

SUMMARY OF PRICING - VH2019

DATE:

PROJECT: Place St. Thomas ✓
 Reg'd Plan #: 50M-361 ✓
 Name(s): Sarah Kothlow ✓
 Name(s): Marilyne Cloutier ✓

LOT NO: PST7 C12 ✓
 MODEL: 130, Lewis, Rev. ✓

BASE PRICE: \$625,900.00 ✓

ELEVATION:

LOT PREMIUM:

END LOT PREMIUM:

NET TOTAL COST OF UPGRADES: \$47,140.18

CREDITS:

SUBTOTAL: \$47,140.18

TOTAL: \$673,040.18

PURCHASER OFFER: \$560,000.00

DIFFERENCE: -\$113,040.18

Invoice 1885 locked 25-May-22 ✓ \$21,473.00 ✓

Invoice 1904 locked 20-Jul-22 ✓ \$18,948.00 ✓

Invoice 1924 locked 10-Aug-22 ✓ \$4,956.18 ✓

Invoice 1925 locked 17-Aug-22 ✓ \$1,763.00 ✓

Invoice 1927 locked 23-Aug-22 ✓

Invoice 1930 locked 31-Aug-22 ✓

Accepted offer of \$560,000.00 as per F. Nieuwkoop & D. Brunet ✓

PURCHASER OFFER HST BREAKDOWN

OFFER PRICE EXCLUDING HST: HST Formula 4 \$516,814.16 ✓

COMMENTS:

*EXPECTED DATE OF CLOSING: June 26, 2025 ✓

1455 YOUVILLE DRIVE, #210, ORLEANS, ONT. K1C 6Z7 - TEL: (613) 837-1104 / FAX: (613) 837-5901

<u>PURCHASERS ADDRESS:</u>	
PURCHASERS NAME(S)	Sarah Kothlow & Marilyne Cloutier
STREET	3625 197A Street
CITY, PROVINCE	Langley, British Columbia
POSTAL CODE	V3A 1B8
HOME PHONE	604-868-7717
WORK PHONE	613-993-7267
Cell Phone Purchaser (1)	604-868-7717
Cell Phone Purchaser (2)	514-717-1585
CIVIC	955 Colgone St
AGREEMENT BLOCK#	50M-361
PLAN	50M-361
HCRA Licence Number	47491
LOT (BUILDER'S LOT/UNIT)	C12
MODEL #	130
ELEVATION	
MODEL NAME	Lewis
ORIENTATION	Rev.
DWELLING (MODEL#, ELEV, OPT)	130, Lewis, Rev.
PHASE	7
PROJECT	Place St. Thomas
SCHEDULES	C-1, O, M-2
PURCHASER OFFER	\$560,000.00
CLOSING DAY	26
CLOSING MONTH, YEAR	June, 2025
CLOSING DATE (MONTH DAY, YEAR)	June 26, 2025
DEPOSIT 1)	10,000
DEPOSIT 2)	N/A
DEPOSIT 3)	N/A
SALES REPRESENTATIVE	Adam Bowman
<u>SOLICITORS INFO</u>	
SOLICITOR NAME	Cecilia Perdigao
STREET	2559 Innes Road, Unit 9
CITY, PROVINCE	Ottawa, Ontario
POSTAL CODE	K1B 3K1
PHONE	613-830-1112
<u>SCHEDULE T</u>	
PURCHASER 1	Sarah Kothlow
HOME ADDRESS (STREET, CITY, POSTAL CODE)	3625 197A Street, Langely BC V3A 1B8
HOME PHONE	604-868-7717
WORK ADDRESS (STREET, CITY, POSTAL CODE)	73 Leikin Drive, Ottawa ON K1X 0E4
WORK PHONE	613-993-7267
OCCUPATION	RCMP Police Officer
ID TYPE	British Columbia Services Card
ID NUMBER	N/A
BIRTH DATE	July 6, 1992
PURCHASER 2	Marilyne Cloutier
HOME ADDRESS (STREET, CITY, POSTAL CODE)	3625 197A Street, Langely, BC V3A 1B8
HOME PHONE	514-717-1585
WORK ADDRESS (STREET, CITY, POSTAL CODE)	73 Leikin Drive, Ottawa ON K1X 0E4
WORK PHONE	613-993-7267
OCCUPATION	RCMP Police Officer
ID TYPE	Driver's Licence
ID NUMBER	0792209
BIRTH DATE	August 31, 1990
PART OF LOT(S)(singles)	C12
PLACE SIGNED	Ottawa, ON
SIGNING DAY	13
SIGNING MONTH	May
SIGNING YEAR	2025
SIGNING DATE (MONTH DAY, YEAR)	May 13, 2025
EMAIL ADDRESS (1)	skothlow1@gmail.com
EMAIL ADDRESS (2)	asduports@hotmail.com
DATE: May 2, 2023	



GST/HST New Housing Rebate Application for Houses Purchased from a Builder

Use this form to claim your rebate if you bought a new house (including a residential condominium unit or a duplex) or a share of the capital stock of a co-operative housing corporation (co-op). **Do not use** this form if you built your house or hired someone to build it or purchased it as a rental property. Instead, use Form GST191, *GST/HST New Housing Rebate Application for Owner-Built Houses*, or Form GST524, *GST/HST New Residential Rental Property Rebate Application*.

Note

GST/HST registered builders claiming a Type 1A or 1B rebate can choose to file their application online along with their GST/HST return using GST/HST NETFILE at canada.ca/gst-hst-netfile or by using the "File a return" online service in My Business Account at canada.ca/my-cra-business-account. The rebate can also be filed online on its own using the "File a rebate" online service in My Business Account. Representatives can access these online services in Represent a Client at canada.ca/taxes-representatives. If you choose to file your application online, **do not send** us this form.

