

Worksheet
Leasing

Suite: 801 Tower: PSV Date: Apr. 13/17 Completed by: Silvi
Xiao Liu

Please mark if completed:

- ✓ ● Copy of 'Lease Prior to Closing' Amendment
- ✓ ● Copy of Lease Agreement
- ✓ ● Certified Deposit Cheque for Top up Deposit to ^{20%}25% payable to Blaney McMurtry LLP in Trust
- ✓ ● Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership. Courier to Dragana at Amacon Head office (Toronto). \$1500 + HST
- ✓ ● Agreement must be in good standing. Funds in Trust: \$ 42,361
- ✓ ● 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

Administration Notes:

100-
2190 110

629

Wm 13113

2191

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

XIAO HUA LIU (the "Purchaser")

Suite **801** Tower **ONE** Unit **1** Level **8** (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;
80% (XL)
- (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 3rd day of April 2017
2012. *(XL)*

[Signature]
Witness:

[Signature]
Purchaser: **Xiao Hua Liu**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 3rd day of April 2017
2012. *(XL)*

AMACON DEVELOPMENT (CITY CENTRE) CORP.

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

Agreement to Lease
Residential

This Agreement to Lease dated this 30 day of March, 2017

TENANT (Lessee), Meghan Ashley Forbes
(Full legal names of all Tenants)

LANDLORD (Lessor), Liu, Xiao-Hua
(Full legal name of Landlord)

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

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

1. **PREMISES:** Having inspected the premises and provided the present tenant vacates, I/we, the Tenant hereby offer to lease, premises known as:
4011 Brickstone Mews Unit 801 Mississauga LSB 017 XL

2. **TERM OF LEASE:** The lease shall be for a term of 1 year commencing May 1, 2017 April 15, 2017

3. **RENT:** The Tenant will pay to the said Landlord monthly and every month during the said term of the lease the sum of _____
One Thousand Six Hundred Fifty Canadian Dollars (CDN\$ 1,650.00),
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.

4. **DEPOSIT AND PREPAID RENT:** The Tenant delivers Upon Acceptance
(Herewith/Upon acceptance/as otherwise described in this Agreement)

by negotiable cheque payable to Homelife Landmark Realty Inc., Brokerage "Deposit Holder"
in the amount of Three Thousand Three Hundred

Canadian Dollars (CDN\$ 3,300.00) 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.

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

6. **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 checked="" type="checkbox"/>
Hot water heater rental	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Other: <u>A/C</u>	<input checked="" 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):

MS

INITIALS OF LANDLORD(S):

XL



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7. PARKING: One Parking Spot P4 26

The Tenant will have the use of one parking spot legally described as P4 26.

8. ADDITIONAL TERMS:

Landlord shall pay real estate taxes and maintain fire insurance on the premises. Tenant acknowledges the Landlord's fire insurance on the premises provides no coverage of the Tenant's personal property. Tenant agrees to arrange for insurance with a minimum of 2 Million Dollars liability and personal content insurance.

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

10. IRREVOCABILITY: This offer shall be irrevocable by Tenant (Landlord/Tenant) until 11:59 on the 31 day of March, 2017 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: Info@evelynlacerda.com (For delivery of Documents to Tenant)

12. EXECUTION OF LEASE: Lease shall be drawn by the Landlord on the Landlord's standard form of lease, and shall include the provisions as contained herein and in any attached schedule, and shall be executed by both parties before possession of the premises is given. The Landlord shall provide the tenant with information relating to the rights and responsibilities of the Tenant and information on the role of the Landlord and Tenant Board and how to contact the Board. (Information For New Tenants as made available by the Landlord and Tenant Board and available at www.lib.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):

MS

INITIALS OF LANDLORD(S):

XL



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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) _____

(Tenant or Authorized Representative)

DATE Mar 30, 17

(Witness) _____

(Tenant or Authorized Representative)

DATE _____

(Witness) _____

(Guarantor)

DATE _____

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

SIGNED, SEALED AND DELIVERED in the presence of:

IN WITNESS whereof I have hereunto set my hand and seal:

(Witness) _____

(Landlord or Authorized Representative)

DATE 03/30/2017

(Witness) _____

(Landlord or Authorized Representative)

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) _____

(Spouse)

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 3:10 pm this 30 day of March, 2017.

