

# Worksheet

## Leasing

Suite: 1701 Tower: PSV2 Date: \_\_\_\_\_ Completed by: \_\_\_\_\_

Kulwinder + Mandeep Biryah

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). \$1,130 Draft No. 81815679
- ✓ ● Agreement must be in good standing. Funds in Trust: \$ 66,214.
- ✓ ● 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:

---

---

---

---

---

---

PSV2 #1701

1

PSV2

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

KULWINDER KAUR BIRYAH and MANDEEP BIRYAH (the "Purchaser")

Suite 1701 Tower TWO Unit 1 Level 16 (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 McMurty, in Trust the amount required to bring the deposits for the Residential Unit to an amount equal to twenty-five percent (25%) of the Purchase Price by the Occupancy Date;
- (b) the Purchaser is not in default at any time under the Agreement;
- (c) the Purchaser covenants and agrees to indemnify and hold harmless the Vendor, its successors and assigns (and their officers, shareholders and directors) from any and all costs, liabilities and/or expenses which it has or may incur as a result of the assignment of Occupancy Licence, any damage caused by the sublicensee to the Residential Unit or the balance of the Property by the sublicensee (including, but not limited to, any activities of the sublicensee which may lead to a delay in registration of the proposed condominium) inclusive of any and all costs and expenses (including legal costs on a substantial indemnity basis) that the Vendor may suffer or incur to terminate the Occupancy Licence and enforce the Vendor's rights under the Agreement;
- (d) the Vendor shall have the right in its sole discretion to pre approve the sublicensee including, but not limited to, a review of the sublicensee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicensee;
- (e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of One Thousand Five Hundred Dollars (\$1,500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable.

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

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at Mississauga, Ontario this 10 day of May 2012.

Witness:

Purchaser: Kulwinder Kaur Biryah

Witness:

Purchaser: Mandeep Biryah

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 10 day of May 2012.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER:

Authorized Signing Officer  
I have the authority to bind the Corporation

PSV 2 #1701

2

**OREA** Ontario Real Estate Association **Agreement to Lease**  
**Form 403**  
For use in the Province of Ontario  
**Residential**



This Agreement is made this 7th day of March, 2017.  
**Tenant (person):** Hercules Topacio and Antonio Topacio  
(Full legal names of all tenants)  
**Lessor (person):** Kubinder Kaur Biryah & Mandar Biryah  
(Full legal name of Lessor)  
**Address of Lessor:** 310 Curran Place Unit 1701  
(Legal address for the purpose of sending notices)

The Tenant hereby offers to have the land and premises or described herein as the term and subject to the conditions set out in this Agreement.

1. **PREMISES:** Having inspected the premises and provided the present known facts, You, the Tenant hereby offer to have, premises known as:  
310 Curran Place Unit 1701

2. **TERM OF LEASE:** The term shall be for a term of 1 year commencing March 15, 2017 to April 1, 2018.

3. **RENT:** The Tenant will pay to the said landlord and by and every month during the said term of the term the sum of One Thousand Six Hundred Fifty Canadian Dollars (\$1,650.00) payable in advance on the first day of each and every month during the term 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 RECEIPT:** The Tenant shall, Upon Acceptance, by negotiable cheque payable to Kingsway Real Estate Brokerage in the amount of Three Thousand Three Hundred Canadian Dollars (\$3,300.00) 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 land and land 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 execution of this Agreement. The parties to this Agreement hereby acknowledge that, unless otherwise provided for in this Agreement, the Deposit Holder shall place the deposit in trust in the Deposit Holder's non-interest bearing Real Estate Trust Account and no interest shall be earned, received or paid on the deposit.

5. **USE:** The Tenant and landlord agree that unless otherwise agreed to herein, only the Tenant named above and any person named in a Rental Application completed prior to this Agreement will occupy the premises.  
**Premises to be used only for:** Single Family Residence

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

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

The landlord will pay the property taxes, but if the Tenant is assessed as a Separate School Supporter, Tenant will pay to the landlord a sum sufficient to cover the excess of the Separate School Tax over the Public School tax, if any, for a 12 calendar year, said sum to be calculated 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.

SIGNATURE OF TENANT: [Signature]

SIGNATURE OF LESSOR: [Signature]

The trademarks OREA, REALTOR and the REALTOR logo are controlled by The Canadian Real Estate Association (CREA) and, legally, must always precede the use of the word REALTOR. All rights reserved. This form was developed by OREA for its use and is not to be modified or altered in any way. Any other use of this form is prohibited. Please contact your local OREA office for more information or to request a copy of this form. OREA does not accept any liability for any use of this form.  
**Royal LePage Realty Centre**

7. ~~REVISION~~ One (1) Underground Owned Parking Space, 1 locker

8. ~~ADDITIONAL TERMS~~

9. ~~COVENANTS~~ The schedules attached hereto shall form an integral part of this Agreement.

10. ~~TERMINATION~~ This offer shall be irrevocable by THAMAS

day of 1 March

2017

and shall remain in effect if not accepted, this Agreement shall be null and void and all monies paid thereon shall be returned to the Tenant within 10 days of execution.

11. ~~FORCE MAJEURE~~ The landlord hereby certifies the being (exchange) as agent for the landlord for the purpose of giving and receiving notice pursuant to this Agreement. Where a Brokerage (agent's exchange) has entered into a representation agreement with the tenant, the tenant hereby certifies the tenant's exchange as agent for the purpose of giving and receiving notice pursuant to this Agreement. Where a Brokerage agreement exists between the landlord and the tenant (multiple representation), the exchange shall not be appointed or authorized to be agent for either the tenant or the landlord for the purpose of giving and receiving notice. Any notice relating hereto or provided for hereto shall be in writing. In addition to any provision contained herein and in any Schedule hereto, this offer, any certificate, 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 Acknowledgment below, or where a business number or email address is provided herein, when transmitted electronically to that business number or email address, respectively, in which case, the signature(s) of the party (parties) shall be deemed to be original.

FAX No.: (905) 277-0020

FAX No.: (905) 279-5344

Email Address: vothira@vothiramendoza.com

Email Address: habibahmedraza@gmail.com

12. ~~DISCLOSURE OF LEASES~~ Lease shall be shown by the landlord as 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 is made available by the landlord and Tenant Board and available at [www.t3.ca/en](http://www.t3.ca/en/en)

13. ~~ACCESS~~ The landlord shall have the right, at reasonable times, to enter and show the 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 premises.

14. ~~INDEMNIFICATION~~ 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. ~~FORCE MAJEURE~~ 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 DISSEMINATION 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 printed portion hereof, the added provision shall supersede the standard printed 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 number or number required by the context.

18. ~~FORCE MAJEURE~~ Landlord warrants that signed consent is not necessary to this transaction under the provisions of the Family Law Act, R.S.O. 1990 unless the report of the landlord has executed the consent hereinafter provided.

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

INITIALS OF TENANT(S)

INITIALS OF LANDLORD(S)

The trademarks **REASON**, **REASON** and the **REASON** logo are registered by The Canadian Real Estate Association (CREA) and should not be used without the prior written consent of CREA. Used under license.

© 2017 Ontario Real Estate Association (OREA). All rights reserved. This form and its contents are the property of OREA. No part of this form or its contents may be reproduced, stored in a retrieval system, or transmitted in any form or by any means, electronic, mechanical, photocopying, recording, or by any information storage and retrieval system, without the prior written consent of OREA. Do not alter.



28. **CONSENTS AGREEMENT** This Agreement and conditions listed shall constitute a binding agreement by the parties to enter into the terms of the purchase and to abide by the terms and conditions herein contained.

