

Worksheet Leasing

Suite: 412 Tower: PSV Date: Apr. 2/17 Completed by: Silvi
Tuan-Cuong Bang

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 N/A
- ✓ ● 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). \$ 1500 + HST
- ✓ ● Agreement must be in good standing. Funds in Trust: \$ 59,396.
- ✓ ● 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:

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

Between: **AMACON DEVELOPMENT (CITY CENTRE) CORP.** (the "Vendor") and
TUAN-CUONG BANG (the "Purchaser")

Suite **412** Tower **ONE** Unit **12** Level **4** (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 sublicensee to the Residential Unit or the balance of the Property by the sublicensee (including, but not limited to, any activities of the sublicensee which may lead to a delay in registration of the proposed condominium) inclusive of any and all costs and expenses (including legal costs on a substantial indemnity basis) that the Vendor may suffer or incur to terminate the Occupancy Licence and enforce the Vendor's rights under the Agreement;
- (d) the Vendor shall have the right in its sole discretion to pre approve the sublicensee including, but not limited to, a review of the sublicensee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicensee;
- (e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of One Thousand Five Hundred Dollars (\$1,500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable.

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

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at **Mississauga, Ontario** this 18 day of MAR 2017 BC
2012.

Witness: Ivan Cosic Purchaser: TUAN-CUONG BANG

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 25 day of March 2017
2012.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER: [Signature]
Authorized Signing Officer
I have the authority to bind the Corporation

Form 400

for use in the Province of Ontario

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

TENANT (Lessee), TEODORO JAVELLANA AND ROSARIO JAVELLANA

(Full legal names of all Tenants)

LANDLORD (Lessor), TUAN COUNG BANG

(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.

- PREMISES:** Having inspected the premises and provided the present tenant vacates, I/we, the Tenant hereby offer to lease, premises known as:
UNIT412- 4011 BRICKSTONE MEWS MISSISSAUGA L5B 0J7
- TERM OF LEASE:** The lease shall be for a term of ONE YEAR commencing APRIL 15, 2017
- RENT:** The Tenant will pay to the said Landlord monthly and every month during the said term of the lease the sum of
One Thousand Eight Hundred Canadian Dollars (CDN\$ 1,800.00),
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.
- DEPOSIT AND PREPAID RENT:** The Tenant delivers upon acceptance
(Herewith/Upon acceptance/as otherwise described in this Agreement)
by negotiable cheque payable to TUAN COUNG BANG "Deposit Holder"
in the amount of Three Thousand Six Hundred
Canadian Dollars (CDN\$ 3,600.00) as a deposit to be held in trust as security for the faithful performance by the Tenant of all
terms, covenants and conditions of the Agreement and to be applied by the Landlord against the 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.
- 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 RESIDENTIAL

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

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

The Landlord will pay the property taxes, but if the Tenant is assessed as a Separate School Supporter, Tenant will pay to the Landlord a sum sufficient to cover the excess of the Separate School Tax over the Public School Tax, if any, for a 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):

INITIALS OF LANDLORD(S):



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7. **PARKING: ONE PARKING AND ONE LOCKER**

8. **ADDITIONAL TERMS:**

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 Landlord until a.m./p.m. on the day of , 20 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: (For delivery of Documents to Landlord) Email Address: (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.ltbb.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. **FAMILY LAW ACT:** Landlord 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 Landlord has executed the consent hereinafter provided.

19. **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):



INITIALS OF LANDLORD(S):



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20. 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) _____
(Witness) _____
(Witness) _____

(Tenant or Authorized Representative) _____
(Tenant or Authorized Representative) _____
(Guarantor) _____

DATE Nov 27/2017
DATE Nov 27/2017
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) _____
(Witness) _____
(Witness) _____

(Landlord or Authorized Representative) _____
(Landlord or Authorized Representative) _____
(Landlord or Authorized Representative) _____

DATE 27/3/2017
DATE _____
DATE _____

SPOUSAL CONSENT: The undersigned spouse of the Landlord 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) _____
(Witness) _____
(Witness) _____

(Spouse) _____
(Spouse) _____
(Spouse) _____

DATE 27/3/2017
DATE _____
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 8:15 a.m./p.m. on 27th day of Nov, 2017.
(Signature of Landlord or Tenant)

INFORMATION ON BROKERAGE(S)

Listing Brokerage _____ Tel.No. _____

(Salesperson / Broker Name)
Co-op/Tenant Brokerage _____ Tel.No. _____

(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.