(Signature of Landlord or Tenant)

INFORMATION ON BROKERAGE(S)

Listing Brokerage **Homelife Landmark Realty**

Cathy Liu

Tel.No. 905 615-1600

(Salesperson / Broker Name)

Co-op/Tenant Brokerage **RE/MAX REALTY SPECIALISTS INC., BROKERAGE**

EVELYN LACERDA

Tel.No. 905 828-3434

(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 03/30/2017

(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 03/30/2017

(Tenant) _____ DATE _____

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,

(Authorized to bind the Listing Brokerage)

Acknowledged by _____

Evelyn Lacarda

(Authorized to bind the Co-operating Brokerage)

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Form 320
for use in the Province of Ontario

Confirmation of Co-operation and Representation

BUYER: Meghan Ashley Forbes

SELLER: Liu, Xiao-Hua

For the transaction on the property known as: 4011 Brickstone Mews Unit 801 Mississauga L5B 0J7

DEFINITIONS AND INTERPRETATIONS: For the purposes of this Confirmation of Co-operation and Representation: "Seller" includes a vendor, a landlord, or a prospective, seller, vendor or landlord and "Buyer" includes a purchaser, a tenant, or a prospective, buyer, purchaser or tenant, "sale" includes a lease, and "Agreement of Purchase and Sale" includes an Agreement to Lease. 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 Real Estate and Business Brokers Act, 2002 (REBBA 2002) and Regulations.

1. LISTING BROKERAGE

- a) ☒ The Listing Brokerage represents the interests of the Seller in this transaction. It is further understood and agreed that:
- 1) ☒ The Listing Brokerage is not representing or providing Customer Service to the Buyer.
(If the Buyer is working with a Co-operating Brokerage, Section 3 is to be completed by Co-operating Brokerage)
 - 2) ☐ The Listing Brokerage is providing Customer Service to the Buyer.
- b) ☐ **MULTIPLE REPRESENTATION:** The Listing Brokerage has entered into a Buyer Representation Agreement with the Buyer and represents the interests of the Seller and the Buyer, with their consent, for this transaction. The Listing Brokerage must be impartial and equally protect the interests of the Seller and the Buyer in this transaction. The Listing Brokerage has a duty of full disclosure to both the Seller and the Buyer, including a requirement to disclose all factual information about the property known to the Listing Brokerage. However, the Listing Brokerage shall not disclose:
- That the Seller may or will accept less than the listed price, unless otherwise instructed in writing by the Seller;
 - That the Buyer may or will pay more than the offered price, unless otherwise instructed in writing by the Buyer;
 - The motivation of or personal information about the Seller or Buyer, unless otherwise instructed in writing by the party to which the information applies, or unless failure to disclose would constitute fraudulent, unlawful or unethical practice;
 - The price the Buyer should offer or the price the Seller should accept;
 - And; the Listing Brokerage shall not disclose to the Buyer the terms of any other offer.
- However, it is understood that factual market information about comparable properties and information known to the Listing Brokerage concerning potential uses for the property will be disclosed to both Seller and Buyer to assist them to come to their own conclusions.

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

2. PROPERTY SOLD BY BUYER BROKERAGE – PROPERTY NOT LISTED

- ☐ The Brokerage represent the Buyer and the property is not listed with any real estate brokerage. The Brokerage will be paid
(does/does not)
- ☐ by the Seller in accordance with a Seller Customer Service Agreement
- or: ☐ by the Buyer directly

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

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

MS

BUYER

EL

CO-OPERATING/BUYER BROKERAGE

XL

SELLER

CL

LISTING BROKERAGE



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3. Co-operating Brokerage completes Section 3 and Listing Brokerage completes Section 1.

CO-OPERATING BROKERAGE- REPRESENTATION:

- a) ☒ The Co-operating Brokerage represents the interests of the Buyer in this transaction.
- b) ☐ The Co-operating Brokerage is providing Customer Service to the Buyer in this transaction.
- c) ☐ The Co-operating Brokerage is not representing the Buyer and has not entered into an agreement to provide customer service(s) to the Buyer.