**SIGNED, DATED AND DELIVERED** in the presence of

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

(Name) \_\_\_\_\_

(Signature or Authorized Representative) \_\_\_\_\_

DATE MAR. 7, 2017

(Name) \_\_\_\_\_

(Signature or Authorized Representative) \_\_\_\_\_

DATE MAR. 7, 2017

(Name) \_\_\_\_\_

(Witness)

DATE \_\_\_\_\_

What the landlord hereby consents the above sale, and agrees that the consideration together with applicable HST (and any other tax or any transfer fee applicable) may be deducted from the deposit and further agree to pay any remaining balance of consideration forthwith.

**SIGNED, DATED AND DELIVERED** in the presence of

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

(Name) \_\_\_\_\_

(Signature or Authorized Representative) \_\_\_\_\_

DATE March 09/2017

(Name) \_\_\_\_\_

(Signature or Authorized Representative) \_\_\_\_\_

DATE March 09/2017

**STANDARD CONDITIONS** The undersigned agrees to the standard conditions set forth in 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 of the above described land.

(Name) \_\_\_\_\_

(Witness)

DATE \_\_\_\_\_

**COPIES OF AGREEMENT** Notwithstanding anything to the contrary, I warrant this Agreement with all changes both typed and written.

Truly accepted by all parties at 2:00 PM on 9th day of March, 2017. X \_\_\_\_\_

(Signature of Landlord or Tenant)

CONTRACTING AGENT INFORMATION	
Using Brokerage <u>Kingsway Real Estate Brokerage</u>	TEL No. <u>905-269-1000</u>
<u>Hafiz Ahmed</u> (Brokerage / Broker Name)	
Coop/Local Brokerage <u>Royal LePage Realty Centre</u>	TEL No. <u>905-279-8300</u>
<u>Voltaire Madson</u> (Brokerage / Broker Name)	

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

Kulvirinder Kaur Bhatia DATE March 7, 2017

M. Khan DATE March 7, 2017

Address for Service 510 Canton Place Unit 1201

Mississauga, ON L5B 0T8 TEL No. \_\_\_\_\_

Landlord's lawyer \_\_\_\_\_

Address \_\_\_\_\_

Email \_\_\_\_\_

TEL No. \_\_\_\_\_ FAX No. \_\_\_\_\_

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

M. Khan DATE MAR 7, 2017

M. Khan DATE MAR 7, 2017

Address for Service \_\_\_\_\_

TEL No. \_\_\_\_\_

Tenant's lawyer \_\_\_\_\_

Address \_\_\_\_\_

Email \_\_\_\_\_

TEL No. \_\_\_\_\_ FAX No. \_\_\_\_\_

**FOR OFFICE USE ONLY**

**CONFIRMATION TO THE AGENT**

In Completing this form, the Agent is certifying that the foregoing Agreement of lease, if any, is a true and correct copy of the original Agreement of lease, if any, and that the Agent is not aware of any other Agreement of lease, if any, that may be in existence. This Agreement shall constitute a binding contract between the parties and shall be subject to and governed by the MLS Rules pertaining to Commission Trust.

DATED as of the date and place of the completion of the foregoing Agreement of lease.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

The undersigned, BROKER, REALTOR and the REALTOR have no knowledge of the Commission Trust Rules.

\_\_\_\_\_

The undersigned, BROKER, REALTOR and the REALTOR have no knowledge of the Commission Trust Rules.

\_\_\_\_\_

\_\_\_\_\_

Form 410 Revised 2017 Page 5 of 6

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

**lessor (landlord), Hernan Topacio and Antonia Topacio**

**lessee (tenant), Kishinder Kaur Biryal & Manddeep Biryal**

for the term of **310 Queen Place Unit 1701**

dated the **7th** day of **March**

**2017**

Landlord represents and warrants that the appliances as listed in this Agreement to Lease will be in good working order at the commencement of the lease term. Tenant agrees to maintain said appliances in a state of ordinary cleanliness at the Tenant's cost. The Landlord will be responsible for all repair costs provided repairs are arranged by the Landlord.

Tenant shall comply with all the Rules and Bylaws of the Condominium Corporation.

Landlord shall permit Tenant to sublet during the lease term, subject to approval of the Landlord, which shall not be unreasonably withheld.

**NO SMOKING**

The Tenant hereby agrees that **NO PETS** will be allowed in or on the rented premises.

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

In the event of any breakdown of electrical, mechanical, heating or plumbing system, the Landlord will not be liable or responsible for damages, personal discomfort or any illness arising therefrom, but the Landlord will carry out all necessary repairs with reasonable diligence.

The Tenant shall be solely responsible for his personal property located in the rented premises, and shall obtain his own insurance coverage for liability and personal content.

The Tenant agrees to provide the Landlord 10 post-dated cheques for the term of the lease on the day the Tenant receives the unit keys. The Tenant agrees to pay the Landlord a service charge of \$25.00 for each and every cheque, which the Tenant's bank or depository refuses to honor.

The following appliances belonging to the Landlord are to remain on the premises for the Tenant's use: Stainless Steel Fridge, Stove, Microwave, Dishwasher, Clothes Washer, Clothes Dryer, All Window Coverings.

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

SIGNATURE OF TENANT(S)

SIGNATURE OF LANDLORD(S)

**OREA** The Ontario Real Estate Board and the Ontario Real Estate Association (OREA) are registered by the Canadian Real Estate Association (CREA) and hereby ratify and acknowledge the authority of CREA. Their names are listed.

© 2017, Ontario Real Estate Association (OREA), all rights reserved. This form was developed by CREA for the use and reproduction of its members and licensees only. Any other use or reproduction is prohibited without prior written consent of CREA. It is not to be used for any other purpose. CREA is not liable for your use of this form.

Royal LePage Realty Corp.

ampOFFER 2017 by **R** Residential Systems Corp.

Form 400 Revised 2017 Page 4 of 4  
\$21003

**Form 401**

for use in the Province of Ontario

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

**TENANT (Lessee):** Hercules Topacio + Anubria Topacio and

**LANDLORD (Lessor):** Kulwinder Kaur Binyah + Mandeeep Binyah

for the lease of S10 Curran Pl # A01

dated the 26th day of March 2012

The Tenant and Landlord hereby acknowledge and agree that, in accordance with Section 27 of the Real Estate & Business Brokers Act 2002, Kingsway Real Estate Brokerage [hereinafter referred to as "the Brokerage"] will place the deposit from this Agreement to Lease into the Brokerage's statutory Real Estate Trust Account at TD Canada Trust and no interest shall be earned, received or paid on the the deposit.

Tenant shall submit the deposit by certified cheque, bank draft, or money order only, payable to Kingsway Real Estate Brokerage, within twenty-four (24) business hours of acceptance of Agreement to Lease.

The Parties acknowledge that information provided by any Real Estate Salesperson or Real Estate Brokerage shall NOT be construed as expert legal advice, tax advice, advice on zoning changes, engineering advice, or environmental advice, and parties acknowledge that the Salesperson and the brokerage have advised parties to seek independent professional advice on any of the above matters and concerns.

Unless otherwise stated in this Agreement, the Landlord represents that the Property is not subject to and Local Improvement Charges, or special charges, and that the Landlord has not received any notification of future changes which may affect the Property. The portion of any such charges which may be outstanding or levied in respect to the Property shall be adjusted in favour of the buyer upon completion of this transaction.

Unless otherwise stated in this Agreement, the chattels (if any) which are included in the Lease Price are being leased in "as is" condition, without warranty.

The Tenant and Landlord hereby give permission to both Real Estate Brokerages so named in this agreement to use information relating to the Lease of the subject property, including the price, in future marketing materials and for the purpose of Market Evaluations.

