Worksheet
Leasing

Suite: 2303 **Tower:** PSV 2 **Date:** March 13/17 **Completed by:** Ivan.

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: $ 14,995 (5%).
- 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

Note:

Once all of the above is completed, email the full package immediately to Stephanie and Dragana. Dragana will inform Property Management that a Tenant has been authorized to book an elevator to move in. The Parkside Admin team must courier the full hardcopy package Amacon Attention Dunja.

Administration Notes: Emailed to Amacon March 13, 2017

PSV2

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

<u>LEASE PRIOR TO CLOSING</u>

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

INNA VASYLIVNA PETSENYUK (the **"Purchaser"**)

Suite **2303** Tower **TWO** Unit **3** Level **22** (the **"Unit"**)

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

Insert:

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

(a) the Purchaser pays to the Blaney McMurtry, in Trust the amount required to bring the deposits for the Residential Unit to an amount equal to twenty-five percent (25%) of the Purchase Price by the Occupancy Date;

(b) the Purchaser is not in default at any time under the Agreement.

(c) the Purchaser covenants and agrees to indemnify and hold harmless the Vendor, its successors and assigns (and their officers, shareholders and directors) from any and all costs, liabilities and/or expenses which it has or may incur as a result of the assignment of Occupancy Licence, any damage caused by the sublicencee to the Residential Unit or the balance of the Property by the sublicencee (including, but not limited to, any activities of the sublicencee 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 sublicencee including, but not limited to, a review of the sublicencee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicencee;

(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 14 day of Feb ~~2016.~~ 2017

Witness: ______________________

Purchaser: **INNA VASYLIVNA PETSENYUK**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 14 day of February ~~2016.~~ 2017

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER: ______________________
Authorized Signing Officer
I have the authority to bind the Corporation

masql_308.rpt 26sep16

OREA Ontario Real Estate Association

Agreement to Lease
Residential

Form 400
for use in the Province of Ontario

Toronto Real Estate Board

This Agreement to Lease dated this .... day of ...., 20.........

TENANT (Lessee), Mykola Zhuravskyy and Gaukhar Gabdullina
(Full legal names of all Tenants)

LANDLORD (Lessor), Inna Petsenyuk
(Full legal name of Landlord)

ADDRESS OF LANDLORD ....
(Legal address for the purpose of receiving notices)

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

1. **PREMISES:** Having inspected the premises and provided the present tenant vacates, I/we, the Tenant hereby offer to lease, premises known as: 510

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

3. **RENT:** The Tenant will pay to the said Landlord monthly and every month during the said term of the lease the sum of 1 One thousand five hundred and ninghty five Canadian Dollars (CDN$ 1595), payable in advance on the first day of each and every month during the currency of the said term. First and last months' rent to be paid in advance upon completion or date of occupancy, whichever comes first.

4. **DEPOSIT AND PREPAID RENT:** The Tenant delivers upon aceptance
(Herewith/Upon acceptance/as otherwise described in this Agreement)
by negotiable cheque payable to Cityscape Real Estate LTD Brokerage "Deposit Holder"
in the amount of Three thousand one hundred and ninghty
Canadian Dollars (CDN$ 3190) as a deposit to be held in trust as security for the faithful performance by the Tenant of all terms, covenants and conditions of the Agreement and to be applied by the Landlord against the first and last month's rent. If the Agreement is not accepted, the deposit is to be returned to the Tenant without interest or deduction.

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

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

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

	LANDLORD	TENANT
Gas	☑	☐
Oil	☑	☐
Electricity	☐	☑
Hot water heater rental	☑	☐
Water and Sewerage Charges	☑	☐

	LANDLORD	TENANT
Cable TV	☐	☑
Condominium/Cooperative Fees	☑	☐
Garbage Removal	☑	☐
Other:	☐	☐
Other:	☐	☐

The Landlord will pay the property taxes, but if the Tenant is assessed as a Separate School Supporter, Tenant will pay to the Landlord a sum sufficient to cover the excess of the Separate School Tax over the Public School Tax, if any, for a full calendar year, said sum to be 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): GG MZ **INITIALS OF LANDLORD(S):**

7. **PARKING:** one parking (#P5#7)

8. **ADDITIONAL TERMS:** — // —

Locker : G1 #81

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

10. **IRREVOCABILITY:** This offer shall be irrevocable by Tenant (Landlord/Tenant) until 11.59 a.m./p.m. on the ~~27th~~ 2nd day of .... , 20 17 after which time if not accepted, this Agreement shall be null and void and all monies paid thereon shall be returned to the Tenant without interest or deduction.

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

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

Email Address: natalyak@cityscapeone.com (For delivery of Documents to Landlord) Email Address: natalyak@cityscapeone.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. **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): GG MZ **INITIALS OF LANDLORD(S):**

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

SIGNED, SEALED AND DELIVERED in the presence of: IN WITNESS whereof I have hereunto set my hand and seal:

(Witness) (Tenant or Authorized Representative) (Seal) DATE 03/02/17

(Witness) (Tenant or Authorized Representative) (Seal) DATE 03/02/17

(Witness) (Guarantor) (Seal) DATE

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

SIGNED, SEALED AND DELIVERED in the presence of: IN WITNESS whereof I have hereunto set my hand and seal:

(Witness) (Landlord or Authorized Representative) (Seal) DATE Mar.02.2017

(Witness) (Landlord or Authorized Representative) (Seal) DATE

CONFIRMATION OF ACCEPTANCE: Notwithstanding anything contained herein to the contrary, I confirm this Agreement with all changes both typed and written was finally acceptance by all parties at 18:30 a.m./p.m. this 2 day of March, 20 17.

(Signature of Landlord or Tenant)

INFORMATION ON BROKERAGE(S)

Listing Brokerage Cityscape Real Estate LTD. Tel.No. 647 706 1500

(Salesperson / Broker Name)

Co-op/Buyer Brokerage CITYSCAPE REAL ESTATE LTD. Tel.No. (905) 241-2222

NATALYA KUZMINOVA

(Salesperson / Broker Name)

ACKNOWLEDGEMENT

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

Inna Petsenyuk (Landlord) DATE Ma 2 17

(Landlord) DATE

Address for Service

Tel.No.

Landlord's Lawyer

Address

Email

Tel.No. FAX No.

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

Mykola Zhuravskyy (Tenant) DATE 03/02/17

Gaukhar Gabdullina (Tenant) DATE 03/02/17

Address for Service

Tel.No.

Tenant's Lawyer

Address

Email

Tel.No. FAX No.