For more information, including instructions, required documentation for rebate application Types 2, 3, and 5, and the definition of a house, see "General information" on page 4 of this form. Your claim may be delayed or denied if this form is not completed in full, the rebate calculation is not correct, or the required documentation is not submitted with your application.

Section A – Claimant information									
Claimant's legal name (one name only , even if the house is purchased by several individuals) Last name, first name, and initial(s) Kothlow, Sarah						Business number (if applicable) R T			
If more than one individual purchased the house, list all of the other purchaser(s). Attach a separate sheet if you need more space.									
Last name, first name, and initial(s) of other purchaser Cloutier, Marilyne					Last name, first name, and initial(s) of other purchaser				
Address of the house you purchased (Unit No. – Street No. Street name, RR) 955 Cologne Street									
City Embrun						Province or territory Ontario		Postal code K 0 A 1 W 0	
Home telephone number 604-868-7177		Daytime telephone number 613-993-7267		Extension 		Language preference <input checked="" type="checkbox"/> English <input type="checkbox"/> French			
Mailing address of claimant <input checked="" type="checkbox"/> As above or Unit No – Street No Street name, PO Box, RR									
City		Province/Territory/State			Postal/ZIP code		Country		
Section B – House information									
Did you purchase the house for use as your, or your relation's, primary place of residence? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No					Date purchase agreement was signed by both you and the builder (if the agreement was signed on different dates, use the later date): Year Month Day				
If you purchased this house as a rental property, you do not qualify for this rebate. You may qualify for the New Residential Rental Property Rebate instead. To apply for that rebate, you (not the builder) may use Form GST524, <i>GST/HST New Residential Rental Property Rebate Application</i> .									
Date ownership of the house or the share in the co-op was transferred to you: Year Month Day					Date possession of the house was transferred to you: Year Month Day				
Legal description of property – Lot, plan, concession, range, parcel, section, etc. You will find the description on your deed, or another land transfer document available from your provincial land registry office. Where applicable, use the strata lot for the lot number.									
Lot No: C12			Plan No: 50M-361			Other: EMbrun, ON			
If a mobile home, state: Manufacturer: Model: Serial number:									

FOR INTERNAL USE ONLY										
IC						NC				

Protected B when completed

Section C – Housing and application Type

Type of housing (tick one box)

☒ House (including condominium unit)

☐ Mobile home (including modular home)

☐ Floating home

☐ Bed and breakfast

☐ Duplex

Application Type (tick one box). See Guide RC4028, *GST/HST New Housing Rebate*, to verify that you meet the conditions to claim the rebate. In all cases the builder or co-op must complete Section D.

Rebate applications filed by the builder – Where the builder pays the amount of the rebate directly to you or credits it against the total amount payable for a new house (including a mobile home or a floating home). Give the completed application to your builder.

1A

☒

When you buy both the house and land from the same builder or you buy a mobile home. (Do not tick Type 1A if you bought a mobile home and you lease land that is not a site in a residential trailer park from the vendor of the home. Tick Type 1B in this case.) Complete Part I of Section F to calculate the rebate.

1B

☐

When you buy a house and lease the land from the same builder. (Do not tick Type 1B if you bought a mobile home from a vendor that also leases to you a site in a residential trailer park. Tick Type 1A in this case.) The lease must provide you with an option to buy the land, or must be for a term of at least 20 years. Complete Part II of Section F to calculate the rebate.

Rebate applications you file directly with us – Where we pay the rebate directly to you for a new house (including a mobile home or a floating home).

2

☐

When you buy both the house and land from the same builder or you buy a mobile home. (Do not tick Type 2 if you bought a mobile home and you lease land that is not a site in a residential trailer park from the vendor of the home. Tick Type 5 in this case.) Complete Part I of Section F to calculate the rebate. Attach a copy of your Statement of Adjustments.

3

☐

When you buy a share of the capital stock of a co-op. Complete Part III of Section F to calculate the rebate. Attach a copy of your Statement of Adjustments.

5

☐

When you buy a house and lease the land from the same builder. (Do not tick Type 5 if you bought a mobile home from a vendor that also leases to you a site in a residential trailer park. Tick Type 2 in this case.) The lease must provide you with an option to buy the land, or must be for a term of at least 20 years. Complete Part II of Section F to calculate the rebate. Attach a copy of your Statement of Adjustments (or invoice in the case of a mobile home).

Section D – Builder or co-op information

Builder's or co-op's legal name

Valecraft Homes (2019) Limited

Business number (if applicable)

721010718R T0001

Address (Unit No. – Street No. Street name, PO Box, RR)

210-1455 Youville Dr.

City

Orleans

Province/Territory/State

Ontario

Postal/ZIP code

K1C 6Z7

Country

Canada

Telephone number

613-837-1104

Extension

Did the builder either pay the amount of the rebate directly to the purchaser or credit it against the total amount payable for the house?

☐ Yes

☐ No

If **yes**, the builder has to send this completed form, including any applicable provincial rebate schedule, to us. For more information and instructions, see page 4.

For Type 1A or 1B, enter the reporting period covered by the GST/HST return in which a deduction is taken by the builder. The builder must take the deduction in the reporting period during which the amount of the rebate is paid or credited to the purchaser.

