

Eve
Suite 901 – Josephine Ciano

Date of Offer : December 4 2005

Rescission Date : December 14, 2005

1. Received letter from her Bank December 9, 2005 indicating enough fund to be used for Closing in December 2008.
2. Purchaser came to Sales Centre said she really wants the unit and insist that she does not need a mortgage, moreover she is selling her current condo now. Suggested to her to get a true approval from the Bank at a later date just incase the Developer need to see it.
3. December 12, 2005 called Purchaser to make sure she is alright with the deal and to remind her of the Rescission date. No one answer the phone and I have left her a message to call me back.
4. December 18, 2005, called Purchaser at home, no answer call cell voice mail is full.
5. December 21, 2005 left message on cell.
6. She called back in the New Year (around January 5th, 2006) said she wants to cancel the deal. Mike told her she can not and ask her to come in and talk to me. Did not come back.
7. Came in on either the 9th or 10th drop a letter from the bank declining her mortgage that is why she has to cancel the Offer. Explained to her it is too late, she became mad and just walked out, saying I have cancelled the cheques anyway, and I will move out of the Country.
8. Received NSF cheques notices from the Lawyer for both cheques on January 11 and 12 confirming the cancellation of her cheques.
9. January 16, 2006 send Purchaser a letter to ask for replacement so far no reply.

To: (Purchaser) Josephine Ciano
From: (Vendor) Amacon Development (Huronario) Corp

Date: January 16, 2006

Re: Suite # 901, eve
(Residential Unit # 1 Level # 8)
(Agreement Dated: December 4, 2005)

Please be advised that your two cheques dated December 4, 2005 (\$1,000.00) and January 3, 2006 (\$30,000.00) were returned by the Bank as NSF.

We have tried to contact you many times but got no answer.

If we do not receive your replacement cheques (has to be certified and make payable to MILLER THOMSON LLP IN-TRUST) by January 23rd 2006, we would have no choice but to terminate your Agreement of Purchase and Sale and the Developer will reserve the right to take any legal action against you.

Please contact us as soon as possible.

Yours truly,

Evelyn Lai
Sales Manager

MEMORANDUM

Toronto

To: *Mona Wong*

From: Rina Isaac

Date: Jan 12, 2006

Subject: NSF CHEQUE/STOP PAYMENTS/ACCOUNT CLOSED



Canada Trust

CITY HALL FINANCIAL CENTRE
394 BAY STREET
TORONTO ON M5H 2Y3

Returned Item Advice

Page 1 of 1
11-Jan-2006 1098
12162-5214074

Your account has been charged today with 1 Unpaid Item totaling \$1,000.00, plus a service fee of \$5.00

Reason for Return
Insufficient Funds

MILLER THOMSON
PICK UP AT BRANCH 12182

Drawn by
Returning bank
Amount
NA
National Bank
\$1,000.00

1:9999 9999: 12152 5214074

1'0000109801

JOSEPHINE CIANO-GIL
236 FORUM DRIVE
MISSISSAUGA, ON L4Z 2S2
(416) 742-4836

Miller Thomson LLP in Trust

PAY TO THE
ORDER OF

DATE
Dec 9/05

\$ 1,000.00

ONE THOUSAND DOLLARS

NATIONAL BANK OF CANADA

DELAWARE SQUARE
1286 EGLINTON AVENUE EAST
MISSISSAUGA, ONT. L4Z 3X6

Deposit slip - Jan 901

MEMO

1:0341110001: 50 585 08

1'0000100000

MEMORANDUM

Toronto

To: *Mona Wong*
 From: Rina Isaac
 Date: *Jan 10, 2006*
 Subject: NSF CHEQUE/STOP PAYMENTS/ACCOUNT CLOSED



CITY HALL FINANCIAL CENTRE
 324 BAY STREET
 TORONTO ON M5H 2Y3

Returned Item Advice

page 1 of 1
 9-Jan-2006
 86
 12162-5214074

Your account has been charged today with 1 Unpaid Item totaling \$30,000.00, plus a service fee of \$5.00

Reason for Return
 Payment Stopped

MILLER THOMSON
 PICK UP AT BRANCH 12162

Drawn by
 Returning bank
 Amount

J. CIANO
 TD Canada Trust
 \$30,000.00

⑈9999⑈9999⑈

12162⑈5214074⑈

⑈0000008601⑈

Josephine Ciano
 3333 100 OF WHEATBLOOM
 MISSISSAUGA, ONT
 MILLER THOMSON LLP IN TRUST
 1885 MISSISSAUGA VALLERY AVE CENTRAL PARKWAY
 MISSISSAUGA, ONTARIO L4W 3W8
 2nd depts 59 F #901
 ⑈0000008601⑈



TD Canada Trust
1585 Mississauga Valley Boulevard
Mississauga, Ontario L5A 3W9

Josephine Ciano
33 Elm Drive West Apt 2002
Mississauga, Ontario
L5B 4M2

Monday, January 9, 2006

Re: Suite 901, 3515 Kariya Drive, Mississauga, Ontario

To Whom It May Concern:

Please be advised Ms. Ciano has been declined for a mortgage for the purchase of the above property (reference 011444798).

Feel free to contact the undersigned with any additional questions or concerns.

Sincerely,

A handwritten signature in dark ink, appearing to read 'Elaine Atencio'.

Elaine Atencio
Financial Advisor
TD Canada Trust
T: 905-275-0991 ext. 230
F: 905-279-7564



**Canada Trust**

TD Canada Trust
1585 Mississauga Valley Boulevard
Mississauga, Ontario L5A 3W9

Josephine Ciano
33 Elm Drive West Apt 2002
Mississauga, Ontario
L5B 4M2

Friday, December 9, 2005

Re: Suite 901, 3515 Kariya Drive, Mississauga, Ontario

To Whom It May Concern:

Please be advised Ms. Ciano has \$101,900 cash available for immediate use. These funds may be used for the above indicated property which is closing December 2008.

Feel free to contact the undersigned with any additional questions or concerns.

Sincerely,

Elaine Atencio
Financial Advisor
TD Canada Trust
T: 905-275-0991 ext. 230
F: 905-279-7564



**Canada Trust**

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1585 Mississauga Valley Boulevard
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Sincerely,

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