FOR OFFICE USE ONLY

COMMISSION TRUST AGREEMENT

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

DATED as of the date and time of the acceptance of the foregoing Agreement to Lease. Acknowledged by:

(Authorized to bind the Listing Brokerage) (Authorized to bind the Co-operating Brokerage)

OREA Ontario Real Estate Association

Form 400
for use in the Province of Ontario

Schedule A
Agreement to Lease - Residential

Toronto Real Estate Board

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

TENANT (Lessee), Gakkhat Gabdullina & Mykola Zhuranskyy, and

LANDLORD (Lessor), Inna Petsevyuk

for the lease of 510 Curran Place, L5B0G4, Mississauga.

dated the 2 day of March, 20 17

~~1. This Offer to Lease is conditional upon the Landlord satisfying the Landlord concerning the personal and/or credit worthiness of the Tenant.~~

2. Tenant agrees to provide Ten [10] post-dated cheques for the term of the Lease and any extension thereof prior to the occupancy of the premises.

3. The following appliances belonging to the Landlord are to remain on the premises for the Tenant's use: [include fridge, stove, washer, and dryer].

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 that any chattels left on the rented premises, and not specifically mentioned herein, may remain and be stored on the premises at no cost to, and shall remain at the risk of, the Landlord.

In the event any repairs are needed during the term of the lease, the Tenant agrees to be responsible for the first Seventy five dollars [$75.00] on each repair and the Landlord agrees to pay for the balance of such repair, provided that the Tenant advises the Landlord of the estimated cost and nature of such repair and only if such damage was not caused deliberate or through the negligence of the Tenant.

Tenant agrees that any damage caused to the premises by the Tenant or any of his visitors during the term of this lease shall be the personal responsibility of the Tenant.

4. Tenant agrees that for each NSF (Non Sufficient Fund) hundred dollars [$100.00] will be charged and has to be paid at the time of each occurring.

5. 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 notice of such showing, and to allow the Landlord to affix a For Sale or For Rent sign on the property Two [2] months prior to end of lease.

6. Landlord shall pay real estate taxes, [condominium fees and parking if applicable] and maintain fire insurance on the premises. Landlord fully understand that he/she should get insurance on the property and inform insurance company with the time, date and Tenant information before Tenant occupancy of the property.

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

INITIALS OF TENANT(S): GG x MZ INITIALS OF LANDLORD(S): IP

OREA Ontario Real Estate Association

Form 400
for use in the Province of Ontario

Schedule A
Agreement to Lease - Residential

Toronto Real Estate Board

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

TENANT (Lessee), Gаnkhar Gabdullina & Mykola Zhuransky, and

LANDLORD (Lessor), Inna Petsenyuk

for the lease of 510 Curran Place, L5B0G4, Mississauga.

dated the 2nd day of March, 2017

Tenant acknowledges the Landlord's fire insurance on the premises provides no coverage on Tenant's personal property. The tenant agrees to secure personal contents and tenant liability insurance during the full term of this agreement and to provide proof of same to the landlord upon request.The Landlord understands that the tenant content insurance does not cover property and should get property insurance before commencement of the lease.

7. Tenant agrees to pay the cost of all utilities required on the premises unless otherwise stated above during the term of the lease and any extension thereof, including but not limited to electricity. 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.

8. The Tenant shall maintain the premises in a proper state of cleanliness and order and shall return to the Landlord at the end of the lease term in the same condition as received, save and except for that which shall be regarded as being normal wear and tear.

9. Tenant agrees not to place any illegal substance, toxic or chemical wastes in or on the premises. Tenant further agrees to abide the rules and regulations set by the municipality. Any such damages caused by illegal substances would be paid by the tenant.

10. The Landlord retains the right of inspection with 24 hours notice and to do repairs inside and outside of the premises if necessary.

11. The Tenant hereby acknowledges and agrees that the leased premises can be only used as single family residential dwelling.

12. The Tenant agrees not to carry upon the premises for any business use or uses may be deemed a nuisance or by which the insurance on the premises will be increased.

13. ~~The Tenant agrees that no pet shall be allowed upon or kept in or about the leased premises.~~ IP GG MZ

14. Tenant agrees not to make any decorating changes to the premises without the express written consent of the Landlord.

15. Tenant and Landlord shall comply with all the Rules and By-laws of the Condominium Corporation.

16. The tenant agrees to maintain and leave the premises on termination of the lease period in an

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

INITIALS OF TENANT(S): GG x MZ **INITIALS OF LANDLORD(S):** IP

OREA Ontario Real Estate Association

Form 400
for use in the Province of Ontario

Schedule A
Agreement to Lease - Residential

Toronto Real Estate Board

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

TENANT (Lessee), Gaukhar Galdullina & Mykola Zhulanskyy, and

LANDLORD (Lessor), Inna Fetsenyuk

for the lease of 510 Curran Place, L5B 0G4, Mississauga, ON.

dated the 2nd day of March, 2017

ordinary state of cleanliness and shall repair and damage caused ~~by the~~ tenants willful or negligent conduct or that of person[s] permitted on the premises by the tenant. GG MZ

17.The Tenant agree to provide Key Deposit $200 (Two Hundred) For ~~One~~ TWO Fob, ~~One~~ TWO Front Door Key and ~~One~~ one Mailbox Key thereof prior to the occupancy of the premises. GG MZ

18. Tenant is agreed to send a proof of transferring the Hydro on their name prior to completion of this transaction.

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

INITIALS OF TENANT(S): GG x MZ **INITIALS OF LANDLORD(S):** IF

OREA Ontario Real Estate Association

Form 320
for use in the Province of Ontario

Confirmation of Co-operation and Representation

Toronto Real Estate Board

BUYER: Gazhkhat Gabdullina & Mykola Zhuranskyy

SELLER: Inna Petsenyuk

For the transaction on the property known as: ....

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.