Year

Month

Day

From

to

Signature of builder or authorized official

Name (print)

Year

Month

Day

Section E – Claimant's Certification

I certify that the information given in this application, including any accompanying provincial rebate schedule and all supporting documents, is, to the best of my knowledge, true, correct, and complete in every respect. I have not previously claimed the "Total rebate amount," or any part of that amount, and I am eligible to claim this total rebate amount. I am not filing a second time for additional work or extras done on the house. I also certify that the house is my, or one of my relation's, primary residence and is not intended as a rental property.

Signature of the claimant

DocuSigned by:

Sarah Kothlow

Signed by:

Marilyne Cloutier

Name (print)

Sarah Kothlow & Marilyne Cloutier

Year

Month

Day

2

0

2

5

0

5

1

3

Protected B when completed

Section F – Rebate calculation (complete only one of Parts I, II, or III, whichever applies)

You are **not** entitled to claim a GST/HST new housing rebate for some of the GST or federal part of the HST and you **do not complete** Section F if any of the following apply to you:

• your application type is 1A or 2 and the purchase price of the house is \$450,000 or more;

• your application type is 1B or 5 and the fair market value of the house (building and land) when possession was transferred to you was \$517,500 or more (in some cases a lower value may apply to restrict the rebate); or

• your application type is 3 and the total amount paid for the share in the co-op is \$517,500 or more (in some cases a lower value may apply to restrict the rebate).

If the above situations **do not apply** and you meet all of the other GST/HST new housing rebate conditions, you may be entitled to claim a GST/HST new housing rebate. Complete Section F. You will need to complete Form RC7190-WS, *GST190 Calculation Worksheet*, to calculate the amounts you have to enter in Section F.

Note

If you paid the HST on your purchase of a house located in a province that offers a provincial new housing rebate, you may be entitled to claim a rebate for some of the provincial part of the HST you paid on the purchase. A provincial new housing rebate may be available even if a GST/HST new housing rebate is not. For more information, see the appropriate provincial rebate schedule.

Part I – Rebate calculation for Application Type 1A or 2

GST paid or the federal part of the HST paid on the purchase of the house (enter the amount from line 1 of Form RC7190-WS). (If the purchase and sale agreement for the house was assigned to you and you paid the GST or the federal part of the HST on assignment, also include that tax paid on line A.)

A

Enter the purchase price of the house (**do not include** GST or HST). (If the purchase and sale agreement for the house was assigned to you and you paid the GST or the federal part of the HST on the assignment, also include the purchase price for the assignment on line B.)

B

GST/HST new housing rebate amount (enter the amount from line 4 of Form RC7190-WS).

C

Provincial new housing rebate amount – If you are eligible, complete the calculation on the applicable provincial rebate schedule and enter the amount from line C of that schedule.

D

Total rebate amount including any provincial rebate (line C plus line D).

E

Part II – Rebate calculation for Application Type 1B or 5

Total purchase price for the house (**do not include** amounts for the lease of the land or the option to purchase the land).

F

Fair market value of the house (including the land and the building) when possession was transferred to you.

G

GST/HST new housing rebate amount (enter the amount from line 8 of Form RC7190-WS).

H

Provincial new housing rebate amount – If you are eligible, complete the calculation on the applicable provincial rebate schedule and enter the amount from line F of that schedule.

I

Total rebate amount including any provincial rebate (line H plus line I).

J

Part III – Rebate calculation for Application Type 3

Total purchase price for the share of the capital stock in the co-op. (If you purchased any other interest in the corporation, complex, or unit, also include the purchase price for that interest on line K.)

K

GST/HST new housing rebate amount (enter the amount from line 11 of Form RC7190-WS).

L

Provincial new housing rebate amount – If you are eligible, complete the calculation on the applicable provincial rebate schedule and enter the amount from line H of that schedule.

M

Total rebate amount including any provincial rebate (line L plus line M).

N

Section G – Direct deposit request (complete only if you are filing a Type 2, 3, or 5 rebate application)

To have your refund deposited directly into your bank account, complete the information area below **or** attach a blank cheque with the information encoded on it and "VOID" written across the front.

Branch number

Institution number

Account number

Name of the account holder

Personal information is collected under the *Excise Tax Act* to administer tax, rebates, and elections. It may also be used for any purpose related to the administration or enforcement of the Act such as audit, compliance and the payment of debts owed to the Crown. It may be shared or verified with other federal, provincial/territorial government institutions to the extent authorized by law. Failure to provide this information may result in interest payable, penalties or other actions. Under the *Privacy Act*, individuals have the right to access their personal information and request correction if there are errors or omissions. Refer to Info Source at canada.ca/cra-info-source, Personal Information Bank CRA PPU 241.

Page 3

General information

Who should complete this form?

Use this form to claim your new housing rebate if you bought a new house (including a residential condominium unit or a duplex) or a share of the capital stock of a co-operative housing corporation (co-op). The house must be the primary place of residence for you or a relation. If more than one individual owns the house or share, only one individual can claim the rebate. Partnerships (even if all the partners are individuals) and corporations that buy new houses are not entitled to claim this rebate. An individual cannot claim this rebate if a partnership or a corporation is also an owner of the house.

Do not use this form if you built or substantially renovated your house or hired someone to do so. Instead, use Form GST191, *GST/HST New Housing Rebate Application for Owner-Built Houses*.

If you purchased this house as a rental property, use *Form GST524, GST/HST New Residential Rental Property Rebate Application*.

For more information on the conditions that apply for each rebate type, see Guide RC4028, *GST/HST New Housing Rebate*.

If the application is signed by someone other than the claimant, you must attach a properly executed power of attorney to this form.

