

# Worksheet

## Leasing

Suite: 1202 Tower: PSV2 Date: June 27/17 Completed by: \_\_\_\_\_

Khurshid Anwar Dost

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
- 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).
- ✓ ● Agreement must be in good standing. Funds in Trust: \$ 81,980.
- ✓ ● Copy of Tenant's ID
- ✓ ● Copy of Tenant's First and Last Month Rent
- ✓ ● Copy of Tenant's employment letter or paystub
- ✓ ● Copy of Credit Check
- ✓ ● Copy of the Purchasers Mortgage approval
- ✓ ● The elevator will not be allowed to be booked until all of the Above items have been completed and submitted

Administration Notes:

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Between: **AMACON DEVELOPMENT CITY CENTRE (Corp. (b. "Vendor"))** and  
**1573227 ONTARIO INC. (BOST REALTY and KHURSHID ANWAR BOST (b. "Purchaser"))**  
 Suite 1202 (Level TW) Floor 2 Level 12 (b. "Floor")

It is rightly understood and agreed between the Vendor and the Purchaser that the following terms shall be made to the Agreement of Purchase and Sale entered into by the Vendor and the Purchaser in the Agreement of Purchase and Sale, entered into, such changes as are set forth, all other terms and conditions of the Agreement shall remain the same and shall bind us to be of the essence.

**Figure 1**

Notwithstanding paragraph 22 of this Agreement, Mr. and Mrs. J. will be entitled to seek the Juries' approval to assign the bankruptcy, like that set out in Schedule 1 to the Assignment, to their family or to the following family and companies:

- [illegible]

All other terms and conditions of the License Agreement shall apply to the same and are hereby incorporated into the License Agreement.

IN WITNESS WHEREOF, I have hereunto set my hand and the seal of the said Court, at the City of New York, this 14th day of June, 1964.

DATE of Mississauga, Ontario Use 26 June 2017

John A. ...

W. S. 1907

21. 2000.

SHUNSHUO AND PARTS

1973-12 ON 14-12 INC DOSE 12-12-73

THE UNDERSIGNED hereby certifies that the offer

DATED at \_\_\_\_\_ on \_\_\_\_\_ day of \_\_\_\_\_ 1957.

ANALYSIS DEVELOPMENTALLY CENTRAL CORP

*[Illegible handwritten notes]*

1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 2679, 2680, 26

# **Agreement to Lease Residential**

This Agreement to Lease dated this 23 day of May, 2017

TENANT (Lessee) Sheng Liao

LANDLORD (Lessor) Matthew Todman

K. A. D. S. 1573227 BNT INC

ADDRESS OF LANDLORD

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.

- PREMISES:** Having inspected the premises and provided the present tenant vacates, if/ we, the Tenant hereby offer to lease, premises known as #1202-510 Curran Pl Mississauga L5B0C14
- TERM OF LEASE:** The lease shall be for a term of One year commencing June 15, 2017
- 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 Canadian Dollars (CDN\$ 2,000.00), 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.
- DEPOSIT AND PREPAID RENT:** The Tenant delivers, upon acceptance by negotiable cheque payable to ROYAL LEPAGE REAL ESTATE SERVICES LTD. in Trust Deposit Holder in the amount of Four Thousand Canadian Dollars (CDN\$ 4,000.00) as a deposit to be held in trust as security for the faithful performance by the Tenant of all terms, covenants and conditions of the Agreement and to be applied by the Landlord against the first and last month's rent. If the Agreement is not accepted, the deposit is to be returned to the Tenant without interest or deduction.  
For the purposes of this Agreement "Upon Acceptance" shall mean that the Tenant is required to deliver the deposit to the Deposit Holder within 24 hours of the acceptance of this Agreement. The parties to this Agreement hereby acknowledge that unless otherwise provided for in this Agreement, the Deposit Holder shall place the deposit in trust in the Deposit Holder's non-interest bearing Real Estate Trust Account and no interest shall be earned received or paid on the deposit.
- 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 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	<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 type="checkbox"/>	<input checked="" type="checkbox"/>
Hot water heater rental	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other: <u>one parking and locker</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Water and Sewerage Charges	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other: <u>internet and phone</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):

SL

INITIALS OF LANDLORD(S):

DO ST

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(1)

7. **PARKING:** The lease includes one underground parking and one locker unit in the building.

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 B

10. **IRREVOCABILITY:** This offer shall be irrevocable by Tenant until 11:59 p.m. on the 24 day of May 2017, after which time if not accepted, this Agreement shall be null and void and all monies paid thereon shall be returned to the Tenant without interest or deduction.