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

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

1. LISTING BROKERAGE

a) ☒ The Listing Brokerage represents the interests of the Seller in this transaction. It is further understood and agreed that:

1) ☐ The Listing Brokerage is not representing or providing Customer Service to the Buyer. (If the Buyer is working with a Co-operating Brokerage, Section 3 is to be completed by Co-operating Brokerage)

2) ☐ The Listing Brokerage is providing Customer Service to the Buyer.

b) ☑ **MULTIPLE REPRESENTATION:** The Listing Brokerage has entered into a Buyer Representation Agreement with the Buyer and represents the interests of the Seller and the Buyer, with their consent, for this transaction. The Listing Brokerage must be impartial and equally protect the interests of the Seller and the Buyer in this transaction. The Listing Brokerage has a duty of full disclosure to both the Seller and the Buyer, including a requirement to disclose all factual information about the property known to the Listing Brokerage. However, the Listing Brokerage shall not disclose:

- That the Seller may or will accept less than the listed price, unless otherwise instructed in writing by the Seller;
- That the Buyer may or will pay more than the offered price, unless otherwise instructed in writing by the Buyer;
- The motivation of or personal information about the Seller or Buyer, unless otherwise instructed in writing by the party to which the information applies, or unless failure to disclose would constitute fraudulent, unlawful or unethical practice;
- The price the Buyer should offer or the price the Seller should accept;
- And; the Listing Brokerage shall not disclose to the Buyer the terms of any other offer.

However, it is understood that factual market information about comparable properties and information known to the Listing Brokerage concerning potential uses for the property will be disclosed to both Seller and Buyer to assist them to come to their own conclusions.

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

2. PROPERTY SOLD BY BUYER BROKERAGE – PROPERTY NOT LISTED

☐ The Brokerage .... (does/does not) represent the Buyer and the property is not listed with any real estate brokerage. The Brokerage will be paid

☐ by the Seller in accordance with a Seller Customer Service Agreement

or: ☐ by the Buyer directly

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

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

GG MZ	NK	IP	N.K
BUYER	**CO-OPERATING/BUYER BROKERAGE**	**SELLER**	**LISTING BROKERAGE**

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

.... to be paid from the amount paid by the Seller to the Listing Brokerage.
(Commission As Indicated In MLS® Information)

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)

CITYSCAPE REAL ESTATE LTD. (Name of Co-operating/Buyer Brokerage)	Cityscape Real Estate LTD. (Name of Listing Brokerage)
25 WATLINE AVE SUITE 402 MISSISSAUGA	25 Watline Ave Suite 402 Mississauga
Tel.: (905) 241-2222 Fax: (905) 241-3333	Tel.: (905) 241 2222 Fax: 905 241 3333
N. Kuz Date: Feb 27/2017 (Authorized to bind the Co-operating/Buyer Brokerage)	N. Kuz Date: Feb 27/2017 (Authorized to bind the Listing Brokerage)
NATALYA KUZMINOVA (Print Name of Broker/Salesperson Representative of the Brokerage)	Natalya Kuzminova (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.

GG MB — **BUYER'S INITIALS**

IP — **SELLER'S INITIALS**

ACKNOWLEDGEMENT

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

(Signature of Buyer) Date: 03/02/17	(Signature of Seller) Date: Mar 2 '17
(Signature of Buyer) Date: 03/02/2017	(Signature of Seller) Date: ....

OREA Ontario Real Estate Association

Working with a REALTOR®

Toronto Real Estate Board

Form 810
for use in the Province of Ontario

The REALTOR® Consumer Relationship

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

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

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

Client

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

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

Customer

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

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

What Happens When...

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

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

Critical Information

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

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

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

Acknowledgement by: Inna Potsenyuk
(Names)

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

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

Cityscape Real Estate LTD.
(Name of Brokerage)

(initial one)

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

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

(Signature) (Date)

(Signature) (Date)

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

Nykola Zhurawskyy
(Name of Brokerage)

(initial one)

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

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

(Signature) 03/02/17 (Date)

(Signature) (Date)

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

OREA Ontario Real Estate Association

Form 210a
for use in the Province of Ontario

Listing Agreement
Landlord Representation Agreement
Authority to Offer for Lease

Toronto Real Estate Board

This is a Multiple Listing Service® Agreement (Landlord's Initials) **OR** **Exclusive Listing Agreement** EXCLUSIVE (Landlord's Initials)

BETWEEN
BROKERAGE: CITYSCAPE REAL ESTATE LTD.
25 WATLINE AVE SUITE 402 MISSISSAUGA (the "Listing Brokerage")
LANDLORD: Inna Petsenyuk (the "Landlord")

In consideration of the Listing Brokerage listing the real Property **for lease** known as 510 CURRAN PLACE (the "Property")

the Landlord hereby gives the Listing Brokerage the **exclusive and irrevocable** right to act as the Landlord's agent, **commencing** at 12:01 a.m. on the 1 day of March, 20 17, **until** 11:59 p.m. on the 11 day of March, 20 17 (the "Listing Period"),

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

to offer the Property **for lease** at a rent of: Dollars (CDN$) 1,595.00
One Thousand Five Hundred Ninety-Five Dollars
and upon the terms particularly set out herein, or at such other rent and/or terms acceptable to the Landlord. It is understood that the rent and/or terms set out herein are at the Landlord's personal request, after full discussion with the Listing Brokerage's representative regarding potential market rent of the Property.

The Landlord hereby represents and warrants that the Landlord is not a party to any other listing agreement for the Property or agreement to pay commission to any other real estate brokerage for the lease of the Property.

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

2. **COMMISSION:** In consideration of the Listing Brokerage listing the Property, the Landlord agrees to pay the Listing Brokerage a commission of: HALF MONTH RENT for any valid offer to lease the Property from any source whatsoever obtained during the Listing Period and on the terms and conditions set out in this Agreement **OR** such other terms and conditions as the Landlord may accept. Said commission to be payable on the earlier of occupancy by the Tenant or execution of the Lease. The Landlord authorizes the Listing Brokerage to co-operate with any other registered real estate brokerage (co-operating brokerage), and to offer to pay the co-operating brokerage a commission of .... (indicate any incentive or +/- adjustment) .... out of the commission the Landlord pays the Listing Brokerage.

The Landlord further agrees to pay such commission as calculated above if an agreement to lease is agreed to or accepted by the Landlord or anyone on the Landlord's behalf within 90 days after the expiration of the Listing Period (**Holdover Period**), so long as such agreement is with anyone who was introduced to the Property from any source whatsoever during the Listing Period or shown the Property during the Listing Period. If, however, the offer to lease the Property is pursuant to a new agreement in writing to pay commission to another registered real estate brokerage, the Landlord's liability for commission shall be reduced by the amount paid by the Landlord under the new agreement.

The Landlord further agrees to pay such commission as calculated above even if the transaction contemplated by an agreement to lease agreed to or accepted by the Landlord or anyone on the Landlord's behalf is not completed, if such non-completion is owing or attributable to the Landlord's default or neglect, said commission to be payable on the earlier of the date of occupancy by the tenant or the execution of the lease or the date set for commencement of the lease or tenancy.