CO-OPERATING BROKERAGE- COMMISSION:

- a) ☒ The Listing Brokerage will pay the Co-operating Brokerage the commission as indicated in the MLS® information for the property
Half one month's rent
(Commission As Indicated in MLS® Information) to be paid from the amount paid by the Seller to the Listing Brokerage.
- b) ☐ The Co-operating Brokerage will be paid as follows:

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

Commission will be payable as described above, plus applicable taxes.

COMMISSION TRUST AGREEMENT: If the above Co-operating Brokerage is receiving payment of commission from the Listing Brokerage, then the agreement between Listing Brokerage and Co-operating Brokerage further includes a Commission Trust Agreement, the consideration for which is the Co-operating Brokerage procuring an offer for a trade of the property, acceptable to the Seller. This Commission Trust Agreement shall be subject to and governed by the MLS® rules and regulations pertaining to commission trusts of the Listing Brokerage's local real estate board, if the local board's MLS® rules and regulations so provide. Otherwise, the provisions of the OREA recommended MLS® rules and regulations shall apply to this Commission Trust Agreement. For the purpose of this Commission Trust Agreement, the Commission Trust Amount shall be the amount noted in Section 3 above. The Listing Brokerage hereby declares that all monies received in connection with the trade shall constitute a Commission Trust and shall be held, in trust, for the Co-operating Brokerage under the terms of the applicable MLS® rules and regulations.

SIGNED BY THE BROKER/SALESPERSON REPRESENTATIVE(S) OF THE BROKERAGE(S) (Where applicable)

RE/MAX REALTY SPECIALISTS INC., BROKERAGE
(Name of Co-operating/Buyer Brokerage)

2691 Credit Valley rd., MISSISSAUGA

Tel.: 905 828-3434 Fax: (905)272-3833

Evelyn Lacerda Date: Mar 30, 17
(Authorized to bind the Co-operating/Buyer Brokerage)

EVELYN LACERDA
(Print Name of Broker/Salesperson Representative of the Brokerage)

Homelife Landmark Realty
(Name of Listing Brokerage)

300-1140 Burnhamthorpe Rd W Mississauga

Tel.: 905 615-1600 Fax:

Cathy Liu Date: 03/30/2017
(Authorized to bind the Listing Brokerage)

Cathy Liu
(Print Name of Broker/Salesperson Representative of the Brokerage)

CONSENT FOR MULTIPLE REPRESENTATION (To be completed only if the Brokerage represents more than one client for the transaction)

The Buyer/Seller consent with their initials to their Brokerage representing more than one client for this transaction.

n/a
BUYER'S INITIALS

n/a
SELLER'S INITIALS

ACKNOWLEDGEMENT

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

Meghan Ashley Forbes Date: Mar 30, 17
(Signature of Buyer)

Date: (Signature of Buyer)

Date: 03/30/2017
(Signature of Seller)

Date: (Signature of Seller)

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

TENANT (Lessee), Meghan Ashley Forbes

LANDLORD (Lessor), Liu, Xiao-Hua

for the lease of #801 - 4011 BRICKSTONE MEWS

Mississauga

LSB 0J7

dated the 30

day of March

2017

TENANT AND LANDLORD AGREE THAT AN ACCEPTED AGREEMENT TO LEASE SHALL FORM A COMPLETED LEASE AND NO OTHER LEASE WILL BE SIGNED BETWEEN THE PARTIES.

Tenant shall comply with all the Bylaws, Rules and Regulations of the Condominium Corporation. Tenant further agrees not to do or cause anything to be done which may be deemed to be disturbing to other occupants of the building complex.

The following appliances belonging to the Landlord are to remain on the premises for the Tenant's use: Refrigerator, Stove, B/I Dishwasher, Clothes Washer&Dryer, Microwave, All Window Blinds, All Electric Light Fixtures.

Landlord represents and warrants that the appliances as listed in this Agreement to Lease will be in good working order at the commencement of the lease term. Tenant agrees to maintain said appliances in a state of ordinary cleanliness at the Tenant's cost. If there is any broken-down of the above appliances due to normal tear and wear, the Tenant agrees to pay the First \$50 for any occurrence of the broken-down and the landlord agree to pay the balance of the cost of repair.

Tenant agrees to fully responsible to all repairs or replacement for any damage or broken-down of appliances due to his willingly or careless action or due to the presence of the pet.