If your house is located in a province that offers a provincial new housing rebate for some of the provincial part of the HST and you qualify for that rebate, you also need to complete the appropriate provincial rebate schedule to claim the provincial new housing rebate.

Note

If you previously purchased a new house and received a new housing rebate you were assigned a business number for tracking purposes (nine digits followed by RT0001). Use the same number for this application.

Documentation required

If your application type is 2, 3, or 5 in Section C, you must send us this form along with the following documents:

- a copy of the statement of adjustments; and
- for a mobile home, a copy of the invoice.

Note

You are not required to submit proof of occupancy with your application. However, you may be asked to provide proof of occupancy later.

Do not send us the agreements for the purchase of your house. Keep them for six years in case we ask to see them.

Note

If you choose not to file your application online when claiming a Type 1A or 1B rebate, you must send us a copy of this form. Do not send supporting documents with this form when claiming either of these rebates, but keep them in case we ask to see them later.

When should I file my claim?

Generally, you have two years from the date ownership of the house is transferred to you to claim the rebate.

Where do I send this form?

For an individual claiming this rebate, use the chart below to identify the correct tax centre to send your completed form and any applicable provincial rebate schedule.

If you are a builder and choose **not** to file your application online, use the following chart to find out to which tax centre to send your completed form.

If you are:	Send your form to:
<ul style="list-style-type: none">• an individual, and the property is located in one of the areas indicated below; OR• a builder located in one of the areas indicated below, and you have filed your GST/HST return online. Areas: Sudbury/Nickel Belt, Toronto Centre, Toronto East, Toronto West, Toronto North, or Barrie.	Sudbury Tax Centre 1050 Notre Dame Avenue Sudbury ON P3A 5C1
<ul style="list-style-type: none">• an individual, and the property is located anywhere in Canada, other than the areas mentioned above; OR• a builder located anywhere in Canada, other than the areas mentioned above, and you have filed your GST/HST return online.	Prince Edward Island Tax Centre 275 Pope Road Summerside PE C1N 6A2
<ul style="list-style-type: none">• a builder who is eligible to file a paper GST/HST return. (In addition to your completed form and any applicable provincial rebate schedule, you have to send your return in which you claimed a deduction.)	The tax centre indicated on your return.

Note

If you are a builder and choose to file your application online, do **not** send us this form.

Definition

House – for this rebate, includes a single family home, a residential condominium unit, a duplex, a mobile home, and a floating home. It also includes a bed and breakfast if more than 50% of the house is your primary place of residence. Otherwise, only the part that is your primary place of residence is a house for purposes of this rebate.

What if you need help?

For more information, see Guide RC4028, *GST/HST New Housing Rebate*, go to canada.ca/gst-hst, or call 1-800-959-5525.

Forms and publications

To get our forms and publications, go to canada.ca/gst-hst-pub.

Form 100

for use in the Province of Ontario

This Agreement of Purchase and Sale dated this 6 day of May 2025

BUYER: Sarah Kothlow & Marilyne Cloutier (Full legal names of all Buyers), agrees to purchase from

SELLER: Valecraft Homes (2019) Limited (Full legal names of all Sellers), the following

REAL PROPERTY:

Address 955 Cologne Street Embrun ON K0A 1W0

fronting on the East side of Cologne Street

in the Municipality of Embrun

and having a frontage of - more or less by a depth of - more or less

and legally described as Not yet assigned.

(Legal description of land including easements not described elsewhere) (the "property")

PURCHASE PRICE: Dollars (CDN\$) 560,000.00

Five Hundred Sixty Thousand Dollars

DEPOSIT: Buyer submits upon acceptance (Herewith/Upon Acceptance/as otherwise described in this Agreement)

Ten Thousand Dollars (CDN\$) 10,000.00

by negotiable cheque payable to EXIT REALTY MATRIX, Brokerage "Deposit Holder" to be held in trust pending completion or other termination of this Agreement and to be credited toward the Purchase Price on completion. For the purposes of this Agreement, "Upon Acceptance" shall mean that the Buyer 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.

Buyer agrees to pay the balance as more particularly set out in Schedule A attached.

SCHEDULE(S) A attached hereto form(s) part of this Agreement.

1. IRREVOCABILITY: This offer shall be irrevocable by Buyer until 10:00 on the 7 day of May 2025, after which time, if not accepted, this offer shall be null and void and the deposit shall be returned to the Buyer in full without interest.

2. COMPLETION DATE: This Agreement shall be completed by no later than 6:00 p.m. on the 26 day of June 2025. Upon completion, vacant possession of the property shall be given to the Buyer unless otherwise provided for in this Agreement.

INITIALS OF BUYER(S): SK MC

INITIALS OF SELLER(S):

3. **NOTICES:** The Seller hereby appoints the Listing Brokerage as agent for the Seller for the purpose of giving and receiving notices pursuant to this Agreement. Where a Brokerage (Buyer's Brokerage) has entered into a representation agreement with the Buyer, the Buyer hereby appoints the Buyer's Brokerage as agent for the purpose of giving and receiving notices pursuant to this Agreement. **The Brokerage shall not be appointed or authorized to be agent for either the Buyer or the Seller for the purpose of giving and receiving notices where the Brokerage represents both the Seller and the Buyer (multiple representation) or where the Buyer or the Seller is a self-represented party.** 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 Seller)

FAX No.:
(For delivery of Documents to Buyer)

Email Address:
michel@tessierteam.ca
(For delivery of Documents to Seller)

Email Address:
janine_hogg@icloud.com
(For delivery of Documents to Buyer)

4. **CHATELS INCLUDED:**
Central Air, Range Hood


Unless otherwise stated in this Agreement or any Schedule hereto, Seller agrees to convey all fixtures and chattels included in the Purchase Price free from all liens, encumbrances or claims affecting the said fixtures and chattels.