If a lease the Listing Brokerage arranges contains an option to extend or renew, the Landlord agrees to notify the Listing Brokerage of the exercising of said option and to pay the Listing Brokerage upon the exercising of the said option or any future option, a further commission of: .... of the total rent for the term of such lease extension or renewal. It is understood and agreed that the said further commission is to be paid on the earlier of the date of execution of the extension or renewal or the date the extension or renewal commences. If a tenant to whom the Listing Brokerage rented or leased the Property effects an offer to purchase the Property during the tenancy period or any renewal of the tenancy agreement, the Landlord agrees to pay the Listing Brokerage a commission of .... % of the sale price of the Property or .... for the purchase of the Property.

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

INITIALS OF LISTING BROKERAGE: **INITIALS OF LANDLORD(S):**

3. **REPRESENTATION:** The Landlord acknowledges that the Listing Brokerage has provided the Landlord with written information explaining agency relationships, including information on Landlord Representation, Sub-agency, Tenant Representation, Multiple Representation and Customer Service.

The Landlord understands that unless the Landlord is otherwise informed, the co-operating brokerage is representing the interests of the tenant in the transaction.

The Landlord further acknowledges that the Listing Brokerage may be listing other properties that may be similar to the Landlord's Property and the Landlord hereby consents to the Listing Brokerage acting as an agent for more than one landlord without any claim by the Landlord of conflict of interest. Unless otherwise agreed in writing between Landlord and Listing Brokerage, any commission payable to any other brokerage shall be paid out of the commission the Landlord pays the Listing Brokerage, said commission to be disbursed in accordance with the Commission Trust Agreement. The Landlord hereby appoints the Listing Brokerage as the Landlord's agent for the purpose of giving and receiving notices pursuant to any offer or agreement to lease the Property.

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

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

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

- that the Landlord may or will accept less than the listed rent, unless otherwise instructed in writing by the Landlord;
- that the tenant may or will pay more than the offered rent, unless otherwise instructed in writing by the tenant;
- the motivation of or personal information about the Landlord or tenant, unless otherwise instructed in writing by the party to which the information applies or unless failure to disclose would constitute fraudulent, unlawful or unethical practice;
- the rent the tenant should offer or the rent the Landlord should accept; and
- the Listing Brokerage shall not disclose to the tenant the terms of any other offer.

However, it is understood that factual market information about comparable properties and information known to the Listing Brokerage concerning potential uses for the Property will be disclosed to both Landlord and tenant to assist them to come to their own conclusions.

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

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

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

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

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

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

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

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

INITIALS OF LISTING BROKERAGE: N. K **INITIALS OF LANDLORD(S):** JP

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

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

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

Does	Does Not
	X

11. SUCCESSORS AND ASSIGNS: The heirs, executors, administrators, successors and assigns of the undersigned are bound by the terms of this Agreement.

12. CONFLICT OR DISCREPANCY: If there is any conflict or discrepancy between any provision added to this Agreement (including any Schedule attached hereto) and any provision in the standard pre-set portion hereof, the added provision shall supersede the standard pre-set provision to the extent of such conflict or discrepancy. This Agreement, including any Schedule attached hereto, shall constitute the entire Authority from the Landlord to the Brokerage. There is no representation, warranty, collateral agreement or condition which affects this Agreement other than as expressed herein.

13. ELECTRONIC COMMUNICATION: This Agreement and any agreements, notices or other communications contemplated thereby may be transmitted by means of electronic systems, in which case signatures shall be deemed to be original. The transmission of this Agreement by the Landlord by electronic means shall be deemed to confirm the Landlord has retained a true copy of the Agreement.

14. ELECTRONIC SIGNATURES: If this Agreement has been signed with an electronic signature the parties hereto consent and agree to the use of such electronic signature with respect to this Agreement pursuant to the Electronic Commerce Act 2000, S.O. 2000, c17 as amended from time to time.

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

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

.... DATE MAR/1/2017 NATALYA KUZMINOVA
(Authorized to bind the Listing Brokerage) (Name of Person Signing)

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

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

....
(Name of Landlord)

Inna Petsenyuk. (Seal) DATE MARCH,1,2017 (416).803 6110
(Signature of Landlord/Authorized Signing Officer) (Tel. No.)

.... (Seal) DATE ....
(Signature of Landlord/Authorized Signing Officer)

SPOUSAL CONSENT: The undersigned spouse of the Landlord hereby consents to the listing of the Property herein pursuant to the provisions of the Family Law Act, R.S.O. 1990 and hereby agrees to execute all necessary or incidental documents to further any transaction provided for herein.

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

DECLARATION OF INSURANCE

The broker/salesperson NATALYA KUZMINOVA
(Name of Broker/Salesperson)

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

....
(Signature(s) of Broker/Salesperson)

ACKNOWLEDGEMENT

The Landlord(s) hereby acknowledge that the Landlord(s) fully understand the terms of this Agreement and have received a true copy of this Agreement on the 3 day of March, 20 17

.... Date: March 2/17
(Signature of Landlord)

.... Date: ....
(Signature of Landlord)

OREA Ontario Real Estate Association

Form 410
for use in the Province of Ontario

Rental Application
Residential

Toronto Real Estate Board

I/We hereby make application to rent 2303 - 510 Curran Place, Mississauga, ON L5B 0G4

from the 1st day of April 20 17 at a monthly rental of $ 1595

to become due and payable in advance on the first day of each and every month during my tenancy.

1. **Name** Mykola Zhuravskyy Date of birth 08/25/1989 SIN No. (Optional)
   Drivers License No 23701-57108-90825 Occupation Senior Program Manager

2. **Name** Gaukhar Gabdullina Date of birth 01/14/1990 SIN No. (Optional)
   Drivers License No G0010-27609-05114 Occupation QA Auditor

3. **Other Occupants:** Name N/A Relationship N/A Age N/A
   Name N/A Relationship N/A Age N/A
   Name N/A Relationship N/A Age N/A

Do you have any pets? yes If so, describe two cats (Belair & Claira)

Why are you vacating your present place of residence? maintenance problems (poor insulation, etc), noise issues

LAST TWO PLACES OF RESIDENCE

Address 607-4065 Brickstone Mews, Mississauga, Ontario, L5B 0G3	Address 2010-360 Square One Drive, Mississauga, Ontario, L5B 0G7
From February 15th, 2016 To Current	From November 1st, 2014 To February 27th, 2016
Name of Landlord Jisheng Liang & My Nong Liang	Name of Landlord Cland Girottee
Telephone: (647) 898-6828	Telephone: (416) 627-7285