(Landlord) _____ DATE 3/27/2017
(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.

(Tenant) _____ DATE 3/27/2017
(Tenant) _____ DATE Nov 27, 2017
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)

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Schedule A
Agreement to Lease - Residential

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

TENANT (Lessee), TEODORO JAVELLANA AND ROSARIO JAVELLANA, and

LANDLORD (Lessor), TUAN COUNG BANG

for the lease of UNIT412- 4011 BRICKSTONE MEWS MISSISSAUGA

LSB OJ7 dated the 27th day of March, 2017

In the absence of a separate tenancy agreement, this offer and schedule shall be binding as a tenancy agreement.

The parties acknowledge that following chattels belong to the Landlord and may be used by the Tenant : fridge, stove, dishwasher, washer and dryer.

The parties acknowledge that he/she has inspected the chattels and is satisfied that the chattels are in good working condition.

Subject to the provisions of the Landlord and Tenant Act, the Tenant shall have the right to extend the lease for a further period of one year on the same terms and conditions of this lease, save and except for the rent which shall be increased in accordance with the rent control guideline or maximum rent increase permitted by the applicable statutes, provided further that the Tenant shall give written notice to the Landlord on or before 60 days the end of the lease.

The Tenant covenants with the Landlord during the last two months of the currency of this lease or two months prior to the termination of the lease, to put up upon the said premises, notice of his intention to lease the same; and also to permit during the same time, such person or persons as he may be desirous of leasing the said premises at the expiration of this lease to visit and inspect the same on written notice to the Tenant, given at least twenty-four hours before the time of entry, which shall be during reasonable hours. The tenant covenants to cooperate with the Landlord in this regard.

The Tenant agrees that in the event the Landlord wishes to sell the premises the landlord or his/her agent shall have to show the premises to prospective purchaser(s) during reasonable hours by giving 24 hours notice and the Tenant agrees to cooperate with the landlord.

The Tenant shall be responsible for the cleaning and replacement of filters and humidifier plates and lubricating of moving parts of the equipment as required from time to time.

The Tenant agrees to pay the Landlord \$50 for any cheque issued by the Tenant to the Landlord and is returned by the bank because of Non Sufficient Fund(N.S.F)

The tenant agrees to pay for the first \$50.00 for each repair relating to normal wear and tear, and the Landlord shall pay for any repairs over and above \$50.00

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

INITIALS OF TENANT(S):

[Handwritten initials]

INITIALS OF LANDLORD(S):

[Handwritten initials: BC]

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

TENANT (Lessee), TEODORO JAVELLANA AND ROSARIO JAVELLANA, and

LANDLORD (Lessor), TUAN COUNG BANG

for the lease of UNIT412- 4011 BRICKSTONE MEWS, MISSISSAUGA

L5B OJ7, dated the 27th day of March, 2017

Tenant agrees to provide the Landlord post-dated cheques for the term of the lease on the day the Tenant receives the unit key.

Tenant is responsible for the payment of cable TV and telephone.

Tenant hereby agrees that NO PETS and Non-Smoker will be allowed in or on the rented premises.

Tenant agrees to observe all rules and regulations, by-law and the declaration of the condominium.

Landlord or his authorized person shall be allowed to periodically inspect the above property with twenty-four (24) hours notice to Tenant.

Tenant agrees to obtain insurance for the contents and liabilities and to hand over the copy of the policy to the landlord before moving into the premises.

Tenant agrees to pay \$200 key deposit to obtain one set of the unit key, and the deposit will be refunded to the Tenant at the end of the lease without any damage or lost of the keys.

Tenant agrees to pay the cost of hydro required on the premises during the term of the lease and any extension thereof. 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.