The Tenant shall give prompt notice of any accident or other defect in the water pipes, heating system, electric fixtures, electrical wiring or any of equipment on the property.

Landlord is responsible for the payment of the property taxes and Condominium fee.

The Tenant is aware that the Landlord's building insurance provides no coverage for the Tenant's personal property. The Landlord should not in any event whatsoever be liable for any personal injury that may be suffered or sustained by the Tenant or any other person, who may be upon the premises for any loss of or damage of injury to any property including cars and their contents belonging to the Tenant or to any member of the Tenant's family or to any other person while such property is on the premises. The Tenant is responsible for taking out the Tenant's Insurance policy to cover the Tenant's property and third party liability (MINIMUM TWO MILLION DOLLARS), a copy is to be provided to the Landlord or his authorized agent prior to occupancy.

The Tenant agrees with landlord to pay rent and take good care of the premises, to keep the premises and all fittings and fixtures in the premises clean and in good condition: not to make any alterations or improvement without the written approval of the Landlord; and to leave the premises in ordinary state of cleanliness upon termination of this Agreement.

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

INITIALS OF TENANTS:

MAF

INITIALS OF LANDLORD(S):

XL

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

TENANT (Lessee), Meghan Ashley Forbes....., and

LANDLORD (lessor), Liu, Xiao-Hua.....

for the lease of #801 - 4011 BRICKSTONE MEWS..... Mississauga.....

LSB 0J7....., dated the 30..... day of March....., 2017.....

The Tenant agrees to allow the landlord or landlord representative access to the unit for purpose of inspection, maintenance, or completion of uncompleted work at any time provided that 24 hours notice is given to the tenant.

Landlord warrants, that the premises will be substantially cleaned prior to the Tenant's occupancy. The Tenant agrees to return the premises in the same clean condition as it was received. When vacating the premises the Tenant agrees to remove all items belonging to the Tenant. Should it become necessary for the landlord to arrange for removal of accumulated garbage, the tenant will be solely responsible and liable to the landlord for all the cost incurred thereoff.

The Tenant agree to give 60[sixty] days written notice to the Landlord, that this is to be terminated at the end of the term. The Landlord or agent shall have the right to show the property to prospective tenants or buyers during the last 60[sixty] days of the term providing twenty four hours notice is given to the Tenant.

Tenant represents and warrants that there shall be no pets and no smokers in the leased premise during the whole term of this lease and any renewal thereon.

Tenant agrees to put all utilities not covered by the landlord in his/her own name prior to the date set for occupancy.

The Tenant will not have the right to sublet the premises without the Landlord's written permission.

Tenant voluntarily agrees to provide ten (10) post-dated cheques for the rent during the term of the lease for the first year and will submit to the landlord any post-dated cheques required at the beging of any further rental of the property plus any adjustment of the rental.

The Tenant agrees to use the premises as his principle residence and for no other purpose and not allow the premises to be occupied by anyone else except as listed on the Rental Application [occasional guests are excepted].

In the event of an NSF cheque, the tenant will immediately replace the cheque with a bank draft or email transfer plus a \$50.00 charge to cover any administrative inconvenience on the first occurrence

The Tenant agrees to pay \$200 (Two hundred dollars) refundable deposit for 1 set of keys including one garage door opener(also acting as fob), One unit keys, one mailbox keys and one locker door key before or on the day of possession. This amount shall be returned to the tenant at end of the lease term upon returning the same to the landlord.

Tenant may be required to complete the registration forms to reside in the building, pre-book the usage of thebuilding

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

INITIALS OF TENANTS:

MA

INITIALS OF LANDLORD(S):

XL

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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), Meghan Ashley Forbes and

LANDLORD (lessor), Liu, Xiao-Hua

for the lease of **#801 - 4011 BRICKSTONE MEWS** **Mississauga**


1.5B 0J7 dated the **30** day of **March**, **20.17**

elevator and register with the management office for car parking and access to the Building. The Tenant understands that the building may charge a fee for Tenant's move in/out and will have restrictions as to times and days when move in/out is not possible. Tenant agrees that it is the Tenant's responsibility to ensure the building policy is fully followed.