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

FAX No. (For delivery of Documents to Landlord) FAX No. (For delivery of Documents to Tenant)  
Email Address: rina@rina.ca (For delivery of Documents to Landlord) Email Address: kevinwu57@gmail.com (For delivery of Documents to Tenant)

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

SL

INITIALS OF LANDLORD(S):

DP



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2

26. BINDING AGREEMENT

Sheng Liao

CA-005

SPOUSAL CONSENT

CONFIRMATION OF ACCEPTANCE

2023 June 17

INFORMATION ON BROKERAGE'S

ACKNOWLEDGEMENT

CA-005

COMMISSION FROM AGREEMENT

052

E

3





## Schedule Agreement to Lease – Residential

Intended for use in the Province of Ontario

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

**TENANT (Lessee),** Sheng Liao

**LANDLORD (Lessor),** Matthew Todman

for the lease of #1202-510 Curran Pl, Mississauga Ontario L5B0G4

Agreement to Lease dated May 23, 2017

*Handwritten:* K. A-0081 & 1573227 and

Landlord shall pay real estate taxes (condominium fees and parking if applicable) and maintain fire insurance on the premises. Tenant acknowledges the Landlord's fire insurance on the premises. Tenant acknowledges the Landlord's fire insurance on the premises provides no coverage on Tenant's personal property

The TENANT agrees to a credit check and any acceptance of the Offer shall be subject to the LANDLORD's approval, no later than THREE (3) banking days after acceptance of this Offer. If the credit is deemed unsatisfactory, the Landlord will issue a Mutual release and the deposit will be returned in full without deduction.

The Landlord and Tenant agree to be bound by the Residential Tenancies Act (RTA)

Tenant in accordance with the Residential Tenancies Act (RTA), will not sublet premises without the Landlord's written permission and any potential Tenant must meet employment and criteria of the Landlord. In accordance to the Landlord and Tenant Act such permission will not be unreasonably withheld

Tenant shall give the Landlord prompt notice of any repair required and the Landlord shall carry out all repairs within a reasonable time as required by the RTA. The Tenant agrees to be responsible for all the damages whatsoever caused by his wilful negligent conduct

Landlord and Tenant agree that any subsequent years rent shall be subject to an increase by the amount permitted under the Ontario Rent Review Act

Tenant if not in default hereunder, shall have the option to extend the lease for an additional one (1) year term by written notice, given to the Landlord at least Sixty (60) days prior to the end of the lease term on the following terms and conditions, same terms and conditions save and except the rent

Tenant agrees to pay the cost of all other utilities on the premises during the term of the lease and any extension thereof, including but not limited to electricity, sewer, gas or other fuel, etc (cable TV, Internet, and phone if needed). Tenant further agrees to provide proof to the Landlord on or before the date of possession that the services have been transferred to the Tenant's name

The TENANT agrees to carry and pay for the Personal Property and Liability Insurance Policy, covering his own personal possessions which he shall be bringing into the premises

Tenant agrees to be responsible for the repair of any damage caused by themselves or their guests should it occur, through their negligence or neglect, reasonable wear and tear expected

It is understood and agreed that the Landlord shall have the right to effect repairs to the property during the currency of this Lease and that the Tenant shall provide access to repairmen at mutually agreeable times.

Landlord represents and warrants the appliances as listed in this Agreement to Lease will be in good working order at the commencement of the lease term

Continued on next page.

This page must be initialed by all parties to the Agreement to Lease

Page 1

INITIALS OF TENANT(S):

*Handwritten initials:* SL

INITIALS OF LANDLORD(S):

*Handwritten initials:* MT



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Royal LePage Real Estate Services Ltd.

easyOFFER 2014 by



Reagency Systems Corp  
www.Reagency.ca

Form 401

Revised 2006

335610

*Handwritten:* 5



Branch 0340 DOWNTOWN BRANTFORD  
70 MARKET ST  
BRANTFORD, ON

Date Jun 27, 2017 02:15 PM  
Ref # 007375396 - ZWII

From 340-5\*\*57 Certified  
Cheque  
DOST K 1,695.00

To 340-115 Cert Chq Date Jun  
27 2017 # 942  
Pay To amacan city centre  
seven new development part  
1,695.00

To 340-314 CC - Account  
Holder Fee  
(Waived - 1D All-Inclusive  
Chequing Account) 0.00

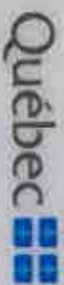
Customer Signature

X

Banking can be this comfortable

842  
017-06-27  
Y Y Y Y M M D D  
\$ 1695.00  
100 DOLLARS  
One Thousand One Hundred Ninety Five 00/100  
510 Curran Place Unit #1202  
BRANTFORD, ONTARIO N3T 2Z7  
942# 03402004# 9011500#  
SERVED CHEQUE  
DO NOT DESTROY





Permis de conduire

L0008-171079-09



LIAO  
SHENG

Date de naissance (A-M-J) 1979-10-17

2158 RUE DU BOREE  
SAINT-LAURENT  
(QC) H4R 0K2

Sexe M

Classé(s) S

Cond. A

Taille (cm) 170

Mention(s) Aucune

Yeux NOIR

N° de référence PEYQ26LCH

Valable le 2015-10-17 Expire le 2019-10-17

Paiement exigé chaque année à votre  
date anniversaire de naissance

*Signature*

# RECEIPT

ROYAL LePAGE

Royal LePage Real Estate Services Ltd., Brokerage  
251 North Service Road West | Oakville, ON L6M 3E7  
Tel: 905-338-3737 Fax: 905-338-7351  
glenabbey@royallepage.ca