5. **FIXTURES EXCLUDED:**
N/A


6. **RENTAL ITEMS (Including Lease, Lease to Own):** The following equipment is rented and **not** included in the Purchase Price. The Buyer agrees to assume the rental contract(s), if assumable:
Hot Water Tank

The Buyer agrees to co-operate and execute such documentation as may be required to facilitate such assumption.

7. **HST:** If the sale of the property (Real Property as described above) is subject to Harmonized Sales Tax (HST), then such tax shall be included in the Purchase Price. If the sale of the property is not subject to HST, Seller agrees to certify on or before (included in/in addition to) closing, that the sale of the property is not subject to HST. Any HST on chattels, if applicable, is not included in the Purchase Price.


INITIALS OF BUYER(S): 

INITIALS OF SELLER(S): 

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8. **TITLE SEARCH:** Buyer shall be allowed until 6:00 p.m. on the 16 day of June, 2025, (Requisition Date) to examine the title to the property at Buyer's own expense and until the earlier of: (i) thirty days from the later of the Requisition Date or the date on which the conditions in this Agreement are fulfilled or otherwise waived or; (ii) five days prior to completion, to satisfy Buyer that there are no outstanding work orders or deficiency notices affecting the property, and that its present use (Single family residential) may be lawfully continued and that the principal building may be insured against risk of fire. Seller hereby consents to the municipality or other governmental agencies releasing to Buyer details of all outstanding work orders and deficiency notices affecting the property, and Seller agrees to execute and deliver such further authorizations in this regard as Buyer may reasonably require.
9. **FUTURE USE:** Seller and Buyer agree that there is no representation or warranty of any kind that the future intended use of the property by Buyer is or will be lawful except as may be specifically provided for in this Agreement.
10. **TITLE:** Provided that the title to the property is good and free from all registered restrictions, charges, liens, and encumbrances except as otherwise specifically provided in this Agreement and save and except for (a) any registered restrictions or covenants that run with the land providing that such are complied with; (b) any registered municipal agreements and registered agreements with publicly regulated utilities providing such have been complied with, or security has been posted to ensure compliance and completion, as evidenced by a letter from the relevant municipality or regulated utility; (c) any minor easements for the supply of domestic utility or telecommunication services to the property or adjacent properties; and (d) any easements for drainage, storm or sanitary sewers, public utility lines, telecommunication lines, cable television lines or other services which do not materially affect the use of the property. If within the specified times referred to in paragraph 8 any valid objection to title or to any outstanding work order or deficiency notice, or to the fact the said present use may not lawfully be continued, or that the principal building may not be insured against risk of fire is made in writing to Seller and which Seller is unable or unwilling to remove, remedy or satisfy or obtain insurance save and except against risk of fire (Title Insurance) in favour of the Buyer and any mortgagee, (with all related costs at the expense of the Seller), and which Buyer will not waive, this Agreement notwithstanding any intermediate acts or negotiations in respect of such objections, shall be at an end and all monies paid shall be returned without interest or deduction and Seller, Listing Brokerage and Co-operating Brokerage shall not be liable for any costs or damages. Save as to any valid objection so made by such day and except for any objection going to the root of the title, Buyer shall be conclusively deemed to have accepted Seller's title to the property.
11. **CLOSING ARRANGEMENTS:** Where each of the Seller and Buyer retain a lawyer to complete the Agreement of Purchase and Sale of the property, and where the transaction will be completed by electronic registration pursuant to Part III of the Land Registration Reform Act, R.S.O. 1990, Chapter L4 and the Electronic Registration Act, S.O. 1991, Chapter 44, and any amendments thereto, the Seller and Buyer acknowledge and agree that the exchange of closing funds, non-registrable documents and other items (the "Requisite Deliveries") and the release thereof to the Seller and Buyer will (a) not occur at the same time as the registration of the transfer/deed (and any other documents intended to be registered in connection with the completion of this transaction) and (b) be subject to conditions whereby the lawyer(s) receiving any of the Requisite Deliveries will be required to hold same in trust and not release same except in accordance with the terms of a document registration agreement between the said lawyers. The Seller and Buyer irrevocably instruct the said lawyers to be bound by the document registration agreement which is recommended from time to time by the Law Society of Ontario. Unless otherwise agreed to by the lawyers, such exchange of Requisite Deliveries shall occur by the delivery of the Requisite Deliveries of each party to the office of the lawyer for the other party or such other location agreeable to both lawyers.
12. **DOCUMENTS AND DISCHARGE:** Buyer shall not call for the production of any title deed, abstract, survey or other evidence of title to the property except such as are in the possession or control of Seller. If requested by Buyer, Seller will deliver any sketch or survey of the property within Seller's control to Buyer as soon as possible and prior to the Requisition Date. If a discharge of any Charge/Mortgage held by a corporation incorporated pursuant to the Trust And Loan Companies Act (Canada), Chartered Bank, Trust Company, Credit Union, Caisse Populaire or Insurance Company and which is not to be assumed by Buyer on completion, is not available in registrable form on completion, Buyer agrees to accept Seller's lawyer's personal undertaking to obtain, out of the closing funds, a discharge in registrable form and to register same, or cause same to be registered, on title within a reasonable period of time after completion, provided that on or before completion Seller shall provide to Buyer a mortgage statement prepared by the mortgagee setting out the balance required to obtain the discharge, and, where a real-time electronic cleared funds transfer system is not being used, a direction executed by Seller directing payment to the mortgagee of the amount required to obtain the discharge out of the balance due on completion.
13. **INSPECTION:** Buyer acknowledges having had the opportunity to inspect the property and understands that upon acceptance of this offer there shall be a binding agreement of purchase and sale between Buyer and Seller. **The Buyer acknowledges having the opportunity to include a requirement for a property inspection report in this Agreement and agrees that except as may be specifically provided for in this Agreement, the Buyer will not be obtaining a property inspection or property inspection report regarding the property.**
14. **INSURANCE:** All buildings on the property and all other things being purchased shall be and remain until completion at the risk of Seller. Pending completion, Seller shall hold all insurance policies, if any, and the proceeds thereof in trust for the parties as their interests may appear and in the event of substantial damage, Buyer may either terminate this Agreement and have all monies paid returned without interest or deduction or else take the proceeds of any insurance and complete the purchase. No insurance shall be transferred on completion. If Seller is taking back a Charge/Mortgage, or Buyer is assuming a Charge/Mortgage, Buyer shall supply Seller with reasonable evidence of adequate insurance to protect Seller's or other mortgagee's interest on completion.