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

INITIALS OF TENANTS: 

INITIALS OF LANDLORD(S): 

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Schedule B
Agreement of Purchase and Sale

Toronto Real Estate Board

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

BUYER, Meghan Ashley Forbes

SELLER, Liu, Xiao-Hua

for the property known as 4011 Brickstone Mews Unit 801

Mississauga

dated the 30

day of March

2017

2010

The Parties agree and acknowledge that no information provided by HomeLife Landmark Realty Inc., Brokerage is to be construed as expert legal, financial, tax, building condition, construction, environmental or other professional advice and that they have had opportunity to consult any such professional advisers prior to signing this agreement.

HomeLife Landmark Realty Inc., Brokerage requires all deposit money to be made by "Bank Draft" or "Certified Cheque" payable to HomeLife Landmark Realty Inc., Brokerage [the Deposit Holder] in TRUST. The Buyer agrees to deliver a certified cheque or bank draft to the Deposit Holder on account of the deposit prior to 5:00PM on the first banking day following the date upon which this Agreement is accepted.

The Parties to this Agreement agree that the Buyer is required to deliver the deposit cheque to the Deposit Holder within 24 Hours from the time stated in the section of "Confirmation of Acceptance" of this Agreement of Purchase and Sale. Unless the Deposit Holder receives such deposit within the time period stated herein, then this offer shall become terminated, and the Seller[s] shall have the right to offer the property for sale again without any consent and/or release from the Buyer. The Seller shall be at liberty to accept any other Offer[s]. The Buyer[s] also acknowledges and fully understands that in such event, and without prejudice to or limiting the rights of the Seller[s], the Seller[s] may also claim for damages upon the default of the Buyer's covenants and obligations to be performed under this Agreement of Purchase and Sale.

The Buyer and Seller agree and acknowledge that the deposit herein shall be placed in a term deposit note in TD Canada Trust and held in trust by the deposit holder, provided that:

- 1) The amount of the deposit or any further deposit is greater than \$10,000.00;
- 2) The Deposit is to be held more than Thirty [30] days from the date of a "FIRM SALE" to the completion date;
- 3) The Buyer provides the deposit holder with a Social Insurance Number in writing prior to the completion date.

The interest earned to be paid to the beneficial owner of the trust money less an Administrative Fee of One Hundred Dollars [\$100.00] or per any further deposit[s]. In the event the interest earned does not exceed One Hundred Dollars [\$100.00] per deposit, such interest shall be retained by the Brokerage as full payment of the Administrative Fee and no accounting statement will be provided. In the event the amount of any deposit or any further deposit is less than \$10,000.00 and/or held for less than Thirty [30] days from the date of a "FIRM SALE" to the completion date, such deposit shall be placed in the deposit holder's non-interest bearing Real Estate Trust Account and no interest or accounting statement will be provided.

The Seller represents and warrants that during the time the Seller has owned the property, the use of the property and the buildings and structures thereon has not been for the growth or manufacture of any illegal substances, and that to the best of the Seller's knowledge and belief, the use of the property and the buildings and structures thereon has never been for the growth or manufacture of illegal substances. This warranty shall survive and not merge on the completion of this transaction.

Both the Buyer and Seller consent to allow the Listing Brokerage and its Salespersons/Brokers to use the information of this transaction for future marketing purpose before and after completion of this transaction.

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

INITIALS OF BUYER(S):

MS

INITIALS OF SELLER(S):

XL



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Form 105

2008

Page 1 of 1

WEBForms™ Nov2007

BMO Bank of Montreal • Banque de Montréal

245065

100 CITY CENTRE DRIVE
MISSISSAUGA, ONTARIO, CANADA L5B 2C9

DATE 2017 04 13
Y/A M/M D/J

CTI

Canadian Dollar Money Order - not exceeding \$2,500 Cdn.
Mandat en dollars Canadiens - n'excédant pas \$2,500 Cdn.