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

INITIALS OF TENANT(S):

[Handwritten initials]

INITIALS OF LANDLORD(S):

[Handwritten initials BC]



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CUONG TUAN BANG

NEGOTIABLE AT CURRENT BUYING RATE FOR DEMAND EXCHANGE ON CANADA
NEGOCIABLE AU COURS ACHETEUR EN VIGUEUR SUR EFFETS A VUE PAYABLES AU CANADA
INTERNATIONAL MONEY ORDER / MANDAT INTERNATIONAL
04612 - 483 DUNDAS ST. W AT SPADINA
TORONTO, ON

5529 8065 8 27-43248
2017-03-29

DATE Y/A M/M D/J

NAME OF REMITTER / DONNEUR D'ORDRE

TRANSIT NO.
N° D'IDENTIFICATION

BRANCH
CENTRE BANCAIRE

PAY TO THE
ORDER OF
PAYER A
L'ORDRE DE

AMACON CITY CENTRE SEVEN NEW DEVELOPMENT PARTNERSHIP

*****1,695.00

THE SUM OF
LA SOMME DE

*****ONE THOUSAND SIX HUNDRED NINETY FIVE

CANADIAN DOLLARS CAD
DOLLARS CANADIENS

NOT OVER / NE DOIT PAS EXCÉDER \$5,000

FOR CANADIAN IMPERIAL BANK OF COMMERCE
POUR LA BANQUE CANADIENNE IMPÉRIALE DE COMMERCE

NOT OVER FIVE THOUSAND DOLLARS / NE DOIT PAS EXCÉDER CINQ MILLE DOLLARS

340432
710 BIL-2013/01

TO
TIRÉ:

CANADIAN IMPERIAL BANK OF COMMERCE
TORONTO
CANADA

Handwritten signature

CHIEF EXECUTIVE OFFICER / CHEF DE LA DIRECTION

⑈552980658⑈ ⑆09502⑈010⑆ 04612⑈2743248⑈

PSV 412 - Leasing fee



Ontario

Photo Card
Carte - photo

ON
CANADA



2 NAME / NOM
JAVELLANA
ROSARIO
3 4127 GOLDENROD CRES
MISSISSAUGA, ON
L5V 3C1

4a NUMBER /
NUMERO

373 - DS31 - 27775

4b ISS / DEL

2016/07/30

4b EXP / EXP

2021/10/07

5 DD / REF

KA5498698

15 SEX / SEXE

F

16 HGT / HAUT

150 cm

Rosario Javellana

1 DOB / OBN 1951/10/07



Ontario

Health • Santé

ROSARIO JAVELLANA

2336 - 742 - 768 - XT

BORN / NE(E)

1951 - 10 - 07

YR / AN

MM

DAY

ISS / DEL

2016 - 08 - 30

EXP / EXP

2021 - 10 - 07

YR / AN

MM

DAY

YR / AN

MM

DAY





Ontario



Health • Santé

TEODORO JAVELLANA

4550 - 710 - 224 - GE

BORN/NÉ(E)
1952 - 01 - 23
YEAR MONTH DAY

SEX/SEXE
M



ISS/DÉL
2013 - 01 - 11 2018 - 01 - 23
YEAR MONTH DAY YEAR MONTH DAY



Ontario

Driver's Licence Permis de conduire

ON
CANADA



1,2 NAME/NOM

JAVELLANA,
TEODORO,P

8 4127 GOLDENROD CR
MISSISSAUGA, ON, L5V 3C1

4d NUMBER/
NUMERO

J0908 - 73275 - 20123

4a ISS/DÉL

2012/12/12

4b EXP/EXP. 2018/01/23

5 DD/REF

CL7250799

16 HGT/HAUT. 170 cm

15 SEX/SEXE

M

9 CLASS/
CATÉG.

G

12 REST/
COND.

5707181

3 DOB/DDN

1952/01/23



PSV# 412 - First + last month rent

MRS ROSARIO JAVELLANA OR
TEODORO PACIFICO JAVELLANA
4127 GOLDENROD CRES
MISSISSAUGA, ON L5V 3C1



Friends of the
Environment
Foundation

151

DATE 20/7-04-15
Y Y Y Y M M D D



PAY TO THE
ORDER OF

Juan Carlos Bara

\$ 3,600.00

Three Thousand Six Hundred Only

100 DOLLARS

Security features
included
Default on back



Canada Trust

3060 DANFORTH AVE. AT VICTORIA PARK
TORONTO, ONTARIO M4C 1N2

MEMO

1st & last rent

Rosario Javellana

⑈ 1 5 1 ⑈ ⑆ 00322 ⑈ 004 ⑆

54276 ⑈ 6 ⑈



Employer Name: Realstar Management Partnership
Employer Address: 77 Bloor Street West
Suite 2000
Toronto, ON M5S 1M2