INITIALS OF BUYER(S): 

INITIALS OF SELLER(S): 

- 15. PLANNING ACT:** This Agreement shall be effective to create an interest in the property only if Seller complies with the subdivision control provisions of the Planning Act by completion and Seller covenants to proceed diligently at Seller's expense to obtain any necessary consent by completion.
- 16. DOCUMENT PREPARATION:** The Transfer/Deed shall, save for the Land Transfer Tax Affidavit, be prepared in registrable form at the expense of Seller, and any Charge/Mortgage to be given back by the Buyer to Seller at the expense of the Buyer. If requested by Buyer, Seller covenants that the Transfer/Deed to be delivered on completion shall contain the statements contemplated by Section 50(22) of the Planning Act, R.S.O.1990.
- 17. RESIDENCY:** (a) Subject to (b) below, the Seller represents and warrants that the Seller is not and on completion will not be a non-resident under the non-residency provisions of the Income Tax Act which representation and warranty shall survive and not merge upon the completion of this transaction and the Seller shall deliver to the Buyer a statutory declaration that Seller is not then a non-resident of Canada; (b) provided that if the Seller is a non-resident under the non-residency provisions of the Income Tax Act, the Buyer shall be credited towards the Purchase Price with the amount, if any, necessary for Buyer to pay to the Minister of National Revenue to satisfy Buyer's liability in respect of tax payable by Seller under the non-residency provisions of the Income Tax Act by reason of this sale. Buyer shall not claim such credit if Seller delivers on completion the prescribed certificate.
- 18. ADJUSTMENTS:** Any rents, mortgage interest, realty taxes including local improvement rates and unmetered public or private utility charges and unmetered cost of fuel, as applicable, shall be apportioned and allowed to the day of completion, the day of completion itself to be apportioned to Buyer.
- 19. PROPERTY ASSESSMENT:** The Buyer and Seller hereby acknowledge that the Province of Ontario has implemented current value assessment and properties may be re-assessed on an annual basis. The Buyer and Seller agree that no claim will be made against the Buyer or Seller, or any Brokerage, Broker or Salesperson, for any changes in property tax as a result of a re-assessment of the property, save and except any property taxes that accrued prior to the completion of this transaction.
- 20. TIME LIMITS:** Time shall in all respects be of the essence hereof provided that the time for doing or completing of any matter provided for herein may be extended or abridged by an agreement in writing signed by Seller and Buyer or by their respective lawyers who may be specifically authorized in that regard.
- 21. TENDER:** Any tender of documents or money hereunder may be made upon Seller or Buyer or their respective lawyers on the day set for completion. Money shall be tendered with funds drawn on a lawyer's trust account in the form of a bank draft, certified cheque or wire transfer using the Lynx high value payment system as set out and prescribed by the *Canadian Payments Act (R.S.C., 1985, c. C-21)*, as amended from time to time.
- 22. FAMILY LAW ACT:** Seller warrants that spousal consent is not necessary to this transaction under the provisions of the Family Law Act, R.S.O.1990 unless the spouse of the Seller has executed the consent hereinafter provided.
- 23. UFFI:** Seller represents and warrants to Buyer that during the time Seller has owned the property, Seller has not caused any building on the property to be insulated with insulation containing urea formaldehyde, and that to the best of Seller's knowledge no building on the property contains or has ever contained insulation that contains urea formaldehyde. This warranty shall survive and not merge on the completion of this transaction, and if the building is part of a multiple unit building, this warranty shall only apply to that part of the building which is the subject of this transaction.
- 24. LEGAL, ACCOUNTING AND ENVIRONMENTAL ADVICE:** The parties acknowledge that any information provided by the brokerage is not legal, tax or environmental advice.
- 25. CONSUMER REPORTS:** The Buyer is hereby notified that a consumer report containing credit and/or personal information may be referred to in connection with this transaction.
- 26. AGREEMENT IN WRITING:** If there is 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 Buyer and Seller. There is no representation, warranty, collateral agreement or condition, which affects this Agreement other than as expressed herein. For the purposes of this Agreement, Seller means vendor and Buyer means purchaser. This Agreement shall be read with all changes of gender or number required by the context.
- 27. ELECTRONIC SIGNATURES:** The parties hereto consent and agree to the use of electronic signatures pursuant to the *Electronic Commerce Act, 2000, S.O. 2000, c17* as amended from time to time with respect to this Agreement and any other documents respecting this transaction.
- 28. TIME AND DATE:** Any reference to a time and date in this Agreement shall mean the time and date where the property is located.