Pay to the order of
Payez à l'ordre de

Amacon City Centre seven New
Development Partnership

\$ 1695.00

BANK OF MONTREAL 1695.00

Liu, Xiao-Hua
Purchaser's Name/Nom de l'acheteur

for Bank of Montreal/pour la Banque de Montréal
Montreal, Canada/Montréal, Canada

/100 Canadian Dollars Canadiens

801-4011 Brickstone Mews, PSV
Purchaser's Address/Adresse de l'acheteur

Cheradeny, Amalchand

William A. Downe
President and Chief Executive Officer, BMO Financial Group
Président et chef de la direction, BMO Groupe Financier

069520010 0494012450653 90



Ontario

Driver's Licence
Permis de conduire

ON
CANADA

12 NAME/NOM

FORBES,

MEGHAN, ASHLEY

8 1856 STEEPBANK CRES

MISSISSAUGA, ON, L4X 1T8

4d NUMBER/
NUMÉRO

F6560 - 53718 - 65513

4a ISS/DÉL

2017/03/08

4b EXP/EXP. 2021/06/28

5 DO/RÉF

DT1540190

15 SEX/SEX

F

9 CLASS/
CATÉ

G

12 REST/
COND

X



M. Forbes

3 DOB/BN 1986/05/13

16 HGT/HAUT. 170 cm

53718-65513

1856-05-13

M. Forbes



RECEIPT
REÇU

7243 W. Lakeshore Blvd. Suite 103
Mississauga, Ont. L5N 1A4
Tel: 905-885-1193
Fax: 905-885-1193

RECEIVED FROM REÇU DE	DATE <u>Mar 31, 2017</u>
<u>Meghan Forbes</u>	
\$ <u>3,300-</u>	
<u>Three thousand three hundred</u> 100 DOLLARS	
FOR POUR	<u>4011 Brickstone Mews # 801</u>
<u>BMO Draft</u>	
TAX REG. NO. N° DE TAXE	BY PAR <u>H. X</u>
SDC71SE	

BMO  Bank of Montreal • Banque de Montréal

CANADIAN \$ DRAFT / TRAITE EN DOLLARS CANADIENS

141 SATURN RD.
ETOBICOKE, ONTARIO, CANADA M9C 2S8

500563

DATE 2017 03 31

V/A M/D

CTI

Pay to the order of / Payez à l'ordre de HomeLife LandMark Realty Inc. \$ 3300.00

BANK OF MONTREAL CAD 3300.00

for Bank of Montreal/pour la Banque de Montréal /100 Canadian Dollars Canadiens

Name of remitter / Nom de l'expéditeur

Signing Officer / Signataire

Address of remitter / Adresse de l'expéditeur

Signing Officer / Signataire

⑆06952⑈00⑆ 2492025005635⑈ 90

Thursday, March 2nd, 2017

Meghan Forbes
1856 Steepbank Crescent
Mississauga, ON
L4X 1T8

Dear Meghan,

It gives me great pleasure to offer you a regular full-time position as Account Executive at YP Dine Solutions Limited (The "Company"). In this role, you will be reporting to Stratos Papachristopoulos, Regional Head of Sales (GTA.)

The terms of your employment are outlined below:

Effective date: March 20, 2017.

Base Salary: \$40,000 annually, to be paid on a bi-weekly basis. Please note that the Company payroll is one (1) week in arrears.

Commission Plan: 18% in commission for all new business brought into YP Dine Solutions Limited and upgraded amount for existing clients. Commissions are paid out following these guidelines, depending on the client payment method:

- Monthly : 50% on first payment and 50% on 4th payment (client must be up-to date with payments).
- Quarterly : 50% on first payment and 50% on 2nd payment.
- Annual : 100% on payment.

A monthly bonus is paid out following these guidelines:
A bonus is paid out if you acquire 5 or more qualified new customer in a month. Payout at 5 new qualified customers is \$750.00 and the maximum payout is \$2,500.00 for 12 new qualified customers. Prorated payout between 5 and 12 new qualified customer following a linear interpolation.

In order to be eligible for bonus and commissions, an employee must be actively employed by the Company at the time of payout.

Note: The Company reserves the right to modify, at any moment, the commission plan(s) offered to its employees.

Benefits:

Comprehensive Flexible Group Insurance Program ("Flex Program")
Structured RRSP
Corporate cellphone
Corporate laptop
Car allowance of \$500 per month

Note: The Company reserves the right to modify, at any moment, the benefits offered to its employees.

Business Expenses:

Business expenses, such as parking and client lunches will be reimbursed via expense accounts per the Company expense policy. The maximum amount that can be expensed monthly is \$400.00.