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

INITIALS OF TENANTS:

*[Handwritten initials]*

INITIALS OF LANDLORD(S):

*[Handwritten initials]*

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

© 2014, Ontario Real Estate Association (OREA). All rights reserved. This form was developed by OREA for the use and reproduction of its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not alter when printing or reproducing the standard printed portion. OREA bears no liability for your use of this form.

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

**TENANT (Lessee):** Hercules Topacio & Antonia Topacio and

**LANDLORD (Lessor):** Kulwinder Kaur Biryah & Mandee Biryah

for the lease of: #1701 - 510 GURRAN PL Mississauga

LSE 018 dated the 8 day of March 2017

The Tenant(s) and landlord(s) agree that an accepted Agreement to Lease shall form a completed lease and no other lease will be signed between parties.

This offer is conditional upon the landlord within One banking [1] day after the acceptance of this Offer being able to verify employment, failing which this Offer shall be null and void and the deposit will be returned to the Tenant in full without interest. This condition is deemed to be waived automatically if the Tenant or Tenant's agent does not receive written notice from the Landlord within such conditional period.

The Tenant voluntarily agrees to provide the Landlord with Ten post (10) dated cheques, payable to the Landlord before commencement of the initial lease term, for the term or any renewal thereof. The Tenant covenants with the Landlord to pay rent. The Tenant agrees to pay all costs, legal and otherwise, incurred by the Landlord in collection of overdue rent including but not limited to all costs of service of documents, location of Tenant and legal fees incurred by the Landlord.

The Tenant agrees to pay the Landlord an administration fee of \$50.00 for each cheque that is returned N.S.F. or for any other reason.

The following Appliances are Brand New and belongs to the Landlord are to remain on the premises for the Tenant's use: SS Fridge, SS Smooth Top Stove, SS B/I Dishwasher, SS B/I Microwave, White front load Clothes washer, Dryer, window coverings and all existing E/F's.

Landlord represents and warrants that the appliances as listed in this Agreement to Lease will be in good working order at the commencement of the lease term. Tenant agrees to maintain said appliances in a state of ordinary cleanliness at the Tenant's cost.

Tenant agrees to pay the cost of all utilities required on the premises during the term of the lease and any extension thereof, including but not limited to Electricity, Water & Gas (If Applicable). The Tenant agrees to pay Cable TV, Telephone charges and Internet service charges for the premises. (If Applicable) Tenant further agrees to provide proof to the Landlord before the date of possession that the services have been transferred to the Tenant's name.

The Tenant(s) shall not sublet the premises during the lease term in part or in whole, any part of the Leased property during the lease term.

Under no circumstances shall any of the locks be changed or altered or any locks be added without notifying the Landlord or his authorized agent and providing with a key. Under no circumstances may the Tenant disable or modify the smoke detector in the house.

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]*



**Form 401**

Revised in the Province of Ontario

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

**TENANT (Lessee):** Hercules Topacio & Antonia Topacio

**LANDLORD (Lessor):** Kulwinder Kaur Biryah & Mandeep Biryah

for the lease of: #1701 - 510 CURRAN PL

Mississauga

LSB QJ8

dated the 8 day of March

2017

Tenant agrees to be responsible for any repair or replacement cost due to the presence of any pets on the premises. Tenant further agrees that if pets are kept on the premises, Tenant shall, at lease termination, have the carpets professionally cleaned (if applicable) and make any repairs that may be necessary to restore any damages caused by pets.

Landlord shall pay real estate taxes, and maintain fire and home insurance on the premises. Tenant acknowledges the Landlord's fire insurance on the premises provides no coverage on Tenant's personal property. Tenant agrees to purchase and maintain fire and liability insurance for personal property (legal liability minimum \$1,000,000.00) to be in force and effect as of the first day of occupancy and provide proof to the Landlord that this has been done. If the Tenant fails to provide such proof of insurance as agreed on or before the commencement of this agreement, it will constitute as breach of this agreement and the landlord has the right to withhold the keys until such proof is provided to the landlord or terminate this agreement and return the deposit to the tenant.

The Tenant agrees to use the premises as his principle residence only for no other purpose and not to allow the premises to be occupied by anyone else except as listed on the Rental Application [Occasional Guests are excepted], and no business pursuits or signs are permitted on the premises.

The Tenant agrees not to use of the property for the growth or manufacture of illegal substances.

The Landlord and Tenant agree that the Tenant shall ensure that the home is returned to its pre-occupancy condition before vacating the home (normal wear and tear excepted). The Tenant agrees that any repairs required for this shall be completed at the Tenant's sole expense, before, or upon expiration of this lease or renewal thereof. The Tenant agrees to clean up the site upon expiry of the lease and remove all debris & any other belongings of the tenants and leave the site as well house clean and clear.

The Tenant agrees not to make any interior changes/renovations/alteration/addition to the premises without the prior written consent from the Landlord.

The Tenant agrees to pay the first \$50.00 towards any breakage, repairs or replacement of any appliance(s), plumbing and electrical equipment for each occurrence, the Tenant agrees to pay the full cost of repairs or damages to the premises and appliances caused by tenant(s), guests or persons permitted on the premises by the tenant during the term of the lease due to negligence or willful conduct, normal wear and tear excepted. The Tenant also agrees to promptly notify the Landlord of all and any damages or repairs.

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]*

**RE** The trademarks REACTIONS, REACTIONS and the REACTIONS logo are controlled by The Canadian Real Estate Association (CREA) and used under license. All rights reserved. This form was developed by CREA for the use and reproduction by its members and licensees only. Any other use or reproduction is prohibited, except with prior written consent of CREA. Do not alter when printing or reproducing this standard printed form. CREA bears no liability for your use of this form.

**Form 401**  
for use in the Province of Ontario

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

**TENANT (Lessee): Hercules Topacio & Antonia Topacio**

**LANDLORD (Lessor): Kulwinder Kaur Biryah & Mandeep Biryah**

for the lease of: **#1901 - 510 CURRAN PL. Mississauga**

**LSB-018** dated the **8** day of **March**, 20**17**

The Tenant agrees to allow Landlord or their agent to inspect or view the property once every two (2) months with 24-hour notice from the Landlord.

Landlord will provide to the Tenant One (1) Front door access key, One (1) Mailbox key, One For (1) key Two Hundred Dollar (\$200) deposit will be required and this deposit will be returned to the Tenant once the aforementioned items are returned to the Landlord upon Expiry/termination of the lease.

The Tenant agrees that there will be no smoking of any substance on the premises. If smoking does occur on the premises: 1) Tenant will be responsible, at the Tenant's own expense, for all damage caused by the smoking including but not limited to, stains, burns, odors, or debris. 2) Tenant acknowledges that in order to remove all traces of smoking and odor caused by smoking, the landlord may need to, at the tenant's own expense, replace carpet and drapes and paint the entire premises regardless of the current condition of these items.

The tenant agrees that the Landlord/builder or their authorized representative have the right to inspect the property from time to time upon twenty-four hours (24) notice and/or to do repairs inside the premises if necessary, providing the tenants are present for inspection and or repairs.

Tenant agrees to return all keys, leave and vacate the premises in a clean condition and to remove all furniture and personal items belonging to the Tenant by 6:00 p.m. on the last day of the lease term or any extension or renewal thereof and Tenant further agrees to conduct a move out inspection together with the Landlord on or before the last day of tenancy.

The Tenant acknowledges that any fees occurred due to the transfer of the utilities is solely their responsibility.