INITIALS OF BUYER(S): 

INITIALS OF SELLER(S): 

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

SIGNED, SEALED AND DELIVERED in the presence of: IN WITNESS whereof I have hereunto set my hand and seal:
(Witness) Sarah Kottlow May 06, 2025, 08:59 PM EDT
(Buyer) Sarah Kottlow
(Witness) Marilyne Cloutier May 06, 2025, 08:53 PM EDT
(Buyer) Marilyne Cloutier

I, the Undersigned Seller, agree to the above offer. I hereby irrevocably instruct my lawyer to pay directly to the brokerage(s) with whom I have agreed to pay commission, the unpaid balance of the commission together with applicable Harmonized Sales Tax (and any other taxes as may hereafter be applicable), from the proceeds of the sale prior to any payment to the undersigned on completion, as advised by the brokerage(s) to my lawyer.

SIGNED, SEALED AND DELIVERED in the presence of: IN WITNESS whereof I have hereunto set my hand and seal:
(Witness) May 07, 2025, 01:40 PM CEST
(Seller) Valcraft Homes (2019) Limited
(Witness) (Seller)

SPOUSAL CONSENT: The undersigned spouse of the Seller hereby consents to the disposition evidenced herein pursuant to the provisions of the Family Law Act, R.S.O.1990, and hereby agrees to execute all necessary or incidental documents to give full force and effect to the sale evidenced herein.

(Witness) (Spouse)

CONFIRMATION OF ACCEPTANCE: Notwithstanding anything to the contrary herein, I confirm this Agreement with all changes both typed and written was finally accepted by all parties at this day of 20 (a.m./p.m.)

INFORMATION ON BROKERAGE(S)	
Listing Brokerage	EXIT REALTY MATRIX (613) 443-4300 (Tel.No.)
MICHEL LEBEAU (Salesperson/Broker/Broker of Record Name)	
Co-op/Buyer Brokerage	EXIT REALTY MATRIX (613) 443-4300 (Tel.No.)
JANINE HOGG (Salesperson/Broker/Broker of Record Name)	

ACKNOWLEDGEMENT	
I acknowledge receipt of my signed copy of this accepted Agreement of Purchase and Sale and I authorize the Brokerage to forward a copy to my lawyer. (Seller) Valcraft Homes (2019) Limited (Date) (Seller) (Date) Address for Service (Tel. No.) Seller's Lawyer Address Email (Tel. No.) (Fax. No.)	I acknowledge receipt of my signed copy of this accepted Agreement of Purchase and Sale and I authorize the Brokerage to forward a copy to my lawyer. (Buyer) Sarah Kottlow May 06, 2025, 08:59 PM EDT (Date) (Buyer) Sarah Kottlow (Buyer) Marilyne Cloutier May 06, 2025, 08:53 PM EDT (Date) (Buyer) Marilyne Cloutier Address (Tel. No.) Buyer's Lawyer Address Email (Tel. No.) (Fax. No.)

FOR OFFICE USE ONLY COMMISSION TRUST AGREEMENT	
To: Co-operating Brokerage shown on the foregoing Agreement of Purchase and Sale: In consideration for the Co-operating Brokerage procuring the foregoing Agreement of Purchase and Sale, 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 of Purchase and Sale. Acknowledged by: Michel Lebeau Janine Hogg (Authorized to bind the Listing Brokerage) MICHEL LEBEAU (Authorized to bind the Co-operating Brokerage) JANINE HOGG	

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Schedule A
Agreement of Purchase and Sale

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

BUYER: Sarah Kothlow & Marilyne Cloutier, and

SELLER: Valecraft Homes (2019) Limited

for the purchase and sale of 955 Cologne Street Embrun
ON KOA 1W0 dated the 6 day of May, 2025

Buyer agrees to pay the balance as follows:
The Buyer agrees to pay the balance of the purchase price, subject to adjustments, to the Seller on completion of this transaction, with funds drawn on a lawyer's trust account in the form of a bank draft, certified cheque or wire transfer using the Large Value Transfer System.
The parties hereto consent and agree to the use of electronic signature pursuant to the Electronic Commerce Act 2000, S.O. 2000, C17 as amended from time to time with respect to this agreement and any other documents respecting this transaction.

The Buyer shall have the right to view the property, or have a designated representative view the property on their behalf, two further times, prior to completion at a mutually agreed upon time, provided that 24 hours notice is given to the Seller. The Seller agrees to provide access to the property for the purpose of taking measurements, quotes for repairs and final walk through.

The Seller also agrees to deliver a vacant property to the Buyer on closing in the same condition with no alterations as at the time of the Agreement of Purchase and Sale. The seller also agrees to leave the property broom swept.

The Seller represents and warrants that the chattels and fixtures as included in this Agreement of Purchase and Sale will be in good working order and free from all liens and encumbrances on completion. The Parties agree that this representation and warranty shall survive and not merge on completion of this transaction, but apply only to the state of the property at completion of this transaction.

In addition to any other provision in this Agreement, the Seller will allow access to the property to the Buyer's Lender or Appraiser in the event that an appraisal is required at any time prior to the completion date.