PRESENT EMPLOYMENT	**PRIOR EMPLOYMENT**
Employer Pervacio Inc.	SBE Canada
Business address 1 Yonge Street, Suite 1801, Toronto, ON, M5E 1W7	2300 Hogan Drive, Mississauga, ON L5N 0C8
Business telephone	(647) 497-7725
Position held Senior Program Manager	Process Analyst
Length of employment September 20th, 2016 - Current	June 9, 2014 - September 19, 2016
Name of supervisor Karin Vierhuis	Denis Tonderean

Current salary range: Monthly $ 4400

SPOUSE'S PRESENT EMPLOYMENT		PRIOR EMPLOYMENT
Employer	KIK Custom Products	Atlantic Packaging Products
Business address	101 Macintosh Blvd, Concord, ON L4K 4R5	111 Progress Avenue, Scarborough, ON M1P2Y9
Business telephone	(905) 660-0444	(800) -268-5620
Position held	QA Auditor	Engineer-In-Training (EIT)
Length of employment	June 27, 2016 - Current	July 13th, 2015 - January 4th, 2016
Name of supervisor	Alem Mebrahtu	Mark Graham

Current salary range: Monthly $ 2600

Name of Bank RBC Branch ~~4448~~ 05076 Address 1136 Centre Street, Thornhill, ON L4J 3M8

Chequing Account # 5136643 Savings Account #

FINANCIAL OBLIGATIONS

Payments to Canadian Dealer Lease Services Amount: $ 325

Payments to Amount: $

PERSONAL REFERENCES

Name Address

Telephone: Length of Acquaintance Occupation

Name Address

Telephone: Length of Acquaintance Occupation

AUTOMOBILE(S)

Make Mazda Model 3 Year 2016 Licence No BZZD720

Make N/A Model N/A Year N/A Licence No N/A

The Applicant consents to the collection, use and disclosure of the Applicant'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 Applicant 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.

The Applicant represents that all statements made above are true and correct. **The Applicant is hereby notified that a consumer report containing credit and/or personal information may be referred to in connection with this rental.** The Applicant authorizes the verification of the information contained in this application and information obtained from personal references. This application is not a Rental or Lease Agreement. In the event that this application is not accepted, any deposit submitted by the Applicant shall be returned.

Signature of Applicant [signature] Date 03/02/17 Signature of Applicant [signature] Date 03/02/17

Telephone: (647) 885-4903 Telephone: (647) 686-1009

ACCEPTED
MAR 1 0 2017
145 EVANS AVENUE, SUITE 300
TORONTO, ONTARIO

Name Inna Petsenyuk

ACCOUNT NO. 627570100

#999

Address

Tel.

City/Town

Postal Code

DATE 2 0 1 7 - 0 3 - 1 0
Y Y Y Y M M D D

PAY TO THE ORDER OF Blaney McMurtry LLP in Trust $ 59,980 $\frac{xx}{}$

UKRAINIAN CREDIT UNION 59980 00 ¢ /100 DOLLARS

Security features included. Details on back.

UCU УКС
UKRAINIAN CREDIT UNION LIMITED
SUITE 300 TEL: 416-922-4407
145 EVANS AVENUE
TORONTO, ONTARIO M8Z 5X8

MEMO PSV2 unit 2303

STYLE 133

⑆01972⑈828⑆ 544709⑈102⑈

DO NOT DESTROY
CERTIFIED CHEQUE

ACCEPTED
MAR 10 2017
145 EVANS AVENUE, SUITE 200
TORONTO, ONTARIO

Name: Petsenyuk | ACCOUNT NO. 627570100 | #999

Address | Tel.

City/Town | Postal Code

DATE 2017-03-10
(Y Y Y Y M M D D)

PAY TO THE ORDER OF Amacon Development (City Centre) Corp. $ 1,695 xx

UKRAINIAN CREDIT UNION 1,695.00 00 DOLLARS

Security features included. Details on back.

UCU УКС
UKRAINIAN CREDIT UNION LIMITED
SUITE 300 TEL: 416-922-4407
145 EVANS AVENUE
TORONTO, ONTARIO M8Z 5X8

MEMO PSV2 unit 2303

STYLE 133

DO NOT DESTROY
CERTIFIED CHEQUE

⑆01972⑈828⑆ 544709⑈102⑈


Ontario
Licence
de conduire
ON
CANADA
MYKOLA
607-4065 BRICKSTONE MEWS
MISSISSAUGA, ON, L5B 0G3
4d NUMBER/NUMÉRO Z3701 - 57108 - 90825
4a ISS/DÉL 2016/11/18
4b EXP/EXP 2019/08/25
5 DD/REF DR0048280
16 HGT/HAUT 175 cm
15 SEX/SEXE M
9 CLASS/CATÉG G
12 REST/COND
3 DOB/DDN 1989/08/25


Ontario
Driver's Licence
Permis de conduire
ON
CANADA
GABDULLINA,
GAUKHAR
607-4065 BRICKSTONE MEWS
MISSISSAUGA, ON, L5B 0G1
G0010 - 27609 - 05114
2016/03/08
2019/06/20
OL0319489
165 cm
F
G1
X
1990/01/14

Receipt

CITYSCAPE
REAL ESTATE LTD., BROKERAGE
The Art of Realty

25 Watline Avenue, Suite 402
Mississauga, ON L4Z 2Z1
Tel: 905-241-2222
Fax: 905-241-3333

Business Card

Date: March, 2017

Time: 2 pm

Received From: Natalya Kuzminova

Property Address: 570 Curran Place

Amount: $ 3,190

/100 DOLLARS

Listing Agent(s): Natalya Kuzminova

57406762 5-516

Royal Bank of Canada
Banque Royale du Canada
4056 CONFEDERATION PARKWAY
MISSISSAUGA, ON

DATE 20170303
Y/A M/M D/J

PAY TO THE ORDER OF / PAYEZ À L'ORDRE DE CITYSCAPE REAL ESTATE LTD BROKERAGE $3,190.00

EXACTLY $3,190 00 ¢ CANADIAN DOLLARS CANADIENS

AUTHORIZED SIGNATURE REQUIRED FOR AMOUNTS OVER $5,000.00 CANADIAN / SIGNATURE AUTORISÉE REQUISE POUR UN MONTANT EXCÉDANT 5 000,00 $ CANADIENS

RE/OBJET FIRST AND LAST MONTH RENT

PURCHASER NAME — NOM DE L'ACHETEUR

AUTHORIZED SIGNATURE / SIGNATURE AUTORISÉE

PURCHASER ADDRESS — ADRESSE DE L'ACHETEUR

COUNTERSIGNED / CONTRESIGNÉ

FORM 16516 (05-2010)

⑈57406762⑈ ⑆02115⑉003⑆ 099⑉013⑉5⑈

Suwanty

Received By

Signature Of Support Staff

PERVACIO

March 2nd, 2017

Mykola Zhurauskyy
607 – 4065 Brickstone Mews
Mississauga, ON L5B 0G3
Canada

Subject: Confirmation of Employment – Mykola Zhurauskyy

To whom it may concern,

This letter serves as a confirmation that Mr. Mykola Zhurauskyy is currently employed with Pervacio Inc. as a Senior Program Manager based in Toronto, Canada. Myself, Karin Vierhuis – Director of Program Management at Pervacio, being his direct superior.