Tenant agrees to comply with all the current By-Laws of condominium Corporation and all future By-laws as may be in effect during the term of the tenancy or extension thereof.

The Tenant agrees to provide copies of Driver's licenses and/or copies of Passports of all occupants of the premises before receiving keys.

Tenant is responsible for booking the building elevator for moving in and moving out and is responsible for any damages caused to the elevator or building.

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

INITIALS OF TENANT:

INITIALS OF LANDLORD(S):

The Real Estate Board of Ontario (REBO) and the Real Estate Board of Ontario (REBO) are the only real estate associations in Ontario that are members of the Canadian Real Estate Association (CREA) and the Real Estate Board of Ontario (REBO). Under license.

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

**Schedule C**  
**Agreement to Lease - Residential**

Toronto  
Real Estate  
Board

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

**TENANT (Lessee):** Hercules Topacio & Antonia Topacio

**LANDLORD (Lessor):** Kulwinder Kaur Biryah & Mandeep Biryah

for the lease of #1701 - 510 CURRAN PL

Mississauga

LSB 098

dated this 8

day of March

2017

This is agreed and understood that in the event that the Tenant does not intend to renew the lease agreement, the Tenant agrees to allow the Landlord or his agent to show the property at all reasonable hours to prospective Buyers or Tenant 60 days prior to term of this agreement.

Tenant, if not in default hereunder, shall have the option, by written notice, given to the Landlord at least Sixty days (60) before the end of the lease term, to renew the lease for a further One (1) year term.

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

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

INITIALS OF TENANTS

INITIALS OF LANDLORD(S)

(LIL MK)

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

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

**Form 320**

for use in the Province of Ontario

**BUYER:** Hercules Topacio and Antonia Topacio

**SELLER:** Kulwinder Kaur Biryah & Mandeep Biryah

For the transaction on the property known as: 510 Curran Place Unit 1701

**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 of the Brokerage(s). If a Co-operating Brokerage is involved in the transaction, the Brokerage(s) agree to co-operate, in consideration of, and on the terms and conditions 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 (REBA 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 REPRESENTATIONS:** 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 represents 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.)

**SIGNATURES OF BUYER(S)/SELLER(S)/BROKERAGE REPRESENTATIVE(S) (Where applicable)**

  
BUYER

  
CO-OPERATING/BUYER BROKERAGE

  
SELLER

  
LISTING BROKERAGE

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

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

Royal LePage Realty Centre

easyOFFER 2017 by

 Rogers Systems Corp.  
www.RogersSystem.com

Form 320 Revised 2017 Page 1 of 2

323803



3. Co-operating Brokerage completes Section 4 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  
(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:

Half Month's Rent + H.S.T.

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)

Royal LePage Realty Centre  
(Name of Co-operating/Buyer Brokerage)

2150 Hurontario Street, Mississauga, Ontario L5

Tel.: (905) 279-8300 Fax: (905) 279-5344

*[Signature]*  
(Authorized to bind the Co-operating/Buyer Brokerage) Date: 3/7/17

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

Kingsway Real Estate Brokerage  
(Name of Listing Brokerage)

151 City Centre Dr. #300, Mississauga, ON

Tel.: (905) 268-1000 Fax: (905) 277-0020

*[Signature]*  
(Authorized to bind the Listing Brokerage) Date: March/09/17

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

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

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

BUYER'S INITIALS

SELLER'S INITIALS

ACKNOWLEDGEMENT

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


*[Signature]* Date: X Mar 7, 2017

*[Signature]* Date: X Mar 7, 2017

*[Signature]* Date: March 9/2017

*[Signature]* Date: March 9/2017

☒ The trademarks REALTOR®, REALTOR and the REALTOR logo are controlled by The Canadian Real Estate Association (CREA) and only real estate professionals who are Members of CREA. Used under license.  
© 2017, Ontario Real Estate Association ("OREA"). All rights reserved. This form was developed by CREA for the use and reproduction by its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of CREA. Do not alter, print, copy or reproduce for the purpose of this form. CREA bears no liability for your use of this form.

	<b>510 Curran Pl 1701</b>		<b>List: \$1,650 For: Lease</b>		
	<b>Mississauga Ontario L5B0J8</b>				
	<b>Mississauga City Centre Peel</b>				
	<b>SPIS: N</b>	<b>Last Status: New</b>	<b>DOM: 6</b>		
<b>Condo Apt</b>	<b>Locker#:</b>	<b>Rms: 4</b>			
<b>Apartment</b>	<b>Unit#: 01</b>	<b>Bedrooms: 1 + 1</b>			
<b>Level: 17</b>	<b>Corp#: N/A / 0</b>	<b>Washrooms: 1</b>			
		<b>1x4xFlat</b>			
<b>Dir/Cross St: Burnhamthorpe/Confederation</b>					
<b>Prop Mgmt: Duka Property Management Inc.</b>					
<b>MLS#: W3720097</b>					
<b>Sellers: Kulwinder Kaur Biryah &amp; Mandeep Biryah</b>					
<b>Holdover: 90</b>					
<b>Possession: Immediately</b>					
<b>Occup: Vacant</b>					
<b>Status Cert:</b>					
<b>Contact After Exp: N</b>					
<b>Bldg Name:</b>					
<b>PIN#:</b>					
<b>ARN#:</b>					
<b>Kitchens:</b>	<b>1</b>	<b>Pets Perm:</b>	<b>Restrict</b>	<b>Balcony:</b>	<b>Open</b>
<b>Fam Rm:</b>	<b>N</b>	<b>Locker:</b>	<b>Owned</b>	<b>Exterior:</b>	<b>Concrete</b>
<b>Basement:</b>	<b>None</b>	<b>Maintenance:</b>		<b>Garage:</b>	<b>Undergrmd / 1.0</b>
<b>Fireplace/Stv:</b>	<b>N</b>	<b>A/C:</b>	<b>Central Air</b>	<b>Park/Drive:</b>	<b>Undergrmd</b>
<b>Heat:</b>	<b>Forced Air / Gas</b>	<b>Centrl Vac:</b>		<b>Park Type:</b>	<b>Owned</b>
<b>Apx Age:</b>	<b>New</b>	<b>UFFI:</b>		<b>Park Spcs:</b>	<b>1</b>
<b>Apx Sqft:</b>	<b>700-799</b>	<b>Elev/Lift:</b>	<b>Retirement:</b>	<b>Park \$/Mo:</b>	
<b>Sqft Source:</b>	<b>As Per Builder's Plan</b>	<b>All Incl:</b>	<b>N</b>	<b>Water Incl:</b>	<b>Y</b>
<b>Exposure:</b>	<b>Sw</b>	<b>Heat Incl:</b>	<b>Y</b>	<b>Hydro Incl:</b>	<b>N</b>
<b>Spec Desig:</b>	<b>Unknown</b>	<b>Cable TV Incl:</b>	<b>N</b>	<b>CAC Incl:</b>	<b>Y</b>
<b>Lndry Acc:</b>	<b>Ensuite</b>	<b>Bldg Ins Incl:</b>	<b>Y</b>	<b>Prkg Incl:</b>	<b>Y</b>
<b>Lndry Lev:</b>	<b>Main</b>	<b>ComElem Inc:</b>	<b>Y</b>	<b>Energy Cert:</b>	
<b>Phys Hdp-Eqp:</b>		<b>Pvt Ent:</b>	<b>N</b>		
		<b>Furnished:</b>	<b>N</b>		
<b>Bldg Amen:</b>	<b>Concierge, Gym, Indoor Pool, Party/Meeting Room, Visitor Parking</b>				
<b>Prop Feat:</b>	<b>Arts Centre, Library, Park, Place Of Worship, Public Transit, Rec Centre</b>				
<b>#</b>	<b>Room</b>	<b>Level</b>	<b>Length (ft)</b>	<b>Width (ft)</b>	<b>Description</b>
1	Living	Flat	13.48	x 10.79	Laminate Large Window W/O To Balcony
2	Dining	Flat	13.48	x 10.79	Laminate Large Window W/O To Balcony
3	Kitchen	Flat	12.99	x 11.81	Laminate Stainless Steel Appl Open Concept
4	Master	Flat	10.59	x 10.00	Laminate Double Closet Large Window
5	Den	Flat	6.99	x 9.28	Laminate
6	Bathroom	Flat			Ceramic Floor
7	Laundry	Flat			Ceramic Floor
<b>Client Remks:</b> Brand New, Never Lived In, Located In The Heart Of Mississauga City Centre, 763 Sqft Unit Including Balcony, Open Concept & Modern Finishes Throughout! One Bedroom Plus Den, Stainless Steel Appliances, Granite Counter Top, Laminate Floor Throughout, Ensuite Laundry, Parking & Locker. Amazing Location Steps Away From Celebration Square, Square One Shopping Mall, Sheridan College, Library, Ymca, City Hall, Public Transit, Hwys 401/403 & Much More.					
<b>Extras:</b> Stainless Steel Fridge, Stove, Microwave, Dishwasher, Washer/Dryer, Window Coverings. Amazing Amenities. Thanks For Showing.					
<b>Brkage Remks:</b> Attach Sch B & 801 To All Offers, Dep Chq Must Be Certified/Bank Draft. All Offers With Rental Application, Credit Report, Employment Letter, References. Tenant Pays Own Hydro. Minimum 1 Year Lease. No Smokers & No Pets. Triple A Tenants Only. Building Not Registered Yet.					
<b>Lease Term: 1 Year</b>		<b>App Req: Y</b>		<b>Emplymt Ltr: Y</b>	
<b>Pynt Freq: Monthly</b>		<b>Dep Req: Y</b>		<b>Buy Option: N</b>	
<b>Pynt Method: Cheque</b>		<b>Ref Reqd: Y</b>		<b>Lease Agreeamt: Y</b>	
				<b>Credit Ck: Y</b>	
<b>KINGSWAY REAL ESTATE BROKERAGE, BROKERAGE Ph: 905-268-1000 Fax: 905-277-0020</b>					
<b>151 City Centre Drive #300 Mississauga L5B1M7</b>					
<b>HAFIZ AHMED, Salesperson 416-888-3449</b>					
<b>Contract Date: 3/03/2017</b>		<b>Condition:</b>		<b>Ad: Y</b>	
<b>Expiry Date: 5/09/2017</b>		<b>Cond Expiry:</b>		<b>Escape:</b>	
<b>Last Update: 3/03/2017</b>		<b>CB Comm: Half Months Rent + Hst</b>		<b>Original: \$1,650</b>	