Employee Name:	Javellana, Rosario	Pay Date:	2/28/2017
Employee #:	000008404	Pay Period:	2/16/2017 - 2/28/2017
Employee Address:	4127 Goldenrod Cres Mississauga, ON L5V 3C1	Sequence #:	AT395832
Department:	00111 - Corporate Office	Pay Frequency:	Semi-Monthly
Job Title:	Accountant		
Position:	Accountant		

	Current			YTD	
	2/16/2017 - 2/28/2017			As of 2/28/2017	
	Hours/Units	Rate	Amount	Hours/Units	Amount
Earnings			\$		\$
00BASIC PAY			\$ 3,208.33		21,833.32
09Ann Bonus1			\$ 3,208.33		12,833.32
					\$ 9,000.00
Taxable Benefits			\$ 10.65		\$ 42.60
63BasicLf 65 TB			\$ 8.86		\$ 35.44
89ADD 65 TB			\$ 1.00		\$ 4.00
RST on AD&D 65 TB			\$ 0.08		\$ 0.32
RST on LIFE65 TB			\$ 0.71		\$ 2.84
Memo Information					
69Med Prem			\$ 95.31		\$ 381.24
70Den Prem			\$ 52.11		\$ 208.44
RST Den PRBen			\$ 4.17		\$ 16.68
RST Med Prm Bn			\$ 7.62		\$ 30.48
Taxes			\$ 804.11		\$ 3,218.14
EI			\$ 52.30		\$ 355.90
Fed Tax			\$ 751.81		\$ 2,862.24
Post Tax Deductions			\$ 28.54		\$ 9,114.16
53RRSP Ded					\$ 9,000.00
26SocCom Fee			\$ 1.00		\$ 4.00
38OptLF EE DED			\$ 25.50		\$ 102.00
RST opt Lf EE			\$ 2.04		\$ 8.16
	Bank & Transit #	Account #	Amount		Amount
Net Pay			\$ 2,375.68		\$ 9,501.02
Direct Deposit	509 10322	XXX7616	\$ 2,375.68		





Employer Name: Realstar Management Partnership
Employer Address: 77 Bloor Street West
Suite 2000
Toronto, ON M5S 1M2

Employee Name: Javellana, Rosario
Employee #: 000008404
Employee Address: 4127 Goldenrod Cres
Mississauga, ON L5V 3C1
Department: 00111 - Corporate Office
Job Title: Accountant
Position: Accountant

Pay Date: 3/15/2017
Pay Period: 3/1/2017 - 3/15/2017
Sequence #: AT784996
Pay Frequency: Semi-Monthly

	Current 3/1/2017 - 3/15/2017			YTD As of 3/15/2017	
	Hours/Units	Rate	Amount	Hours/Units	Amount
Earnings			\$ 3,208.33		\$ 25,041.65
00BASIC PAY			\$ 3,208.33		\$ 16,041.65
09Ann Bonus1					\$ 9,000.00
Taxable Benefits			\$ 10.65		\$ 53.25
63BasicLf 65 TB			\$ 8.86		\$ 44.30
89ADD 65 TB			\$ 1.00		\$ 5.00
RST on AD&D 65 TB			\$ 0.08		\$ 0.40
RST on LIFE65 TB			\$ 0.71		\$ 3.55
Memo Information					
69Med Prem			\$ 95.31		\$ 476.55
70Den Prem			\$ 52.11		\$ 260.55
RST Den PRBen			\$ 4.17		\$ 20.85
RST Med Prm Bn			\$ 7.62		\$ 38.10
Taxes			\$ 804.11		\$ 4,022.25
EI			\$ 52.30		\$ 408.20
Fed Tax			\$ 751.81		\$ 3,614.05
Post Tax Deductions			\$ 28.54		\$ 9,142.70
53RRSP Ded					\$ 9,000.00
26SocCom Fee			\$ 1.00		\$ 5.00
38OptLF EE DED			\$ 25.50		\$ 127.50
RST opt Lf EE			\$ 2.04		\$ 10.20
	Bank & Transit #	Account #	Amount		Amount
Net Pay			\$ 2,375.68		\$ 11,876.70
Direct Deposit	509 10322	XXX7616	\$ 2,375.68		



March 27, 2017

Re.: Rosario Javellana

To whom it may concern,

Please use this letter as confirmation that Rosario Javellana is currently employed on a permanent, full-time basis by Realstar Management Partnership in the position of Corporate Accountant. Her first day of work was February 14, 2000. Rosario's current annual salary is \$77,000. She was awarded an annual bonus of \$9,000 on January 15, 2017 and is eligible for future discretionary annual bonuses.