This Offer is also conditional upon:
1. The inspection of the subject property by a home inspector at the Buyer's own expense, and the obtaining of a report satisfactory to the Buyer in the Buyer's sole and absolute discretion. The Seller agrees to co-operate in providing access to the property for the purpose of this inspection.
2. The Buyer arranging, at the Buyer's own expense, a new first mortgage satisfactory to the Buyer in the Buyer's sole and absolute discretion.
Unless the Buyer gives notice in writing delivered to the Seller not later than 11:59 p.m. on May 14, 2025, that these conditions are fulfilled, this Offer shall be null and void and the deposit shall be returned to the Buyer in full without deduction. These conditions are included for the benefit of the Buyer and may be waived at the Buyer's sole option by notice in writing to the Seller within the time period stated herein.

This form must be initialled by all parties to the Agreement of Purchase and Sale.

INITIALS OF BUYER(S): SK MC

INITIALS OF SELLER(S): [Signature]

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Session Id: 402025051-4836-42030343-W10556562068

Confirmation of Co-operation
and Representation
Buyer/Seller

BUYER: Sarah Kothlow & Marilyne Cloutier
SELLER: Valecraft Homes (2019) Limited

For the transaction on the property known as: 955 Cologne Street Embrun ON K0A 1W0

DEFINITIONS AND INTERPRETATIONS: For the purposes of this Confirmation of Co-operation and Representation: "Seller" includes a vendor, landlord, lessor or a prospective seller, vendor, landlord or lessor and "Buyer" includes a purchaser, tenant, lessee or a prospective buyer, purchaser, tenant or lessee and "sale" includes a lease, and "Agreement of Purchase and Sale" includes an Agreement to Lease. Commission shall be deemed to include other remuneration.

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

DECLARATION OF INSURANCE: The undersigned salesperson/broker representative(s) of the Brokerage(s) hereby declare that he/she is insured as required by the Trust in Real Estate Services Act, 2002 (TRESA).

1. SELLER BROKERAGE (Single Representation)

- a) ☒ The Seller Brokerage or a Designated Representative of the Seller Brokerage represents the interests of the Seller in this transaction. It is further understood and agreed that:
- 1) ☐ Neither the Seller Brokerage nor a Designated Representative of the Seller Brokerage is representing the Buyer and has not entered into a representation agreement with the Buyer.
- 2) ☐ The Seller Brokerage or a Designated Representative of the Seller Brokerage is providing assistance to the Buyer and the Buyer is a self-represented party.
- 3) ☒ The Seller client and Buyer client are each separately represented by different designated representatives of the same Brokerage and there is no multiple representation.

2. SELLER BROKERAGE (Multiple Representation)

- a) ☐ The Seller Brokerage has entered into Representation Agreement with the Buyer and there is Multiple Representation.
- b) ☐ The Designated Representative who represents the Seller also represents the Buyer and there is Multiple Representation.

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

3. PROPERTY SOLD BY BUYER BROKERAGE

- a) ☐ The Brokerage or a Designated Representative of the Brokerage represents the Buyer and the Brokerage will be paid by the Buyer directly.

4. CO-OPERATING BROKERAGE

- a) ☐ CO-OPERATING BROKERAGE – REPRESENTATION:

- 1) ☐ The Co-operating Brokerage or a Designated Representative of the Co-operating Brokerage represents the interests of the Buyer in this transaction.

- b) ☐ CO-OPERATING BROKERAGE – COMMISSION:

- 1) ☐ The Seller Brokerage will pay the Co-operating Brokerage the commission as indicated in the MLS® information for the property in the amount of to be paid from the amount paid by the Seller to the Seller Brokerage.
(Commission As Indicated In MLS® Information)
- 2) ☐ 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.)

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

BUYER CO-OPERATING/BUYER BROKERAGE SELLER SELLER BROKERAGE

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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 Seller Brokerage, then the agreement between Seller 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 Seller 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 4 above. The Seller 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)

<div>EXIT REALTY MATRIX</div> <div>(Name of Co-operating/Buyer Brokerage)</div> <div>785 NOTRE DAME ST, PO BOX 1345 EMBRUN ON K0A1W0</div> <div>Tel.: (613) 443-4300 Fax: (613) 443-5743</div> <div>May 06, 2025, 09:13 PM EDT</div> <div><i>Janine Hogg</i></div> <div>(Authorized to bind the Co-operating/Buyer Brokerage) (Date)</div> <div>JANINE HOGG</div> <div>(Print Name of Salesperson/Broker/Broker of Record)</div>	<div>EXIT REALTY MATRIX</div> <div>(Name of Seller Brokerage)</div> <div>785 NOTRE DAME ST, PO BOX 1345 EMBRUN ON K0A1W0</div> <div>Tel.: (613) 443-4300 Fax: (613) 443-5743</div> <div>May 07, 2025, 07:19 AM EDT</div> <div><i>Michel Lebeau</i></div> <div>(Authorized to bind the Seller Brokerage) (Date)</div> <div>MICHEL LEBEAU</div> <div>(Print Name of Salesperson/Broker/Broker of Record)</div>
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CONSENT FOR MULTIPLE REPRESENTATION

The Buyer and Seller confirm that they have previously consented to Multiple Representation.
The Buyer and Seller consent with their initials Multiple Representation for this transaction.

INITIALS OF BUYER(S)

INITIALS OF SELLER(S)

ACKNOWLEDGEMENT

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

<div><i>Sarah Kothlow</i></div> <div>May 06, 2025, 08:59 PM EDT</div> <div>(Signature of Buyer) (Date)</div>	<div><i>[Signature]</i></div> <div>May 07, 2025, 11:21 AM</div> <div>(Signature of Seller) (Date)</div>
<div><i>Marilyne Cloutier</i></div> <div>May 06, 2025, 08:53 PM EDT</div> <div>(Signature of Buyer) (Date)</div>	<div></div> <div></div> <div>(Signature of Seller) (Date)</div>