# The Toronto-Dominion Bank

6760 MEADOWVALE TOWN CENTRE CIRCLE  
MISSISSAUGA, ON L5N 4B7

81815679

DATE 2017-06-29  
YYYYMMDD

Transit-Serial No. 159-81815679

Pay to the Order of AMAZON CITY CENTRE SEVEN NEW DEVELOPMENT PARTNERSHIP

\$ \*\*\*\*\*1,130.00

\*\*\*ONE THOUSAND ONE HUNDRED THIRTY\*\*\*\*\*00/100 Canadian Dollars

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

Re PSV2 # 1701 Leasing

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

⑈81815679⑈ ⑆09612⑈004⑆ ⑈3808⑈

#6

**Ontario**

**Driver's Licence**  
**Permis de conduire**

**ON**  
CANADA



1,2 NAME/ NOM  
**TOPACIO,  
HERCULES**

8 1306 SWEETBIRCH CRT  
MISSISSAUGA, ON, L5C 3R3

4a NUMBER/  
NUMERO **T6522 - 32704 - 80412**

4b ISS/ DEL **2016/02/08** 4b EXP/ EXP **2021/04/12**

5 DO/ REF **DJ6436599** 16 HGT/HAUT. **170 cm**

15 SEX/ SEXE **M**

9 CLASS/  
CATEG **G**

12 RES/ /  
COND

3 DOB/ODN **1948/04/12**

PSV #1701

TENONL-

**Ontario**

**Driver's Licence**  
**Permis de conduire**

**ON**  
CANADA



1,2 NAME/ NOM  
**TOPACIO,  
ANTONIA B**

8 1306 SWEETBIRCH CRT  
MISSISSAUGA, ON, L5C 3R3

4a NUMBER/  
NUMERO **T6522 - 05415 - 25117**

4b ISS/ DEL **2017/01/18** 4b EXP/ EXP **2022/01/17**

5 DO/ REF **DR6255617** 16 HGT/HAUT. **152 cm**

15 SEX/ SEXE **F**

9 CLASS/  
CATEG **G**

12 RES/ /  
COND **X**

3 DOB/ODN **1952/01/17**



**RECEIPT OF DEPOSIT**

In the event the conditions in your agreement of purchase and sale are not satisfied & a mutual release is signed, the funds will not be returned until a full 30 days clearing period has passed with TD Canada trust.

DATE: March 10<sup>th</sup> /17 TIME: 11:47am  
RECEIVED FROM: Hercules Topacio and Antonia Topacio  
AMOUNT: 3,300 THE SUM OF: Three thousand, three  
hundred DOLLARS

PAYMENT METHOD: ☐ CERTIFIED CHEQUE ☒ BANK DRAFT ☐ CHEQUE (NOT CERTIFIED) ☐ OTHER

PROPERTY ADDRESS: 510 Curran Pl # 1701

LISTING AGENT: Hafiz Ahmed

PROPERTY LISTED AS: ☒ RENTAL ☐ SALE

☐ OTHER

RECEIVED BY: Michelle C.

PLACE BUSINESS CARD HERE

10358 (1215)

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

**The Toronto-Dominion Bank**

100 CITY CENTRE DRIVE  
MISSISSAUGA, ON L5B 2C9

80269184

2017-03-10

DATE

YYYYMMDD

Transit-Serial No.

93-80269184

Pay to the KINGSWAY REAL ESTATE BROKERAGE  
Order of

\$ \*\*\*\*\*3,300.00

\*\*\*THREE THOUSAND THREE HUNDRED\*\*\*\*\*00/100

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

Canadian Dollars

Re 510 Curran Pl # 1701

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

Authorized Officer

Number

Countersigned

⑈80269184⑈ ⑆09612⑈004⑆

⑈3808⑈

PSY 2 #1701

19/2. (9)

TransUnion<sup>SM</sup> Credit Monitoring

TECHN

My Profile

Payments & Orders

My Settings

My Information

PRODUCT BILLING INFORMATION

[Update/Change Credit Card](#)

Credit Card	Expiration Date	Cardholder Name	Billing Address
*****4142	11/2017	Hercules Topado	1306 Sweetbitch court Mississauga, ON L5c3r3

MY ORDERS (1)

Order Number	Date
[+] 15AA514AD8203DB9	03/06/2017

This site is hosted and operated by TransUnion Interactive, Inc., a wholly owned subsidiary of TransUnion, LLC Copyright 2017 TransUnion Interactive All Rights Reserved.  
[PRIVACY](#) | [TERMS OF USE](#) | [ABOUT](#) | [ACCESSIBILITY](#) | [BECOME AN AFFILIATE](#)

My TransUnion Credit Score

Updated on 03/06/2017 | Based on the TransRisk score

Refresh My Credit Score and Report

[Print This Page](#)

TransUnion<sup>tu</sup>

749

How you compare  
Your credit ranks higher than 49%  
of the Canadian population.



