneficial owner of the trust money less an Administrative Fee of Two Hundred Dollars [\$200.00] or per any further deposit[s]. In the event the interest earned does not exceed Two Hundred Dollars [\$200.00] per deposit, such interest shall be retained by the Brokerage as full payment of the Administrative Fee and no accounting statement will be provided.

The Landlord represents and warrants that during the time the Landlord has owned the property, the use of the property and the buildings and structures thereon has not been for the growth or manufacture of any illegal substances, and that to the best of the Landlord's knowledge and belief, the use of the property and the buildings and structures thereon has never been for the growth or manufacture of illegal substances. This warranty shall survive and not merge on the

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

INITIALS OF TENANTS:

HJR

INITIALS OF LANDLORD(S):

NJE

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

TENANT (Lessee), Han, Jiarui, and

LANDLORD (Lessor), Ningjing Zhao

for the lease of 4011 Brickstone Mews 404 Mississauga Ontario L5B 0G3

..... dated the 13 day of June, 2017

completion of this transaction.

Both the Tenant and the Landlord consent to allow the Listing Brokerage and its Salespersons/Brokers to use the details of this transaction for future marketing purpose before and after completion of this transaction.

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

INITIALS OF TENANTS:

HJR

INITIALS OF LANDLORD(S):

NJZ

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NINGJING ZHAO

NEGOTIABLE AT CURRENT BUYING RATE FOR DEMAND EXCHANGE ON CANADA
 NEGOCIABLE AU COURS ACHETEUR EN VIGUEUR SUR EFFETS À VUE PAYABLES AU CANADA
 INTERNATIONAL MONEY ORDER / MANDAT INTERNATIONAL
 03022 - MISSISSAUGA CITY CENTRE
 MISSISSAUGA, ON

5580 3308 0

27-43248

2017-06-19

DATE Y/A M/M D/J

NAME OF REMITTER / DONNEUR D'ORDRE

TRANSIT NO.
N° D'IDENTIFICATIONBRANCH
CENTRE BANCAIRE

PAY TO THE
ORDER OF
PAYEZ À
L'ORDRE DE

AMACON CITY CENTER SEVEN NEW DEVELOPMENT PARTNERSHIP

*****1,695.00

THE SUM OF
LA SOMME DE

*****ONE THOUSAND SIX HUNDRED NINETY FIVE

CANADIAN DOLLARS CAD
DOLLARS CANADIENS

NOT OVER / NE DOIT PAS EXCÉDER \$5,000

FOR CANADIAN IMPERIAL BANK OF COMMERCE
POUR LA BANQUE CANADIENNE IMPERIALE DE COMMERCE

NOT OVER FIVE THOUSAND DOLLARS / NE DOIT PAS EXCÉDER CINQ MILLE DOLLARS

2404532
710 BIL-201501

TO
TIRÉ:

CANADIAN IMPERIAL BANK OF COMMERCE
TORONTO
CANADA

PSV # 404 Lease fee

⑈558033080⑈ ⑆09502⑈010⑆ 03022⑈2743248⑈

CHIEF EXECUTIVE OFFICER / CHEF DE LA DIRECTION



NINGJING ZHAO

BANK DRAFT / TRAITE DE BANQUE
03022 - MISSISSAUGA CITY CENTRE
MISSISSAUGA, ON

2810 0721 1

27-43345

2017-06-19

DATE Y/A M/M D/J

NAME OF REMITTER / DONNEUR D'ORDRE

TRANSIT NO.
N° D'IDENTIFICATIONBRANCH
CENTRE BANCAIRE

PAY TO THE
ORDER OF
PAYEZ À
L'ORDRE DE

BLANEY MCMURTRY LLP IN TRUST*****

*****46,260.00

THE SUM OF
LA SOMME DE

*****FORTY SIX THOUSAND TWO HUNDRED SIXTY

CANADIAN DOLLARS CAD
DOLLARS CANADIENS

FOR CANADIAN IMPERIAL BANK OF COMMERCE
POUR LA BANQUE CANADIENNE IMPERIALE DE COMMERCE

AUTHORIZED SIGNATURE / SIGNATURE AUTORISÉE

COUNTERSIGNED / CONTRESIGNÉ

TO
TIRÉ:

