

Cynthia → fax 705-792-3893
- fax: (705) 735-1889

Schedule *
WORK CREDIT

The Purchaser(s), Richard Welsh
hereby agrees with Pratt Homes Group Inc. ("Pratt Homes") that I/we shall be permitted to access
39-212 Manhattan (the "Property") to supply
and/or install (as noted) those items (hereinafter collectively referred to as the "Work") detailed below in exchange
for a credit on the Statement of Adjustments on the closing date as follows:
Purchaser to supply and install all flooring in all
areas except those areas on the plans where
ceramics are detailed. Credit adjustments on closing
(hereinafter collectively referred to as the "Work Credit")

The Purchaser(s) fully acknowledges and understands the terms set out herein and the Purchaser(s) hereby agrees that
the Work Credit is subject to the following terms and conditions:

1. All Work must be completed as specified herein and within the timelines specified by the Pratt Homes
Superintendent and/or Site Supervisor as provided to the Purchaser(s) during the construction period.
2. No children under the age of sixteen (16) are allowed on the Property at any time.
3. Save and except as specifically provided herein, no persons, other than the Purchaser(s), may access the
Property. A third party contractor retained by the Purchaser(s) may be permitted to assist the
Purchaser(s) in completing the Work if, prior to accessing the Property, the third party contractor
provides Pratt Homes with the following:
(a) A Waiver and Release executed in favour of Pratt Homes; and
(b) A copy of the WSIB Certificate issued to such third party contractor.
4. The appropriate steel toed footwear and approved hard hats are to be worn at all times while in or about
the Property and such attire is not provided by Pratt Homes.
5. All safety standards, as dictated by the *Occupational Health and Safety Act* and the *Ontario Building
Code* and any related legislation and/or regulations, must be adhered to at all times and the Purchaser(s)
are responsible for familiarizing his/her/themselves with such provisions.
6. The Purchaser(s) acknowledges that Pratt Homes reserves the right, in its sole discretion, to complete
the Work and to select colours and materials, as necessary, if the Work is not completed by the
Purchaser(s) in the manner specified herein and within the timelines stipulated by Pratt Homes. In such
circumstances, the Purchaser(s) acknowledge that the Work Credit will be forfeited with no credit for
any Work partially completed by the Purchaser(s).
7. The Purchaser(s) shall be responsible for any additional costs incurred by Pratt Homes, whether
construction related or otherwise, as a result of any substantial alterations made to the Property.
8. The Purchaser(s) acknowledge that alterations, deletions and additions made by the Purchaser(s) and
defects in materials, design and Work supplied and/or installed by the Purchaser(s) are not covered by
the warranty provisions of the *Ontario New Home Warranties Plan Act*. The Purchaser(s) expressly
acknowledge such exclusions and agree that Pratt Homes shall not, either before or after the closing
date, be responsible or liable for rectifying any deficiencies related to or associated with the Work.

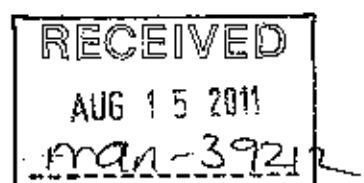
IN CONSIDERATION OF Pratt Homes allowing me/us to access the Property to complete the above noted Work,
the Purchaser(s) (on my/our own behalf and on behalf of my/our personal representatives, heirs, executors and
administrators, agents, contractors and invited guests) HEREBY EXPRESSLY AGREE that Pratt Homes and its
directors, officers, agents and/or employees shall not be liable for any damages arising from any personal injury,
illness, damage or loss sustained by the Purchaser(s) as a result of having accessed the Property during construction
and prior to the Closing Date.

I/WE AGREE TO RELEASE AND DISCHARGE Pratt Homes and its directors, officers, agents and/or employees
from any and all claims or causes of action arising out of the negligence of Pratt Homes and its directors, officers,
agents and/or employees.

I/WE acknowledge that I/WE have carefully read this Schedule and the releases contained herein. I/WE
UNDERSTAND that, by signing this Schedule, I/WE are waiving any right to bring a legal action or claim
against Pratt Homes relating to the contents hereof.

Purchaser signature
Print Name: _____

Purchaser signature
Print Name: _____



**Third Party Contractor Release of Claims, Waiver of Liability and Indemnification
Agreement**

**By Signing this document you will waive certain legal rights, including the right to sue.
Please read carefully.**

The undersigned _____ ("Third Party Contractor(s)") has, under an agreement or arrangement with _____ (the "Purchaser(s)"), agreed to construct, furnish, supply and/or install certain items, materials, equipment, services, and/or labour in connection with the construction and completion of the house (the "Work") which is being built for the Purchaser at _____ (the "Property") pursuant to an agreement of purchase and sale with a closing date of _____ (the "Closing Date").

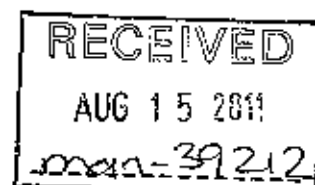
In consideration of Pratt Hansen Group Inc. ("**Pratt Homes**") allowing me/us to access the Property to complete the above noted Work and such good and valuable other consideration the sufficiency of which is acknowledged, I/we (on my/our own behalf and on behalf of my/our personal representatives, heirs, executors and administrators, agents, contractors and invited guests) hereby expressly agree that **Pratt Homes** and its directors, officers, agents and/or employees shall not be liable for any damages arising from any personal injury, illness, damage or loss sustained by the Third Party Contractor(s) as a result of having accessed the Property during construction and prior to the Closing Date.

Further, notwithstanding the generality of the forgoing full and unconditional waiver and release, I/we specifically agree to release and forever discharge **Pratt Homes** from responsibility, liabilities or claims due to any cause whatsoever, including negligence, breach of contract or breach of any statutory duty of care arising from:

1. Any personal injury, death, expense and related loss, including loss of income that may be suffered in connection with the Work.
2. Any loss or damage to equipment or material owned or in the care of the Third Party Contractor(s) at the Property.

Further, I/we agree to release, indemnify and hold harmless **Pratt Homes** against any and all claims arising from the Work including:

1. Any claims for defects or deficiencies in Work constructed, furnished, supplied and/or installed by the Third Party Contractor(s).
2. Any damage to the Property resulting from or caused by the Third Party Contractor(s)'s performance of the Work or otherwise.
3. Any claims for damages made by third parties regarding damage to their property personal property resulting from the Third Party Contractor(s)'s performance of the Work or otherwise.
4. Any incomplete payment for materials, equipment, services, labour, or other expenses incurred in connection with the Third Party Contractor(s)'s Work at the Property.



Further, I/we agree to release and discharge **Pratt Homes** and its directors, officers, agents and/or employees from any and all claims or causes of action arising out of the negligence of **Pratt Homes** and its directors, officers, agents and/or employees.

Further, I/we acknowledge that I/we have carefully read and fully acknowledge and understand the releases and waivers contained herein, and hereby freely, voluntarily and without duress executes this release and waiver fully and unconditionally in favour of **Pratt Homes**.

I/we understand that by signing this document I/we are waiving any right to bring a legal action or claim against **Pratt Homes** relating to the contents hereof.

Signed this ____ day of _____ 20____.

Signature of Third Party Contractor

Please Print Name Clearly