He has been employed with Pervacio since September 20th, 2017 as a full-time employee, earning an annual salary of $70,000 CAD plus $10,000 as a bonus. The employee is also eligible for stock options. As a full time employee, he works a minimum of 40 hours per week with occasional overtime.

I trust that above information is sufficient. If you require further verification, please contact me at (416) 294-0418 or karin.vierhuis@pervacio.com.

Sincerely,

K. Vierhuis

Karin Vierhuis
Director of Program Management
Pervacio Inc.

Mobile: (416) 294-0418

1 Yonge Street, Suite 1801
Toronto, ON M5E 1W7
Canada

EQUIFAX

Print This Page | Close Window

Equifax Credit Report and Score ™ as of 02/25/2017

Name: Gaukhar Gabdullina

Confirmation Number: 3748097866

Credit Score Summary

EQUIFAX
761 Excellent

Where You Stand

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

EFX

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

- Percentage trades opened within the last 2 years to total trades.
- Total balance for open trades.
- Average number of months open for revolving trades.

Your Loan Risk Rating

EQUIFAX
761 Excellent

Your credit score of 761 is better than 44% of Canadian consumers.

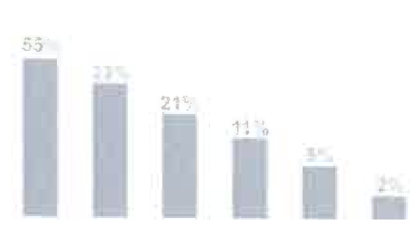
The Equifax Credit Score ™ ranges from 300-900. Higher scores are viewed more favorably.

The Bottom Line :

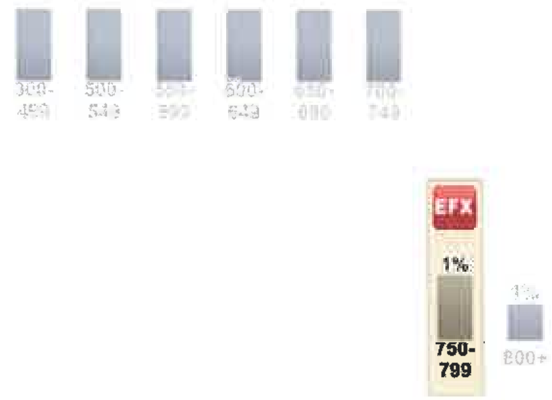
Lenders consider many factors in addition to your score when making credit decisions. However, most lenders would consider you to be a very low risk. You may qualify for a variety of loan and credit offers at some of the lowest interest rates available. If you're in the market for credit, this is what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

- You may be able to obtain high credit limits on your credit card.
- Many lenders may offer you their most attractive interest rates and offers.
- Many lenders may offer you special incentives and rewards that are geared to their most valuable customers.

Delinquency Rates*



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 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:	GAUKHAR GABDULLINA
SIN:	925XXX729
Date of Birth:	1990-01-XX

Current Address

Address:	4065 BRICKSTONE MEWS #607 MISSISSAUGA, ON
Date Reported:	2016-03 2015-02 2008-09

Previous Address

Address:	360 SQUARE ONE DR APT 2010 MISSISSAUGA, ON
Date Reported:	2016-03 2015-02 2008-09

Current Employment

Employer:	SANOFI PASTEUR LTD
Occupation:	

Special Services

No Special Services Message

Consumer Statement

No Consumer Statement on File

Credit Information

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

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

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

CDN DEALER LEASE SER

Phone Number:	(800)909-9127	High Credit/Credit Limit:	$11,731.00
Account Number:	XXX...205	Payment Amount:	Not Available
Association to Account:	Joint	Balance:	$9,926.00
Type of Account:	Installment	Past Due:	$0.00
Date Opened:	2016-08	Date of Last Activity:	2017-01
Status:	Paid as agreed and up to date	Date Reported:	2017-01
Months Reviewed:	02		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Lease account Bi-weekly payments		

SCOTIABANK VISA

Phone Number:	(800)387-6508	High Credit/Credit Limit:	$5,500.00
Account Number:	XXX...070	Payment Amount:	$10.00
Association to Account:	Individual	Balance:	$1,750.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2015-12	Date of Last Activity:	2017-01
Status:	Paid as agreed and up to date	Date Reported:	2017-01
Months Reviewed:	14		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

KOODO MOBILE

Phone Number:	(866)995-6636	High Credit/Credit Limit:	$231.00
Account Number:	XXX...613	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$84.00
Type of Account:	Open	Past Due:	$0.00
Date Opened:	2014-12	Date of Last Activity:	2016-12
Status:	Paid as agreed and up to date	Date Reported:	2017-01
Months Reviewed:	25		
Payment History:	01 payments 30 days late 01 payments 60 days late No payment 90 days late		
Prior Paying History:	Two payments past due (2015-07) One payment past due (2015-06)		
Comments:	Monthly payments		

SCOTIABANK VISA

Phone Number:	(800)387-6508	High Credit/Credit Limit:	$0.00
Account Number:	XXX...520	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$0.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2015-01	Date of Last Activity:	2015-12
Status:	Paid as agreed and up to date	Date Reported:	2016-06
Months Reviewed:	18		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account Closed 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.)

Secured Loans

Court Name:	MINISTRY GOVT SERV	Date Filed:	2016-08
Industry Class:		Creditor's Name and Amount:	719618166 CANADIAN DEALER LEASE SERVICES INC $23035
Maturity Date:	2019-08		
Comments:	Security Deposit Unknown		

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.

2015-01-02	SCOTIABANK (416)288-1460
2014-12-24	TANGERINE (416)758-5234
2014-12-07	KOODO MOBILE (416)279-7844

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.