CANADIAN IMPERIAL BANK OF COMMERCE
TORONTO
CANADA

PSV 404 Top-up

⑈281007211⑈ ⑆09502⑈010⑆ 03022⑈2743345⑈

THIS INSTRUMENT CONTAINS SECURITY FEATURES
 CET INSTRUMENT COMPORTE DES ÉLÉMENTS DE SÉCURITÉ

2404576
129 BIL-2014/10





UNIVERSITY OF
TORONTO

May 12, 2017

U of T Applicant Number: 1003995144
UTOR id: hanjiaru
OUAC Reference Number: 20170201220

Jiarui Han
1806-2 Carlton Street
Toronto ON M5B 1J3

Dear Jiarui Han:

We are delighted to offer you a place at the University of Toronto. Your record of achievement has distinguished you in a pool of highly accomplished applicants and you have been selected for 2017 admission to Studies in Commerce at the University of Toronto Mississauga. Congratulations!

At the University of Toronto, we are committed to helping you reach your highest potential. We believe you will be an excellent addition to a community of scholars who share a passion for learning, a deep curiosity about the world and a commitment to making a difference. You'll have a chance to learn from professors who lead in their fields and to benefit from the resources of a major international institution. You'll make friends with others who share your interests and aspirations. You'll grow with us here on a campus that offers research and teaching excellence within a close-knit academic community. We welcome you to an exciting intellectual adventure.

You have a lot to think about while making this important decision about your future, and we are here to help. In addition to providing important, customized information related to your U of T choice(s), the Join U of T website offers a social network connecting you with future classmates and other members of our vibrant community.

Some important logistics:

- Legally speaking: Please read the Terms & Conditions of this offer (encl.1).
- Timelines: Accept your offer at join.utoronto.ca by selecting 'Accept My Offer'. Your response must be received no later than Thursday, June 1, 2017.
- Upon your registration at the University of Toronto your U of T applicant number will become your U of T student number and you will be given a U of T email address. All email communications will be sent to your 'utoronto' address.

Once again, congratulations. We hope that you will take this opportunity to write the next chapter of your life at U of T and make your distinctive contribution to our proud legacy of excellence.

Sincerely,

Marie S. Gertler
President

Ulrich J. Knoll
Interim Vice-President
University of Toronto & Principal
University of Toronto Mississauga

RECEIPT
REÇU

HOMELIFE LANDMARK
REALTY INC., BROKERAGE
7240 V.E. Gibson Avenue, Suite 103
Markham, Ont., L3R 1A4
Tel: 905-305-1600
Fax: 905-305-1609

RECEIVED FROM REÇU DE	DATE	June 14, 2017
Jun cheng Wang (Homelife Landmark)		\$ 2,900.00
Two Thousand Nine Hundred		100 DOLLARS
FOR POUR		4011 Brickstone Mews #404
TDDr/A		
TAX REG. NO. N° DE TAXE	BY PAR	AS. SDC71SE

10358 (1215)

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The Toronto-Dominion Bank

247 SPADINA AVENUE
TORONTO, ON M5T 3A8

82018663

DATE

2017-06-13
YYYYMMDD

Transit-Serial No.

1328-82018663

Pay to the

Order of HOMELIFE LANDMARK REALTY INC.