Re: Property at 510 Curran Pl #1202 City: Mississauga  
Listing Agent: Rina DiRisio  
For: ☐ Sale ☒ Lease  
Buyers Name: Nie Lin & Sheng Liao  
Co-op Brokerage Name: Homelife New World  
Amount Received \$ 4,000 (CAD)  
Payable To:  
☒ Royal LePage Real Estate Services Ltd., Brokerage: Co-op Brokerage Name



Royal Bank of Canada  
Banque Royale du Canada  
300 HAYS BLVD  
OAKVILLE, ON

58791994 5-516

DATE 20170527  
VIA MM DU

PAY TO THE ORDER OF / PAYEZ A L'ORDRE DE R. LEPAGE REAL ESTATE SERVICES LTD.

\$4,000.00

EXACTLY \$4,000.00

AUTHORIZED SIGNATURE REQUIRED FOR AMOUNTS OVER \$5,000.00 CANADIAN / SIGNATURE AUTORISEE REQUISE POUR UN MONTANT EXCEDANT \$5,000.00 \$ CANADIENS

CANADIAN DOLLARS CANADIENS

RE/OBJET 510 Curran Pl #1202

PURCHASER NAME / NOM DE L'ACHETEUR

AUTHORIZED SIGNATURE / SIGNATURE AUTORISEE

PURCHASER ADDRESS / ADRESSE DE L'ACHETEUR

COUNTERSIGNED / CONTRESIGNE

D. BHARAT

58791994 5-516 0015320031 09900135

- ATTACH BUSINESS CARD HERE -  
or

Buying Agent: Kevin Wu  
Brokerage: Homelife New World

Date Issued: May 27th, 2017  
Issued By: KM  
(Administrator's Name)

ROYAL LePAGE REAL ESTATE SERVICES LTD., BROKERAGE TEL: 905-338-3737 FAX: 905-338-7351  
glenabbey@royallepage.ca

SHENG LIAO  
207-6243A CH HILLSDALE  
MONTRÉAL QC  
H3S 2M8

Notice details

Social insurance number	XXX XX7 809
Tax year	2016

Tax assessment

We calculated your taxes using the amounts below. The following summary is based on the information we have or you gave us.

We may review your return later to verify income you reported or deductions or credits you claimed. For more information, go to [cra.gc.ca/reviews](http://cra.gc.ca/reviews). Keep all your slips, receipts, and other supporting documents in case we ask to see them.

Summary

Line	Description	\$ Final amount	CR/DR
150	Total income	79,919	
	Deductions from total income	15,000	
236	Net income	64,919	
260	Taxable income	64,919	
350	Total non-refundable tax credits	2,808	
420	Net federal tax	8,009.93	
435	Total payable	8,009.93	
437	Total income tax deducted	8,996.16	
440	Refundable Quebec abatement	1,321.64	
459	Children's fitness tax credit	101.25	
482	Total credits	10,419.05	
	Total payable minus Total credits	2,409.12	CR
	Balance from this assessment	2,409.12	CR
	Refund	2,409.12	CR

018774 3

14679653973



021257

M1 C75 21257 70951 0005TP1C MO xx45(X)  
Sheng Liao  
2158 Rue Du Borée  
Saint-Laurent QC  
H4R 0K2

Identification number: 1210232849  
File number: IP0001  
Reference number: LIAO 2960018  
Notice number: MU898642R00  
Date of notice: April 12, 2017  
Batch number: MU8986

Cheque enclosed

Refund  
\$3,337.38

## Your Notice of Assessment - 2016

Income tax:	8,158.15
Additional contribution for subsidized childcare services:	457.58
Health contribution:	0.00
Credit for child-care expenses:	25.65
Other credits:	80.00

President and Chief Executive Officer of Revenu Québec

We thank you for filing your income tax return. By doing so, you are contributing to the economic, social and cultural development of Québec.

The results of your assessment are presented in this notice. **Be sure to keep this document on file.** It contains information you will want to have on hand to identify yourself with Revenu Québec.

According to our calculations, your **total income** is **\$82,717.17** (line 199 of the return).

### REGISTER FOR MY ACCOUNT!

My Account is a space designed especially for you that provides secure access to a range of practical online services. For example, you can

- view or request an adjustment to your income tax return;
- view the processing status of your income tax return;
- consult your notices of assessment;
- register for direct deposit.



My Account  
online  
revenuquebec.ca

For more information and to register for My Account  
go to [www.revenuquebec.ca/mondosier](http://www.revenuquebec.ca/mondosier).