2017-02-03	AUTH CPC ECOA (800)267-1177
2016-08-12	AUTH ONTARIO LOTTERY (855)978-7529
2016-07-05	AUTH CANADA POST (613)734-3243
2016-02-29	AUTH CPC ECOA (800)267-1177
2016-01-24	AUTH ECONSUMER REQUE (Phone Number Not Available)
2016-01-24	EQUIFAX PERSONAL SOL (800)871-3250

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

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

By mail:

Equifax Canada Co.
Consumer Relations Department
Box 190 Jean Talon Station
Montreal, Quebec H1S 2Z2

By fax: (514) 355-8502

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

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

EQUIFAX

Print This Page | Close Window

Equifax Credit Report and Score ™ as of 02/25/2017

Name: Mykola Zhurauskyy

Confirmation Number: 3746159312

Credit Score Summary

EQUIFAX
676 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 good. Based on this score, you should be able to qualify for credit with average interest rates and offers.

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

- Collections Balance.
- Number of trades opened.
- Number of department store trades ever bad debt.

Your Loan Risk Rating

EQUIFAX
676 Good

Your credit score of 676 is better than 17% of Canadian consumers.

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

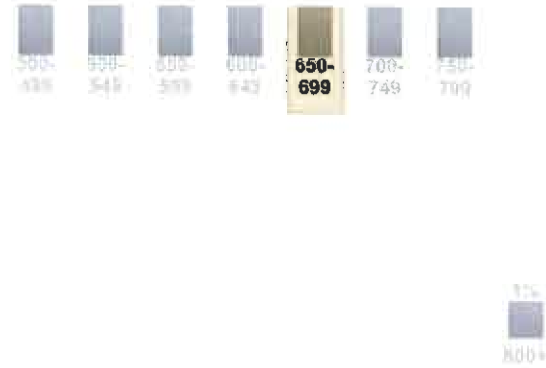
The Bottom Line :

Lenders consider many factors in addition to your score when making credit decisions. However, most lenders would consider you to be a moderate risk. You may not qualify for credit with all lenders. When you do qualify for credit, you may pay higher interest rates and be subject to more restrictive loan terms than those with higher scores If you're in the market for credit, this is what you might expect:

- You may not qualify for high credit limits on your credit card.
- You are likely to pay higher interest rates on all types of loans than those with higher scores.
- The loan terms you receive may be somewhat restrictive.

Delinquency Rates*

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 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:	MYKOLA ZHURAUSKYY
SIN:	536XXX017
Date of Birth:	1989-08-XX

Current Address		Previous Address	
Address:	4065 BRICKSTONE MEWS #607 MISSISSAUGA, ON	Address:	360 SQUARE ONE DR #2010 MISSISSAUGA, ON
Date Reported:	2016-08 2016-01 2008-08	Date Reported:	2016-08 2016-01 2008-08

Special Services

No Special Services Message

Consumer Statement

No Consumer Statement on File

Credit Information

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

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

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

ROYAL BANK VISA

Phone Number:	Not Available	High Credit/Credit Limit:	$2,500.00
Account Number:	XXX...666	Payment Amount:	$21.00

Association to Account:	Individual	Balance:	$1,032.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2016-10	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	04		
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		

FIDO

Phone Number:	(888)286-2106	High Credit/Credit Limit:	
Account Number:	XXX...164	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$125.00
Type of Account:	Open	Past Due:	$0.00
Date Opened:	2011-09	Date of Last Activity:	2016-12
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	64		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments		

CDN DEALER LEASE SER

Phone Number:	(800)909-9127	High Credit/Credit Limit:	$11,731.00
Account Number:	XXX...205	Payment Amount:	Not Available
Association to Account:	Joint	Balance:	$9,926.00
Type of Account:	Installment	Past Due:	$0.00
Date Opened:	2016-08	Date of Last Activity:	2017-01
Status:	Paid as agreed and up to date	Date Reported:	2017-01
Months Reviewed:	06		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Lease account Bi-weekly payments		

ROYAL BANK

Phone Number:	Not Available	High Credit/Credit Limit:	$5,000.00
Account Number:	XXX...001	Payment Amount:	Not Available
Association to Account:	Joint	Balance:	$0.00
Type of Account:	Revolving	Past Due:	$0.00
Date Opened:	2014-04	Date of Last Activity:	2016-06
Status:	Paid as agreed and up to date	Date Reported:	2016-06
Months Reviewed:	27		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account paid Monthly payments		

ROYAL BANK VISA

Phone Number:	Not Available	High Credit/Credit Limit:	$2,500.00
Account Number:	XXX...320	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	$0.00
Type of Account:	Revolving	Past Due:	$0.00

Date Opened:	2008-08	Date of Last Activity:	2013-11
Status:	Paid as agreed and up to date	Date Reported:	2013-12
Months Reviewed:	34		
Payment History:	05 payments 30 days late 03 payments 60 days late 02 payments 90 days late		
Prior Paying History:	Two payments past due (2013-11) Three or more payments past due (2013-01) Three or more payments past due (2012-07)		
Comments:	Closed by credit grantor 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.)

Secured Loans

Court Name:	MINISTRY GOVT SERV	Date Filed:	2016-08
Industry Class:		Creditor's Name and Amount:	719618166 CANADIAN DEALER LEASE SERVICES INC $23035
Maturity Date:	2019-08		
Comments:	Security Deposit Unknown		

Collection Accounts

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

RYERSON UNIVERSITY

Date Assigned:	2011-09	Account Number:	513521
Collection Agency:	SHELLCO CR SYS LTD	Reason:	
Amount:	$3,933.00	BalanceAmount:	$3,933.00
Date of Last Payment:	2011-08	Date Paid:	
Date Verified:			
Comments:			

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.

2016-07-11	TOYOTA CREDIT CANADA (905)513-8200
2014-11-03	BELL CANADA (800)730-7121

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.