If you have any questions, or require any additional information, please feel free to contact me.

Regards,



Jason Robinson, CHRL
Senior Human Resources Advisor
Tel: (416) 923-2724 ext. 834
Fax: (416) 923-9315
jason.robinson@realstar.ca



Equifax Credit Report and Score TM as of 03/27/2017

Name: Rosario Javellana

Confirmation Number: 3292970336

Credit Score Summary

807 | Excellent

Where You Stand

The Equifax Credit Score TM 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.



Range	300 - 559	560 - 659	660 - 724	725 - 759	760 +
	Poor	Fair	Good	Very Good	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 of rate 1 revolving trades to total trades.
- Utilization for revolving trades.
- Number of open national card trades.

Your Loan Risk Rating

807 | Excellent

Your credit score of 807 is better than 74% of Canadian consumers.
The Equifax Credit Score TM ranges from 300-900. Higher scores are viewed more favorably.

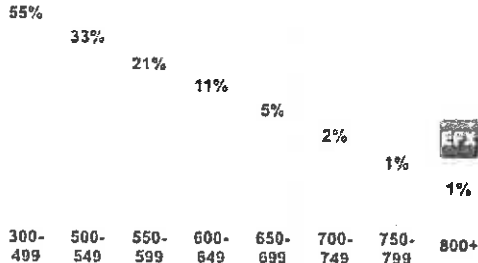
The Bottom Line :

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.

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 Rates*





Equifax Credit Report and Score TM as of 03/27/2017

Name: Teodoro Pacifico Javellana

Confirmation Number: 3292970187

Credit Score Summary

748 | Very Good

Where You Stand

The Equifax Credit ScoreTM 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 very good. Based on this score, you should be able to qualify for credit with competitive interest rates, and a wide variety of credit offers should be available to you.



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

- Number of open national card trades.
- Most recent telco inquiry.
- Total balance for open national card trades.

Your Loan Risk Rating

748 | Very Good

Your credit score of 748 is better than 38% of Canadian consumers.

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

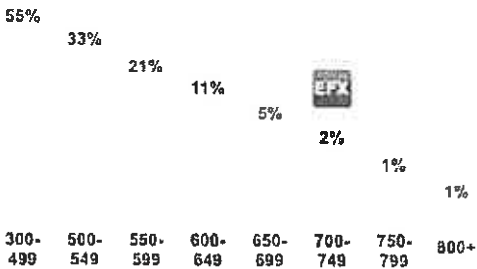
The Bottom Line :

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

- You may be able to obtain higher than average credit limits on your credit card.
- Many lenders may offer you attractive interest rates and offers.
- You may qualify for some special incentives and rewards that aren't always offered to the general public.

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 Rates*





Canadian Imperial
Bank of Commerce
483 Dundas St West
Toronto ON, M5T 1H1

The following information is given in confidence and for your exclusive use upon the express understanding and agreement that neither the writer nor this Bank shall incur any liability for or by any reason of giving the same, or any error therein or omission therefrom; also upon the express condition that if you communicate the same or any part thereof you will indemnify the writer and this Bank from any consequent liability.

Issue Date: March 15, 2017

Effective From: March 15, 2017

Expiry Date: May 30, 2017

To Whom It May Concern:

This is to certify that:

TUAN-CUONG BANG and MIEU MIEU TRINH

To purchase **PSV-TOWER ONE, 412-4011 BRICKSTONE MEWS, MISSISSAUGA**

To purchase a property in a price of	\$ 390,400.
With a down payment of	\$ 78,080.
Is eligible for a mortgage amount of	\$ 312,320.
Mortgage term:	5 Years Fixed Closed
Amortization:	25 years
Interest rate:	4.79%
Closing date:	May 30, 2018

CIBC will require additional documents 120 Days prior to closing as well as a satisfactory credit report.

Please note that this is only a pre-approval letter and will be subject to a full application revision at the time of closing.

Yours truly,

Jackie Tran
CIBC Senior Financial Services Representative

Tel: 416 980-8594 ext. 261
Email: Jackie.tran@cibc.com