First name and last name Sheng Liao	Date of notice April 12, 2017	Notice number MU898642R00	Taxation year 2016
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Detailed calculations

Line of the income tax return			Amount reported	Amount determined
101	Employment income	[+]	79,527.19	79,527.19
136	Rental income	[+]	3,189.98	3,189.98
199	<b>Total income</b>	[=]	82,717.17	82,717.17
201	Deduction for workers	[-]	1,130.00	1,130.00
214	RRSP or PRPP/VRSP deduction	[-]	15,000.00	15,000.00
275	<b>Net income</b>	[=]	66,587.17	66,587.17
299	<b>Taxable income</b>	[=]	66,587.17	66,587.17
350	Basic personal amount	[ ]	11,550.00	11,550.00
381	Medical expenses	[+]	4,348.00	4,348.00
388	Amount lines 359 through 385	[=]	15,898.00	15,898.00
389	Multiply line 388 by 20%	[=]	3,179.60	3,179.60
395	Tax credits for donations and gifts	[+]	284.08	284.08
399	<b>Non-refundable tax credits</b>	[=]	3,463.68	3,463.68
401	Income tax on taxable income	[=]	11,621.83	11,621.83
406	Non-refundable tax credits	[-]	3,463.68	3,463.68
434	Additional contribution for subsidized educational childcare	[+]	0.00	457.58
448	Health contribution	[+]	175.00	0.00
450	<b>Income tax and contributions</b>	[=]	8,333.15	8,615.73
451	Québec income tax withheld at source	[-]	11,847.46	11,847.46
455	Tax credit for child-care expenses	[-]	25.65	25.65
462	Other credits	[-]	80.00	80.00
470	Refund	[=]	3,619.96	3,337.38

014602

First name and last name	Date of notice	Notice number	Taxation year
Sheng Liao	April 12, 2017	MU898642R00	2016

Equifax

Personal Solutions

Equifax Credit Report and Score™ as of 05/23/2017

Name: Sheng Liao

Confirmation Number: 3619144385

Credit Score Summary

731

Very Good

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 very good. Based on this score, you should be able to qualify for credit with competitive interest rates, and a wide variety of credit offers should be available to you.

Range	300 - 559	560 - 659	660 - 724	725 - 789	790 +
	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.

Utilization for revolving trades.

Average number of months open for revolving trades.

Average age of trades.

Your Loan Risk Rating

731

Very Good

Your credit score of 731 is better than 32% 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 low risk. You may qualify for favourable interest rates and offers from lenders and a variety of credit products may be available to you. If you're in the market for credit, this is what you might expect:

You may be able to obtain higher than average credit limits on your credit card.

Many lenders may offer you attractive interest rates and offers.

You may qualify for some special incentives and rewards that aren't always offered to the general public.

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

Delinquency Rates\*

300-400	400-500	500-600	600-649	650-699	700-749	750-799	800+
36%	33%	21%	11%	9%	1%	1%	1%

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

CREDIT REPORT

Personal Information

Personal Data			
Name:	SHENG LIAO		
SIN:			
Date of Birth:	1979-10-XX		
Current Address			
Address:	4810 JEAN TALON ST W#206B MONTREAL, QC		
Date Reported:	2015-05 2014-07 2012-03		
Previous Address			
Address:	2158 RUE DU BONHE ST LAURENT, QC		
Date Reported:	2015-05 2014-07 2012-03		
Current Employment			
Employer:	SAJO CONSTRUCTION		
Occupation:	SUPPLY CHAIN MANAGER		
Previous Employment			
Employer:	ENFANT STYLE		
Occupation:			

Special Services

No Special Services Message

1 of 6

2017-05-23, 6:06 PM

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.

BMO 0203			
Phone Number:	(514)341-1343	High Credit/Credit Limit:	\$350,000.00
Account Number:	XXX...116	Payment Amount:	\$1,518.09
Association to Account:	Joint	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2014-07	Date of Last Activity:	2016-07
Status:	Paid as agreed and up to date	Date Reported:	2017-05
Months Reviewed:	35		
Payment History:	02 payments 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:	One payment past due ( 2015-04 ) One payment past due ( 2015-01 )		
Comments:	Closed at consumer request Account paid		

BMO 2183			
Phone Number:	(514)877-1873	High Credit/Credit Limit:	\$440,000.00
Account Number:	XXX...348	Payment Amount:	\$2,805.09
Association to Account:	Joint	Balance:	\$411,000.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2016-07	Date of Last Activity:	2017-05
Status:	Paid as agreed and up to date	Date Reported:	2017-05
Months Reviewed:	11		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Personal line of credit Monthly payments		

BMO 2183			
Phone Number:	(514)877-1873	High Credit/Credit Limit:	\$7,500.00
Account Number:	XXX...197	Payment Amount:	\$321.00
Association to Account:	Individual	Balance:	\$6,898.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2017-02	Date of Last Activity:	2017-05
Status:	Paid as agreed and up to date	Date Reported:	2017-05
Months Reviewed:	03		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Rep loan Monthly payments		

BMO 0203			
Phone Number:	(514)341-1343	High Credit/Credit Limit:	\$15,000.00
Account Number:	XXX...888	Payment Amount:	\$328.00
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2012-02	Date of Last Activity:	2015-02
Status:	Paid as agreed and up to date	Date Reported:	2017-05
Months Reviewed:	63		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Closed at consumer request Account paid		