\$

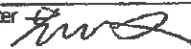
*****2,900.00

TWO THOUSAND NINE HUNDRED**00/100 Canadian Dollars
Authorized signature required for amounts over CAD \$5,000.00

Re

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

Authorized Officer



Number

Countersigned

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

⑈82018663⑈ ⑆09612⑈004⑆

⑈3808⑈



CIBC Pre-Approved Mortgage Certificate

Number: 3116611929

Issue Date: March 2, 2017

Effective From: March 2, 2017

Expiry Date: June 30, 2017

(Note: If your certificate has expired, please contact your CIBC representative)

TO CERTIFY THAT

Ning Jing

is eligible for a mortgage loan amount of	\$290,427.67
with a downpayment of	\$60,000.00
to purchase a house in a price range of	\$350,427.67

and has/have selected the following mortgage loan type and term:

Mortgage Loan Type	5 Year Fixed Closed
Mortgage Loan Term	5 Years
Posted Interest Rate	2.79%

Monthly Payment (Principal & Interest Payments Only)	\$1,367.51
Amortization	25

This certificate only applies to the purchase of a residential owner-occupied property meeting our lending guidelines and is subject to the following conditions being met at the time of the actual mortgage loan application: satisfactory property appraisal, satisfactory credit review by CIBC Mortgages & Lending and Genworth Financial Mortgage Insurance Company Canada/ Canada Mortgage and Housing Corporation approval (if applicable).

Note: This certificate does not apply to refinances and equity takeouts

Customer Signature(s):

Ningjing Zhao 赵宁静

RATE INFORMATION

- For fixed-rate mortgage loans, your quoted rate is guaranteed not to increase provided the mortgage loan amount is fully advanced on or before the Expiry Date of this Certificate. Your interest rate will be determined on the date funds are advanced and you will receive the lower of the interest rate indicated on this Certificate and the interest rate posted for the selected mortgage loan type and term on the date funds are advanced. Interest is calculated semi-annually, not in advance.
- For variable-rate mortgage loans, interest rates are based upon CIBC Prime Rate which fluctuates from time to time and, therefore, there are no rate guarantees for variable rate mortgage loans. The interest rates indicated on this Certificate simply represent the rates based upon CIBC Prime Rate in effect as at the date of the Certificate and are subject to change. Interest for variable rate mortgages is calculated daily using a simple interest formula (which is the same as calculated yearly), not in advance.



**CIBC Pre-Approved
Mortgage Certificate**

Number 3116611929

Issue Date: October 6, 2016
Effective From: October 6, 2016

Expiry Date: January 4, 2017

(Note: If your certificate has expired, please contact your CIBC representative)

TO CERTIFY THAT

Ningjing Zhao

is eligible for a mortgage loan amount of	\$296,110.31
with a downpayment of	\$60,000.00
to purchase a house in a price range of	\$356,110.31

and has/have selected the following mortgage loan type and term:

Mortgage Loan Type	5 Year Fixed Closed
Mortgage Loan Term	5 Years
Posted Interest Rate	2.49%

Monthly Payment (Principal & Interest Payments Only)	\$1,348.85
Amortization	25

This certificate only applies to the purchase of a residential owner-occupied property meeting our lending guidelines and is subject to the following conditions being met at the time of the actual mortgage loan application: satisfactory property appraisal, satisfactory credit review by CIBC Mortgages & Lending and Genworth Financial Mortgage Insurance Company Canada/Canada Mortgage and Housing Corporation approval (if applicable).

Note: This certificate does not apply to refinances and equity takeouts

Customer Signature(s):

Ningjing Zhao 赵宁静

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The Toronto-Dominion Bank

82018664

247 SPADINA AVENUE
TORONTO, ON M5T 3A8

DATE

2017-06-13
YYYYMMDD

Transit-Serial No.

1328-82018664

Pay to the
Order of NingJing Zhao

\$ *****14,500.00

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

Re

The Toronto-Dominion Bank
Toronto, Ontario
Canada M5K 1A2Important

- Handle original draft with care; unlike a cheque, a stop payment cannot be lodged on a draft
- To reduce the risk of a draft being lost, please consider using registered mail or courier
- To replace a lost or stolen draft additional security may be required, at a cost to the requestor
- Do not destroy original draft and customer's record of draft purchased

Receipt Only - Non Negotiable
Please retain for presentation in event Original lost

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Canada M5K 1A2

Authorized Officer

Countersigned

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⑈ 3808 ⑈