2016-08-04	CERTAS (800)794-0008
2016-01-24	EQUIFAX PERSONAL SOL (800)871-3250
2014-09-21	AUTH ECONSUMER REQUE (Phone Number Not Available)
2014-09-21	EQUIFAX PERSONAL SOL (800)871-3250

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

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

By mail:

Equifax Canada Co.
Consumer Relations Department
Box 190 Jean Talon Station
Montreal, Quebec H1S 2Z2

By fax: (514) 355-8502

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

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

145 EVANS AVENUE, SUITE 300
TORONTO ONTARIO M8Z 5X8
T 416 922 2797
F 416 922 5826
www.ukrainiancu.com

December 12, 2016

Inna Petsenyuk
1708-420 Mill Rd. Etobicoke Onatrio

Dear: Inna Petsenyuk

RE: Approval of Mortgage Loan Account # 7928
Mortgage Type MTG Basic 15 Fixed Closed

We are pleased to advise you that your request for a mortgage loan has been approved subject to the items listed on the attached schedule (if applicable). Please note, however, neither the preparation nor the acceptance of this letter shall bind Ukrainian Credit Union Limited to advance any amount under the mortgage unless and until the items listed on the attached schedule have been received by Ukrainian Credit Union Limited and all required security and loan documentation has been completed.

To confirm the details of your request, Ukrainian Credit Union Limited is providing you with our written commitment to the following terms and conditions:

AMOUNT OF MORTGAGE LOAN: $ $239,000.00

TERM: 60 (months) **AMORTIZATION:** 360 (months)

INTEREST RATE: 2.690 % **CLOSING DATE:** February 1, 2017

PAYMENT FREQUENCY: monthly **PAYMENT AMOUNT: $** $966.23

EXPIRY DATE OF THIS COMMITMENT: 6 months from the Date of Issuance

The mortgage will be a First charge on the property located at:
2303 - 510 Curran Place, Mississauga Onatrio

A guarantee of your obligations under the mortgage to the extent of $ $239,000.00 will be required from the following person(s): N/A

All guarantees must be in the standard form used by Ukrainian Credit Union Limited, which is available upon request. The guarantor should/need not obtain legal advice from a lawyer independent of the lawyer(s) acting for you and the Credit Union.

The interest rate will be set 90 days prior to the closing date of the sale and guaranteed for those 90 days. In the event that the Credit Union's posted interest rates *decrease* prior to the scheduled closing date, the interest rate for this commitment will be adjusted accordingly upon written request.

IP
Initials

DOCUMENTATION

This commitment is conditional upon the borrower(s)/guarantor(s) providing valid government photo identification, details on the intended and actual operation of their accounts with the Lender/Credit Union, and other documentation and information that may be requested by Lender/Credit Union, all such documentation or information to be satisfactory to the Lender/Credit Union for regulatory compliance and risk management purposes. Failure by the Borrower(s)/Guarantor(s) to meet the requirements of this paragraph shall permit the Lender/Credit Union, at its sole discretion, not to advance the mortgage/loan.

Borrower/Guarantor further agrees to update said information from time to time at the request of the Lender/Credit Union.

All documentation required under the terms of this letter shall be in the standard form established by Ukrainian Credit Union Limited, or in such other form as the Credit Union may approve at its discretion, and shall be prepared and registered by the Credit Union's solicitor.

LEGAL COSTS AND COSTS OF REGISTRATION AND DISCHARGE

The costs of any appraisal(s) and the legal costs of Ukrainian Credit Union Limited on a solicitor-and-client basis, and all other costs and expenses incurred in the preparation, execution, delivery, registration and discharge of the mortgage, or in the collection of any amounts owing under the mortgage, shall be for the account of the Borrower(s), and may be debited from the funds advanced pursuant to the mortgage. All such costs and expenses bear interest at the interest rate charged on the mortgage.

PREPAYMENT BENEFITS

A. After the first anniversary date of the mortgage, at any time during each subsequent year of the term of the mortgage, the Borrower(s) may prepay up to 15% of the original principal amount of the loan without notice or penalty. The prepayment may not exceed 15%, and is not cumulative.

B. Once during each year of the term of the mortgage, the Borrower(s) may increase the principal and interest portion of the regular payment by up to 100% of the original payment amount, by giving written notice to the Credit Union. The increased payment will become effective on the date of the next payment following receipt of the written request, and will remain in effect until the next Mortgage Renewal Date. The increase in payment may not exceed 100%, and is not cumulative.

C. Once during each year of the term of the mortgage, the Borrower(s) may decrease the principal and interest portion of the regular payment, provided that the new instalment

IP
Initials

amount does not extend the mortgage beyond the Amortization originally agreed to from the initial Interest Adjustment Date.

D. Further to the above privileges, the Borrower(s) may prepay any or all of the mortgage loan at any time after the initial Interest Adjustment Date, upon payment of the greater of three months interest or the interest rate differential penalty calculated on the portion of the mortgage loan being repaid.

RENEWAL FOR SUBSEQUENT TERMS

The Borrower(s) will be notified in writing prior to the Maturity Date of the mortgage loan to encourage them to contact their local branch to discuss available terms and interest rates for renewal. A signed Renewal Agreement must be on file at Ukrainian Credit Union Limited prior to the Maturity Date of the mortgage. If a Renewal Agreement is not received by the Maturity Date of the mortgage, the mortgage will automatically be renewed for the same term as the term just completed, at the then prevailing interest rate for that term, and with the mortgage Renewal Fee being added to the principal balance of the mortgage.

PROPERTY TAXES AND FIRE INSURANCE

It is the responsibility of the Borrower(s) to ensure that there is adequate fire insurance coverage in place for the mortgaged property at all times, and that property taxes are kept current. The Credit Union reserves the right to ask the Borrower(s) to provide evidence of payment of property taxes and fire insurance at the time of each mortgage renewal. The Credit Union will obtain these items directly and the charges for them may be added to the mortgage principle, should the Borrower(s) be unable to provide the items to the Credit Union when requested.

ANNUAL STATEMENTS

Ukrainian Credit Union Limited will provide the Borrower(s) with an annual statement which will be produced as at December 31st of each year. If further statements are required, they will be prepared upon request for a nominal fee.

TRANSFER OF THE MORTGAGED PROPERTY

The mortgage is non-assignable. Any transfer of the title to the mortgaged property shall constitute an act of default under the mortgage, except with the written consent of Ukrainian Credit Union Limited.

IP

Initials

CHANGES

This commitment may be amended in writing by a document signed by all parties.

EXPIRY

This commitment shall expire if not accepted within 48 hours in writing by the Borrower(s) once presented by Ukrainian Credit Union Limited. Otherwise, this commitment shall expire if the mortgage funds are not advanced within 7 (seven) days of the scheduled closing date as indicated on the first page of this letter.

M. BINCZAROWSKI

Per: ______________________________

UKRAINIAN CREDIT UNION LIMITED

Dated at Mississauga, this 12 day of December, 2016.

The undersigned agrees to proceed with the mortgage loan on the above terms and conditions.

______________________________ December 12, 2016
DATE

______________________________ December 12, 2016
DATE

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Initials