SERV. CARTES DESJ.			
Phone Number:	(514)875-8750	High Credit/Credit Limit:	\$2,875.00
Account Number:	XXX...400	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2015-04	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	24		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account paid Deferred payment plan		

VISA DESJARDINS

Phone Number:	(800)363-3380	High Credit/Credit Limit:	\$1,300.00
Account Number:	XXX...000	Payment Amount:	\$14.00
Association to Account:	Individual	Balance:	\$154.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2015-03	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	24		
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		

BANK OF MONTREAL M C			
Phone Number:	(800)263-2263	High Credit/Credit Limit:	\$20,000.00
Account Number:	XXX...688	Payment Amount:	\$10.00
Association to Account:	Individual	Balance:	\$620.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2014-01	Date of Last Activity:	2017-04
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	39		
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		

BANK OF MONTREAL M C			
Phone Number:	(800)263-2263	High Credit/Credit Limit:	\$5,000.00
Account Number:	XXX...585	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2015-08	Date of Last Activity:	2017-01
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	21		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Business venture/subject liable Monthly payments		

BANK OF MONTREAL M C			
Phone Number:	(800)263-2263	High Credit/Credit Limit:	\$10,000.00
Account Number:	XXX...648	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2015-05	Date of Last Activity:	2017-04
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	21		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Business venture/subject liable Monthly payments		

BANK OF MONTREAL M C			
Phone Number:	(800)263-2263	High Credit/Credit Limit:	\$0.00
Account Number:	XXX...346	Payment Amount:	Not Available
Association to Account:	Joint	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2004-11	Date of Last Activity:	2011-06
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	72		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Credit line closed Account paid		

BMO 0203			
Phone Number:	(514)341-1343	High Credit/Credit Limit:	\$32,500.00
Account Number:	XXX...153	Payment Amount:	\$345.00
Association to Account:		Balance:	\$0.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2015-02	Date of Last Activity:	2016-07
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	25		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account paid Rep loan		

BMO 0283			
Phone Number:	(514)846-0105	High Credit/Credit Limit:	\$208,000.00



Account Number:	XXX...079	Payment Amount:	\$782.00
Association to Account:	Joint	Balance:	\$0.00
Type of Account:	Mortgage	Past Due:	\$0.00
Date Opened:	2013-08	Date of Last Activity:	2017-01
Status:	Paid as agreed and up to date	Date Reported:	2017-01
Months Reviewed:	42		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account paid Mortgage		
* This item is not displayed to all credit grantors. It does not impact your credit score as returned on this report; however some lenders may use a different score where it is factored in to the scoring algorithm.			
TD CREDIT CARDS			
Phone Number:	(800)883-8472	High Credit/Credit Limit:	\$34,000.00
Account Number:	XXX...278	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2008-07	Date of Last Activity:	2016-07
Status:	Paid as agreed and up to date	Date Reported:	2016-08
Months Reviewed:	64		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Closed at consumer request Account paid		
NISSAN			
Phone Number:	Not Available	High Credit/Credit Limit:	\$43,808.00
Account Number:	XXX...001	Payment Amount:	\$482.00
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2011-09	Date of Last Activity:	2016-04
Status:	Paid as agreed and up to date	Date Reported:	2016-04
Months Reviewed:	56		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account paid Auto		
BELL MOBILITY			
Phone Number:	(800)361-2813	High Credit/Credit Limit:	\$510.00
Account Number:	XXX...359	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$510.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2008-07	Date of Last Activity:	2015-08
Status:	Paid as agreed and up to date	Date Reported:	2015-09
Months Reviewed:	52		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments		
CHASE FUTURE SHOP PL			
Phone Number:	(877)862-1214	High Credit/Credit Limit:	\$8,000.00
Account Number:	XXX...111	Payment Amount:	\$10.00
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2013-12	Date of Last Activity:	2015-04
Status:	Paid as agreed and up to date	Date Reported:	2015-04
Months Reviewed:	18		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Transferred or sold Monthly payments		
TDCT TR4784			
Phone Number:	(888)222-3456	High Credit/Credit Limit:	\$124,000.00
Account Number:	XXX...031	Payment Amount:	\$309.00
Association to Account:	Joint	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2009-08	Date of Last Activity:	2014-06
Status:	Paid as agreed and up to date	Date Reported:	2014-06
Months Reviewed:	37		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Home equity Closed at consumer request		
BMO 2108			
Phone Number:	(514)877-8256	High Credit/Credit Limit:	\$100,000.00
Account Number:	XXX...122	Payment Amount:	\$701.00

Association to Account:	Joint	Balance:	\$0.00
Type of Account:	Mortgage	Past Due:	\$0.00
Date Opened:	2007-07	Date of Last Activity:	2014-06
Status:	Paid as agreed and up to date	Date Reported:	2014-06
Months Reviewed:	38		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account paid Mortgage		
* This item is not displayed to all credit grantors. It does not impact your credit score as returned on this report; however some lenders may use a different score where it is factored in in the scoring algorithm.			