You (749)



300-599

600-699

700-749

750-800

801-900

Score Range

Very Poor

Peer

Fair

Good

Very Good

Credit Worthiness

My Score Factors

My Score Summary

Credit Score FAQs

About TransRisk<sup>®</sup> Score

How my score is calculated

Additional Information

These are the factors impacting your score

There are several factors taken into account that help determine your credit score. The factors making the largest impact are listed below. Remember that these factors vary in how strongly they impact your credit score. For example, if you have a very high credit score, the negative factors in your analysis are likely to have a small impact. For very low credit scores, the opposite is true in that negative factors have a very large impact on your credit.

- [+] There are too many bank/national revolving accounts on your credit report
- [+] There are too many accounts with balances on your credit report
- [+] The balances on your bank/national revolving accounts are too high
- [+] There are too many recently opened accounts on your credit report

The TransUnion TransRisk Account Management Credit Score is provided to help you better understand how lenders view your credit report. It is not an endorsement or a determination of your qualification for a loan. Lenders use credit scores to help determine whether or not you are a good candidate for a loan and what interest rate you will pay. However, each lender has specific underwriting standards, so you should not assume that you will receive the same evaluation from each lender. As part of the underwriting process, they will incorporate additional information you provide and may obtain references. In addition, even if you are approved, the terms and conditions of loans vary from lender to lender. The information used to determine your credit score comes from TransUnion, one of the major credit reporting agencies. Credit profiles are a compilation of credit information that is reported to the credit reporting agencies by the various lending institutions with which you have accounts. The information contained in your profile reflects the latest information provided. If you recently made a payment, opened a new account, or authorized an inquiry, it may not yet be reflected in the credit profile you receive. Likewise, it will not be reflected in your credit score. Also, disputed items are not incorporated in the assessment of your credit score. Your credit score will change each time new information is captured in your record. TransUnion is not connected in any way with Fair, Isaac and Company, the credit score provided here is not a so-called FICO score. The credit scores of TransUnion may not be identical in every respect to any consumer credit scores produced by any other company.

My TransUnion Credit Report  
Last updated on 03/06/2017

I WANT TO [VIEW CREDIT REPORT](#)

[GO TO DISPUTE CENTRE](#)

[Default Summary View](#)

ACCOUNTS SUMMARY

Credit Score	749	Credit Accounts	18	<a href="#">View</a>
Balances	\$186,014	Open Accounts	12	
Payments	\$944	Closed Accounts	6	
Delinquent	0	Derogatory	0	
Inquiries (6 years)	1	<a href="#">View</a> Public Records	0	<a href="#">View</a>

PERSONAL INFORMATION

INQUIRIES

BANKING INFORMATION

ACCOUNTS

PUBLIC RECORDS

This site is hosted and operated by TransUnion Interactive, Inc., a wholly owned subsidiary of TransUnion, LLC. Copyright 2017 TransUnion Interactive. All Rights Reserved.  
[PRIVACY](#) | [TERMS OF USE](#) | [ABOUT](#) | [ACCESSIBILITY](#) | [BECOME AN AFFILIATE](#)



PSV2 #1701

For 11/11/11 (8)

Employer's name - Nom de l'employeur  
Dufferin-Peel Catholic DSB  
40 Matheson Blvd West  
Mississauga ON L5R 1C5

Canada Revenue Agency  
Agence du revenu du Canada

Year  
Année 2015

T4  
STATEMENT OF REMUNERATION PAID  
ÉTAT DE LA RÉMUNÉRATION PAYÉE

Employment income - line 101  
Revenus d'emploi - ligne 101  
14 74,185.33

Income tax deducted - line 437  
Impôt sur le revenu retenu - ligne 437  
22 13,124.30

Province of employment  
Province d'emploi  
10 ON

Employee's CPP contributions - line 308  
Cotisations de l'employé au RPC - ligne 308  
16 2,479.95

Employee's CPP contributions - line 308  
Cotisations de l'employé au RRQ - ligne 308  
17

Employee's EI Premiums - line 312  
Cotisations de l'employé à l'AE - ligne 312  
18 930.60

RPP contributions - line 207  
Cotisations à un RPA - ligne 207  
20 7,756.46

Pension adjustment - line 206  
Facteur d'équivalence - ligne 206  
32 9,439.00

Employee's PPIP premiums - see over  
Cotisations de l'employé au RPAP - voir au verso  
33

EI insurable earnings  
Gains assurables d'AE  
24 49,500.00

CPP-QPP pensionable earnings  
Gains ouvrant droit à pension - RPC/RRQ  
26 53,600.00

Union dues - line 212  
Cotisations syndicales - ligne 212  
44 993.28

Charitable donations - line 349  
Dons de bienfaisance - ligne 349  
46

RPP or DPSP registration number  
N° d'agrément d'un RPA ou d'un RPDSB  
50 0345983

PPIP insurable earnings  
Gains assurables du RPAP  
56

Social insurance number  
Numéro d'assurance sociale  
12 999999999

Exempt - Exemption  
CPP/QPP EI PPIP  
28 RPC/RRQ AE RPAP

Employment Code  
Code d'emploi  
29

Employee's name and address - Nom et adresse de l'employé  
Last name (in capital letters) - Nom de famille (en lettres majuscules)  
First name - Prénom  
Initials - Initiales  
1057  
→ TOPACIO Hercules  
1306 Sweetbitch Crt.  
Mississauga ON  
L5C 3R3

Other information  
Autres renseignements (voir au verso)

Box - Case Amount - Montant  
40 153.83  
85 520.92

RC-14-1278

Employer's name - Nom de l'employeur  
Dufferin-Peel Catholic DSB  
40 Matheson Blvd West  
Mississauga ON L5R 1C5

Canada Revenue Agency  
Agence du revenu du Canada

Year  
Année 2015

T4  
STATEMENT OF REMUNERATION PAID  
ÉTAT DE LA RÉMUNÉRATION PAYÉE

Employment income - line 101  
Revenus d'emploi - ligne 101  
14 74,185.33

Income tax deducted - line 437  
Impôt sur le revenu retenu - ligne 437  
22 13,124.30

Province of employment  
Province d'emploi  
10 ON

Employee's CPP contributions - line 308  
Cotisations de l'employé au RPC - ligne 308  
16 2,479.95

Employee's CPP contributions - line 308  
Cotisations de l'employé au RRQ - ligne 308  
17

Employee's EI Premiums - line 312  
Cotisations de l'employé à l'AE - ligne 312  
18 930.60

RPP contributions - line 207  
Cotisations à un RPA - ligne 207  
20 7,756.46

Pension adjustment - line 206  
Facteur d'équivalence - ligne 206  
32 9,439.00

Employee's PPIP premiums - see over  
Cotisations de l'employé au RPAP - voir au verso  
33

EI insurable earnings  
Gains assurables d'AE  
24 49,500.00

CPP-QPP pensionable earnings  
Gains ouvrant droit à pension - RPC/RRQ  
26 53,600.00

Union dues - line 212  
Cotisations syndicales - ligne 212  
44 993.28

Charitable donations - line 349  
Dons de bienfaisance - ligne 349  
46

RPP or DPSP registration number  
N° d'agrément d'un RPA ou d'un RPDSB  
50 0345983