CIBC CARD SERVICES			
Phone Number:	Not Available	High Credit/Credit Limit:	\$15,000.00
Account Number:	XXX...628	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2011-04	Date of Last Activity:	2011-08
Status:	Paid as agreed and up to date	Date Reported:	2013-09
Months Reviewed:	28		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Closed at consumer request Account paid		

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.

2017-02-15	BMO 2183 (514)877-1973
2016-05-31	BMO 2183 (514)877-1973
2015-10-28	BMO 2203 (800)263-2283
2015-07-28	BMO 2203 (800)263-2283
2015-07-02	HOME TRUST COMPANY (877)603-2133
2015-01-30	BMO 0203 (514)341-1343

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.

2017-05-23	AUTH ECONSUMER REQUE (Phone Number Not Available)
2017-05-23	EQUIFAX PERSONAL SOL (Phone Number Not Available)
2017-05-09	BANK OF MONTREAL (877)304-4121
2017-04-22	SERV. CARTES DESJ. (Phone Number Not Available)
2017-03-09	TDCT (866)222-3456
2015-10-29	BEST BUY CANADA (250)472-2326
2015-07-28	AUTH QUESTRADE (416)227-9876

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) 355-5502

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.

# PJV2 1202 Mortgage Approval

*This term sheet is for discussion and negotiation purposes only for The "Borrower" and is not a statement of intent or commitment on the part of yourself or the Bank.*

**BMO**  **Bank of Montreal**

195 Henry St., Brantford, Ontario N3S 5C9  
Tel (519)-756-6932, Cell: (226) 208-7978  
Email: [corey.peterson@bmo.com](mailto:corey.peterson@bmo.com)

February 16, 2017

1573227 Ontario Inc. o/a Dost Realty and Khurshid Anwar Dost (collectively, the "Borrower.")  
Attention: Anwar Dost and Bill Dost

Dear Anwar Dost and Bill Dost

## DISCUSSION PAPER

Thank you for the opportunity to review the financing requirements for your purchase. We have prepared the attached Discussion Paper, based on the information you provided, to assist you in discussing the terms for a proposed application for financing.

This paper is presented for discussion purposes only and does not represent a statement of intent or commitment, implied or otherwise, on the part of yourself or the Bank. However, it is the start of a three-step process we use to develop an application for financing as follows:

- 1) Review and negotiate with you the proposed requirements outlined in the Discussion Paper.
- 2) Receive and analyze any additional information as required.
- 3) Prepare and submit a formal application for financing, which is subject to Bank approval. Please allow for up to 15 business days to get a formal approval in place, once all required documents and a signed discussion paper are received by BMO.

We look forward to developing a mutually satisfactory application for financing. Please call me when you are ready to arrange a convenient time to discuss this in more detail.

Yours truly,

Corey Peterson,  
Commercial Account Manager

Acknowledged and accepted at Brantford Ontario this 17 day of Feb 2017 by the Borrower:

PER: C. A. Dost  
Anwar Dost and Bill Dost

*This term sheet is for discussion and negotiation purposes only for The "Borrower" and is not a statement of intent or commitment on the part of yourself or the Bank.*

**Lender:** BMO-Bank of Montreal (Herein referred to as the Bank)

**Borrower:** The "Borrower"

**FACILITY # 1:**

**AMOUNT:** \$327,920 represents max 80% of either the appraised value or the purchase price, whichever is lower (in this case, it represents 80% of the purchase price as the appraisal is yet to be done).

**LOAN TYPE:** Conventional Residential Mortgage.

**LOAN PURPOSE:** To establish a Residential Mortgage specific to the purchase of residential real estate condo unit being built by Amacon Development (City Centre) Corp. located at 510 Curran Place, Mississauga, ON L5B 0G4, Unit 1202. Purchase Price \$409,900.

**REPAYMENT:** Loan amortized up to 25 years. Repayable in Blended principal & interest payments with a fixed rate option or repayable in principle plus interest payments with an open variable rate option. Subject to the Bank's right of review at any time and in any event no less frequently than annually.

**INTEREST RATE:** To Be Determined. The Borrower can choose an open variable rate or a fixed interest rate. An indicative 5 year fixed interest rate could be 2.99%. Based on this rate and a 25 year amortization, the approximate blended monthly payment would be \$1,560.02.

Interest Rates to choose from; please indicate which rate and term you prefer.

1 year = 3.09%  
2 year = 2.49%  
3 year = 2.74%  
4 year = 2.86%  
5 year = 2.99%

**TERM:** 1- 5 year.

**LOAN FEES:** N/A

3

*This term sheet is for discussion and negotiation purposes only for The "Borrower" and is not a statement of intent or commitment on the part of yourself or the Bank.*

**Applicable to the Proposed Facility:**

1. The Borrower shall open a current account at a convenient branch of Bank of Montreal and, during the course of Bank financing for this borrower, this account shall be utilized for all deposits and withdrawals related to the borrower.
2. Borrower to provide the Bank with any other information that may be reasonably requested from time to time, including confirmation of payment of realty taxes being up to date.

**COVENANTS: N/A**

**SECURITY/DOCUMENTATION REQUIREMENTS:**

1. Solicitor's Letter of Opinion to confirm the validity, rank and enforceability of the Bank's security.
2. Appraisal of following property, to be completed by a Bank-approved Firm and to be satisfactory to the Bank, over property at 510 Curran Place, Mississauga, ON L5B 0G4, Unit 1202, the minimum appraised value is to be \$410,000.
3. 1<sup>st</sup> Conventional Residential Mortgage registered over 510 Curran Place, Mississauga, ON L5B 0G4, Unit 1202
4. Solicitor to register an Assignment of Rents/Leases to be registered via Land Titles over all subject property, in favour of the Bank.
5. Solicitor to register an Assignment of Fire Insurance policy with Standard Mortgage Clause with the Bank showing as First Loss Payee, for subject property.
6. Personal guarantee in the amount of \$327,920 to be signed by Bill Dost (Anwar's guarantee is implied because, in part, this condo unit is purchased in Anwar's own name).
7. A Deficiency agreement to be signed by 1573227 Ontario Inc., Anwar Dost and Bill Dost. This document is an agreement between all parties to keep the loan payments up to date with the Bank of Montreal.
8. Environmental Checklist & Indemnity signed by the Borrower and to be satisfactory to the Bank, for the subject property.
9. Copy of executed Commitment Letter.
10. Copy of current account authorities for borrower.
11. Copy of the lease for subject property.
12. Creditor Insurance to be offered to the guarantors.



the Bank's secured position.

**ANNUAL REPORTING:**

The Borrower agrees to provide the Bank:

1. Personal Income Tax Returns of Anwar Dost and Bill Dost, to be provided to the Bank, within 120 days of December 31 each year.
2. Notice of Assessment of Anwar Dost and Bill Dost annually or as requested by the Bank
3. Provision of BMO Personal Net Worth Statement of Anwar Dost and Bill Dost , to be provided annually to the Bank, on Bank proforma. Asset documentation to support, as applicable.
4. Confirmation that property taxes paid & current for subject property.
5. Confirmation of property fire insurance with BMO listed as 1<sup>st</sup> loss payee for subject property.
6. Rent roll for subject property.
7. Any documentation or confirmation, as considered reasonable, requested by the Bank and its solicitor, from time-to-time.

**EXPENSES:**

The borrowers will be responsible, in addition to those fees outlined above, for the following:

- All legal, accounting, appraisal and other professional fees, registry searches and registration fees for searching, preparing, execution and registration of all loan and security documentation.
- All other costs and out of pocket expenses incurred by the Bank in connection with the establishment, administration and enforcement of the Facility/Facilities and the obtaining of applicable security.
- An application fee of \$820 (50% discount; based on .25% of the loan amount) which is fully refundable in the event that the lender does not provide a commitment that is not materially different in the enclosed discussion paper.
- Annual Credit renewal fee of \$500 (to be reviewed annually).

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*This term sheet is for discussion and negotiation purposes only for The "Borrower" and is not a statement of intent or commitment on the part of yourself or the Bank.*

**CONDITIONS PRECEDENT:**

1. All security and loan documentation is to be delivered to the Bank in form and substance satisfactory to the Bank and its legal counsel.
2. Loan to be dispersed on completed units only.
3. The following are to be obtained and in place prior to advance of the mortgage. 1) An Appraisal, 2) the most recent purchase and sale agreement showing borrower as registered owner, 3) copy of the lease agreement with the tenant. The mortgage is to be advanced under guidance from a BMO solicitor which may include holding funds in "Trust" pending registration of the Condo Building & BMO having an ability to register a 1st MTG charge on the unit (to permit closing during the occupancy period prior to registration of the Condo Corp).
4. Executed copy of the Bank's Financing Commitment, once the credit facilities have been formally approved and documented for acceptance by the Borrower.

**ADDITIONAL INFORMATION TO BE OBTAINED:**

1. Signed discussion paper.
2. Copy of the lease agreement entered into with the tenant.
3. Confirmation of the firm closing date as provided by the Builder/Developer.
4. Any other due diligence items as required.

**EXPIRY DATE:**

This Discussion Paper is open for acceptance until the close of business on February 23, 2017.







# Schedule Agreement to Lease - Residential

for use in the Province of Ontario

[SE]

This Schedule <sup>A</sup> <sup>B</sup> is attached to and forms part of the Agreement to Lease between:

TENANT (Lessee), Sheng Liao

LANDLORD (Lessor), Matthew Tedman

for the lease of #1202-510 Curran Pl, Mississauga Ontario L5B0G4  
Agreement to Lease dated May 23, 2017

K-A-0051 d 1573227 ONTARIO  
five

Continued from previous page:

Tenant agrees to maintain said appliances in a state of ordinary cleanliness at the Tenant's costs.