PPIP insurable earnings  
Gains assurables du RPAP  
56

Social insurance number  
Numéro d'assurance sociale  
12 999999999

Exempt - Exemption  
CPP/QPP EI PPIP  
28 RPC/RRQ AE RPAP

Employment Code  
Code d'emploi  
29

Employee's name and address - Nom et adresse de l'employé  
Last name (in capital letters) - Nom de famille (en lettres majuscules)  
First name - Prénom  
Initials - Initiales  
1057  
→ TOPACIO Hercules  
1306 Sweetbitch Crt.  
Mississauga ON  
L5C 3R3

Other information  
Autres renseignements (voir au verso)

Box - Case Amount - Montant  
40 153.83  
85 520.92

RC-14-1278

TransUnion<sup>TM</sup> Credit Monitoring

TENDOM1

## My Profile

Payments &amp; Orders

My Settings

My Information

## PRODUCT BILLING INFORMATION

[Update/Change Credit Card](#)

Credit Card

Expiration Date

Cardholder Name

Billing Address

\*\*\*\*\*4142

11/2017

Antonia Topacio

1308 Sweetbitch Court  
Mississauga, ON L5C3R3

## MY ORDERS (1)

Order Number

Date

[+] 15AA53EC3C504AB5

03/06/2017

This site is hosted and operated by TransUnion Interactive, Inc., a wholly owned subsidiary of TransUnion, LLC. Copyright 2017 TransUnion Interactive. All Rights Reserved.  
[PRIVACY](#) | [TERMS OF USE](#) | [ABOUT](#) | [ACCESSIBILITY](#) | [BECOME AN AFFILIATE](#)

My TransUnion Credit Score 746  
Updated on 03-06-2017 | Based on the TransRisk score

[Print This Page](#)  
Refresh My Credit Score and Report

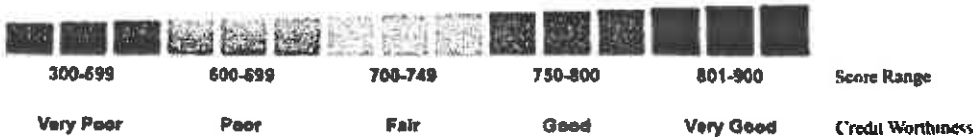
TransUnion<sup>tu</sup>

746

How you compare  
Your credit ranks higher than 49%  
of the Canadian population.



You (746)



My Score Factors

My Score Summary

Credit Score FAQs

About TransRisk<sup>tu</sup> Score

How my score is calculated

Additional Information

These are the factors impacting your score

There are several factors taken into account that help determine your credit score. The factors making the largest impact are listed below. Remember that these factors vary in how strongly they impact your credit score. For example, if you have a very high credit score, the negative factors in your analysis are likely to have a small impact. For very low credit scores, the opposite is true in that negative factors have a very large impact on your credit.

- [+] There are too many bank/national revolving accounts on your credit report
- [+] There are too many accounts with balances on your credit report
- [+] The balances on your bank/national revolving accounts are too high
- [+] There are too many recently opened accounts on your credit report

The TransUnion TransRisk Account Management Credit Score is provided to help you better understand how lenders view your credit report. It is not an endorsement or a determination of your qualification for a loan. Lenders use credit scores to help determine whether or not you are a good candidate for a loan and what interest rate you will pay. However, each lender has specific underwriting standards, so you should not assume that you will receive the same evaluation from each lender. As part of the underwriting process, they will incorporate additional information you provide and may obtain references. In addition, even if you are approved, the terms and conditions of loans vary from lender to lender. The information used to determine your credit score comes from TransUnion, one of the major credit reporting agencies. Credit profiles are a compilation of credit information that is reported to the credit reporting agencies by the various lending institutions with which you have accounts. The information contained in your profile reflects the latest information provided. If you recently made a payment, opened a new account, or authorized an inquiry, it may not yet be reflected in the credit profile you receive. Likewise, it will not be reflected in your credit score. Also, disputed items are not incorporated in the assessment of your credit score. Your credit score will change each time new information is captured in your record. TransUnion is not connected in any way with Fair, Isaac and Company, the credit score provided here is not a so-called FICO score. The credit scores of TransUnion may not be identical in every respect to any consumer credit scores produced by any other company.

**My TransUnion Credit Report**  
Updated on 03-06-2017

I WANT TO

VIEW CREDIT REPORT

GO TO DISPUTE CENTRE

Default Summary View

ACCOUNTS SUMMARY				
Credit Score	746	Credit Accounts	11	View
Balances	\$169,733	Open Accounts	10	
Payments	\$698	Closed Accounts	1	
Delinquent	0	Derogatory	0	
Inquiries (6 years)	1	View	Public Records	0
				View
PERSONAL INFORMATION				
INQUIRIES				
BANKING INFORMATION				
ACCOUNTS				
PUBLIC RECORDS				

This site is hosted and operated by TransUnion Interactive, Inc , a wholly owned subsidiary of TransUnion, LLC. Copyright 2017 TransUnion Interactive. All Rights Reserved.  
PRIVACY | TERMS OF USE | ABOUT | ACCESSIBILITY | BECOME AN AFFILIATE





<b>To:</b> Mandeep Biryah 8323 Osprey Boulevard Mississauga, ON L5N 8G8  <b>C/O:</b> Neil Pahuja Lotus Loans and Mortgages Corp	<b>From:</b> Scotiabank 79 Wellington Street West P.O. Box 348 Toronto, ON, M5K 1K7 Phone: (416) 350-7400, (800) 275-5897 Fax: (416) 350-7442, 1-877-396-2236
---	---

Application ID: 2822440

Date issued: Dec 29, 2016

Property Address: 510 Curran Place, Unit 1701, Mississauga, ON, L5B 0H4

We are pleased to confirm that your application has been approved under the following terms and conditions.

Basic Loan Amount	\$100,000.00	Advance Date	Apr 21, 2017
Insurance Premium	\$0.00	Term	5 year Closed
Total Loan Amount	\$100,000.00	Amortization	30 years
Interest Rate	2.74%	Monthly Payment	\$406.89
See Interest Rate Section for more information		(Principal + Interest Only)	
Interest Rate Set Date	Already Set	Taxes to be paid	through Scotiabank
Guarantor(s)			

Payment Frequency Options (please indicate your choice):

Payment Frequency Options listed below are for new mortgage(s) only. If none selected, the mortgage payment will be set up as monthly. Payment amount does not include tax portion if taxes are to be paid through Scotiabank.

- |   |  |
|---|--|
| <input type="checkbox"/> \$406.89 Monthly, First payment date: May 21, 2017     | <input type="checkbox"/> \$203.45 Bi-Weekly, First payment date: May 5, 2017 |
| <input type="checkbox"/> \$203.45 Semi-Monthly, First payment date: May 1, 2017 | <input type="checkbox"/> \$101.72 Weekly, First payment date: April 28, 2017 |

#### PREPAYMENT POLICIES

##### Prepayment

Our standard prepayment privileges apply. Full details on prepayment privileges, Match-a-Payment® and Miss-a-Payment® Options can be obtained from your servicing branch.

#### INTEREST RATE

##### Rate

We guarantee you our Fixed Annual interest rate(s) and term(s) until April 24, 2017. If this is a blended interest rate, the new reduced or reset interest rate applies to the new term only.

Fixed Annual Interest Rate guarantee of 2.74%

#### CONDITIONS OF APPROVAL

##### Mortgage Payment Setup

Before we submit the mortgage documents to your solicitor you are required to meet with a Client Solutions Advisor (CSA) at the Scotiabank branch of your choice to set up your mortgage payment details. Please bring two (2) pieces of identification, one of which is government issued photo identification, to this meeting.

##### Offer and Listing

You are to provide a copy of the complete signed and accepted purchase agreement and, if applicable, the Multiple Listing Service (MLS) agreement.