The sole occupants during the term of the lease will be SHENG, LIN, RODERICK, SAMEUL

The Tenant shall keep the lawns in good condition and shall not injure or remove the shade trees, shrubbery, hedges or any other tree or plant which may be in, upon or about the premises, and shall keep the sidewalks in front and at the sides of the premises free of snow and ice.

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

The Tenant shall not make any exterior or interior changes to the premises without the approval of the Landlord

The TENANT shall have the carpets professionally cleaned at the end of lease term at Tenant's cost

The Tenant agrees to leave said premises in the same orderly condition during and at the end of the term of the lease.

Tenant acknowledges and agrees that the subject premises is currently a non-smoking environment and agrees that it will remain as such for the duration to the lease or any extension or renewal thereof

The Tenant agrees to allow the Landlord or his agent to show the property within 60 days of end of Lease agreement, at all reasonable hours to prospective Buyers or Tenants, after giving the Tenant reasonable notice of such showing, and to allow the Landlord to affix a For Sale or For Rent sign and a lockbox with key installed on the property

The Tenant agrees to permit the Landlord to inspect the premises Four (4) times per year, Monday through Sunday between the hours of 8:00 a.m. and 8:00 p.m. provided the Tenant a minimum of twenty-four (24) hours notice.

The Tenant agrees to pay an administrative charge of \$25.00 (twenty five) dollars for any cheque which is returned NSF or for any rent payment that is more than five (5) business days late.

The Tenant agrees to supply the landlord ten (10) post dated cheques covering the first year of lease.

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

Page 2

INITIALS OF TENANT(S):

[SE]

INITIALS OF LANDLORD(S):

[Signature]



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Royal LePage Real Estate Services Ltd.

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www.Reagency.ca 335610

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**Schedule B**  
**Schedule**

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 is a part of the Agreement of Lease between:

TENANT (Lessee) **Sheng Liao**

Landlord (Lessor) **Matthew Todman**

for the property known as **#1202-510 Curran Pl, Mississauga Ontario L5B0G4**

Dated **23** day of **May** 20**17**

**Trust Deposit Interest Agreement and Direction**

In accordance with Schedule 2 of the Real Estate and Business Brokers Act, 1990 (the "Act"), Royal LePage Real Estate Services Ltd. (the "Brokerage"), will be the deposit holder of the Buyer's deposit which is given to the Brokerage to be held in trust with respect to this Agreement of 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 7.00% 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 Buyer's name earning interest at a rate of Prime minus 3.25%. 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 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 payment in accordance with the prior paragraph will be payable to the beneficial owner of the trust money upon completion of this transaction (referred to as "move"). If required, a T5 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 income 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 \$10.00 or the value of the interest earned.

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 confirm 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 of Purchase and Sale 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 of Purchase and Sale.

  
INITIALS OF TENANT(S)

  
INITIALS OF LANDLORD(S)

Name(s) and Social Insurance Number(s) of the submitter with signature upon offer acceptance



# Confirmation of Co-operation and Representation

BUYER: Sheng Liao

SELLER: Matthew Todman

For the transaction on the property known as #1202-510 Curtan Pl Mississauga L5B0G4

**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 representative(s) of the Brokerage(s). If a Co-operating Brokerage is involved in the transaction, the brokerages agree to co-operate, in consideration of, and on the terms and conditions as set out below.

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

## 1. LISTING BROKERAGE

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

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

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

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

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

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

  
BUYER

  
CO-OPERATING/BUYER BROKERAGE

  
SELLER

  
LISTING BROKERAGE

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

CO-OPERATING BROKERAGE- REPRESENTATION:

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

CO-OPERATING BROKERAGE- COMMISSION:

- a) ☒ The Listing Brokerage will pay the Co-operating Brokerage the commission as indicated in the MLS® information for the property  
half month rent  
[Commission As Indicated In MLS® Information] to be paid from the amount paid by the Seller to the Listing Brokerage.  
b) ☐ The Co-operating Brokerage will be paid as follows:

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

Commission will be payable as described above, plus applicable taxes.

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

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

HOMELIFE NEW WORLD REALTY INC.

(Name of Co-operating/Buyer Brokerage)

201 CONSUMERS RD., STE. 205 TORONTO

Tel: (416) 490-1177

Fax: (416) 490-1928

Authorized:

Date: 05/23/2017

(Authorized to bind the Co-operating/Buyer Brokerage)

KEVIN WU

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

ROYAL LEPAGE REAL ESTATE SERVICES LTD.

(Name of Listing Brokerage)

251 North Service Road Ste #10 Oakville

Tel: 905-338-3737

Fax: 905-338-7351

(Authorized to bind the Listing Brokerage)

RINA DI RISIO

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

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

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

BUYER'S INITIALS

SELLER'S INITIALS

ACKNOWLEDGEMENT

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

Sheng Liao

Date: 05/23/2017

(Signature of Buyer)

(Signature of Seller)

Date:

(Signature of Buyer)

Date:

(Signature of Seller)

Date:

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