##### New Home Warranty

You are to provide confirmation, satisfactory to us, that the builder is providing an independent New Home Warranty on the unit and the name of the New Home Warranty provider.

##### New Construction - Completion

As required by provincial laws for construction liens, a percentage of the mortgage amount is to be held back by your Solicitor/Notary until construction is complete, a certificate of occupancy is issued, and where applicable, the required time has passed. Speak to your Solicitor/Notary for more information on construction lien holdbacks.

##### Owner Occupied Property

You must occupy the subject property as your principal residence.

**Downpayment - Own Resources**

You are to provide us with verification, satisfactory to us, that \$206,900.00 for the down payment is available from your own resources. You must provide 30 days of history. If the funds are held in one or more deposit accounts, you must provide the most recent account history for each account. We may ask for additional account history.

**Income**

Verification is to be provided by way of a recent paystub or notification of pay deposit dated no earlier than 60 days before the application date and any one of the following:

- Signed letter on employers letterhead, or
  - Two most recent bank statements showing direct payroll deposits, or
  - T4 for the most recent tax year, or
  - Notice of Assessment with T1 General/ CRA my Account Assessment for the most recent tax year.
- Mandeep Biryah in the amount of \$36,000.00

**Amendment to Offer to Purchase**

Name to be changed to the applicant.

**SOLICITOR / NOTARY CONDITIONS****Title Insurance Requirement**

Your solicitor will advise you if title insurance is required to complete this transaction, if title insurance is required all costs incurred will be your responsibility.

**Solicitor**

This transaction will be completed by a solicitor/notary. We will instruct the solicitor/notary upon receipt of acceptance of this conditional approval and the requested information. For refinance transactions, the solicitor/notary will be responsible to pay out existing non-Scotiabank debts from the mortgage proceeds.

**GENERAL CONDITIONS****Condition Fulfillment**

You will pay all fees associated with arranging this mortgage, which includes any legal, survey, appraisal, and insurance mortgage costs.

All costs incurred to arrange this mortgage are your responsibility.

**Appraisal - BNS to Order**

Scotiabank will obtain an appraisal report to ensure all property requirements are met.

**Cancellation Clause**

We may cancel this approval if we find your financial status has changed materially from what you disclosed in this application — or if there has been any misrepresentation of the facts in this application or other documentation.

**Due on sale**

You may have to pay back immediately all the money you owe us under this mortgage if you sell, transfer, or mortgage the property. Immediate payout may also be required if you default on this mortgage. If we decide immediate payout is not required, all payment obligations remain the same.

**Portability**

You may be able to port your mortgage, with its rates and terms, and move it to another property. This is called porting a mortgage. Speak to your servicing branch to find out if you can port your mortgage.

**Signed Commitment**

Return to us this signed Commitment Letter (and Bridge Loan Commitment Letter if applicable), void cheque (banking details) and Solicitor/Notary information.

All borrowers and guarantors, as applicable, are required to sign the acceptance page of this commitment and return it to us by January 13, 2017.

Yours truly,

*Dave Dowell*

Broker Relationship Manager, Scotiabank

Application ID: 2822440

Property: 510 Curran Place, Unit 1701, Mississauga, ON, L5B 0H4

Issued: Dec 29, 2016

**CUSTOMER AUTHORIZATION / ACKNOWLEDGEMENT**

In this Commitment Letter, "we", "our" and "us" mean any Scotiabank Group Member or the collective Scotiabank Group and include any program or joint venture any of these parties participates in; "you" and "your" mean the borrower and co-borrower(s) (if applicable) and guarantor(s) (if applicable). "Service" means any personal banking, insurance, brokerage or financial product or service offered by us. You agree that all information that you give us will, at any time, be true and complete.

We may collect your personal information, use it, and disclose it to any person or organization in order to: confirm your identity; understand your needs; determine your eligibility for our Services; satisfy applicable legal and regulatory requirements; manage and assess our risks; and prevent or detect fraud or criminal activity. We may keep and use information about you for as long as it is needed for the purposes described in this Commitment Letter.

In addition, we may offer you Services that we think may be of interest to you, and give information about you to other members of the Scotiabank Group so that these companies may tell you directly about their Services. Your consent to this is not a condition of doing business with us and you may withdraw it at any time.

When you apply for, accept, or guarantee a loan or credit facility or otherwise become indebted to us, we may use, give to, obtain, verify, share and exchange financial, credit and other information about you with others including your employer, credit bureaus, mortgage insurers, creditor insurers, reinsurers, registries, other companies in the Scotiabank Group, Investigative Bodies such as the Bank Crime Prevention and Investigation Office and other persons with whom you may have financial dealings, as well as any other person as may be permitted or required by law. We may do this throughout the relationship we have with you. You authorize any person whom we contact in this regard to provide such information to us.

We may ask you for your SIN to verify and report credit information to credit bureaus and credit reporting agencies as well as to confirm your identity. You may refuse to consent to its use or disclosure for purposes other than as required by law.

We do not provide directly all the services related to your relationship with us. We may use third party service providers to process or handle personal information on our behalf and to assist us with various services. Some of our service providers are located outside of Canada. As a result, your personal information may be accessible to regulatory authorities in accordance with the law of these jurisdictions. When personal information is provided to our service providers, we will require them to protect the information in a manner that is consistent with Scotiabank Group privacy policies and practices.

**Third Party Determination** - By signing this Commitment Letter you confirm that the product(s) and/or service(s) offered to you herein will not be used for or on behalf of any individual or entity other than you and the other parties named in the Commitment Letter for whose benefit such products and services are intended unless information about such individuals or entities was previously disclosed to the Bank on a Scotiabank Group Third Party Determination form.

**Pre-Authorized Payment Information** (Please provide us with a cheque marked VOID drawn on the account where you would like the payments taken from).

Bank Number:	Financial Institution Name:
Transit Number:	Account Number:
Financial Institution Address:	

**Solidator/Notary Contact Information**

Name:	Firm Name:
Address:	
Phone:	Fax:

Any disclosure statement in connection with the loan you are applying for will be given at the time that you enter into the Personal Credit Agreement.

Please correspond in: ☐ English ☐ French

**Applicable in the Province of Quebec only:** It is the express wish of the parties that this Authorization and all documents relating to it be drawn up and executed in English. Les parties conviennent d'édicter expressément que ce contrat et tous les documents qui s'y rapportent soient rédigés en anglais.

Each borrower is entitled to receive separate agreements and cost of borrowing disclosure documents related to the account(s). All agreements and cost of borrowing disclosures related to the account(s) will be sent to the address of the primary borrower and separate documents will also be sent to each co-borrower at his/her address that appears in our records. This includes the initial disclosure statement and credit agreement, as well as all subsequent periodic statements, agreements, disclosure or other notices related to the account(s).

Alternatively, a co-borrower may consent to all documentation being provided on his/her behalf by providing it only once to the address of the primary borrower. The co-borrower agrees that we may rely on this consent through all subsequent extensions, renewals and amendments related to the account(s), until such time as the co-borrower gives us notice in writing that he/she wishes to change his/her disclosure preference. A co-borrower may change his/her disclosure preference at any time in the future by contacting his/her Scotiabank branch.

If you have consented to all documentation being provided on your behalf by providing it only once to the address of the primary borrower, this is reflected below by checking "Disclosure - No" next to your name.

Each co-borrower acknowledges that he/she has been advised of his/her ability to receive separate disclosure and any checking of "Disclosure - No" next to his/her name below reflects his/her wishes.

The terms and conditions detailed in this mortgage commitment are hereby accepted this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_.

Mandeep Biryah