Vacation:

Year 2017 – 1.25 days of vacation per month worked.
Year 2018 – Three (3) weeks effective January 1st, 2018.



16 Place du Commerce, Verdun, QC H3E 2A5
Phone Number: (514) 634-2695
Joel.vautour@yp.ca

Code of Ethics:

Our Code of Ethics is the reference document for all employees, regardless of their position or job level, which has been developed to protect our employees' interests and those of the company.

The Code is our primary guide in every interaction with colleagues, partners, etc. The Code's purpose is also to guide our business practices and to ensure they comply with laws. All employees must read and sign Schedule A and B of the Code of Ethics upon hire, and annually thereafter.

Mandatory Trainings:

All employees must complete mandatory and required trainings via the on-line Talent Development Center at Yellow Pages.

For compliance reasons, new employees have a maximum of two (2) weeks to complete these on-line required trainings, as of the receipt of the communication from the Talent Development Center team.

Meghan, welcome to the team!

We are very excited with your decision to join Yellow Pages. Together, we are confident for a prosperous and successful future. Do not hesitate to contact me if you have any questions or concerns.

Please confirm your decision to join our team by signing and returning all the new hire documents to the attention of Joel Vautour in the Human Resources Department by email at joel.vautour@yp.ca.

Kindly note that this offer is contingent upon the completion of professional, education and criminal references as well as returning all hire documents listed below by March 6, 2017. Omission of returning your documents no later than this date or falsification of references may result in termination of employment.

Please retain copies of these letters for your files.

We wish you great success in your new functions.

Sincerely,



Joel Vautour
Talent Acquisition Advisor

I hereby acknowledge and accept the above-stated conditions.


Meghan Forbes

05/03/17
Date

New Hire Documents:

- Offer Letter
- Code of Ethics Schedule A & B
- Non-Compete and Non-Solicitation Agreement
- Federal and Provincial Tax Forms
- Two (2) pieces of Identification
- Direct Deposit Form or Void Check



16 Place du Commerce, Verdun, QC H3E 2A5
Phone Number: (514) 934-2695
Joel.vautour@yp.ca

3/25/2017

Equifax Personal Solutions: Credit Reports, Credit Scores, Protection Against Identity Theft and more



Equifax Credit Report and Score™ as of 03/25/2017

Name: Meghanashley Forbes

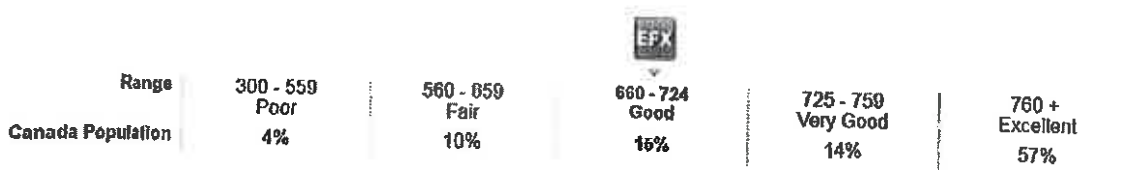
Confirmation Number: 3476587401

Credit Score Summary

Where You Stand

664 | Good

The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably. Your Equifax credit score is calculated from the information in your Equifax Credit Report. Most lenders would consider your score good. Based on this score, you should be able to qualify for credit with average interest rates and offers.



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.

- Ratio of satisfactory trades to total trades in last 24 months.
- Number of telco inquiries in the last 12 months.
- Number of open trades.

Your Loan Risk Rating

✓ 664 | Good

Your credit score of 664 is better than 15% of Canadian consumers.

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

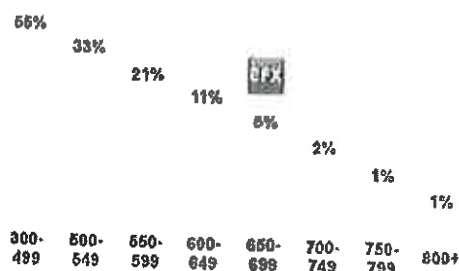
The Bottom Line :

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

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

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*



3/25/2017

Equifax Personal Solutions: Credit Reports, Credit Scores, Protection Against Identity Theft and more

* Delinquency Rate is defined as the percentage of borrowers who reach 90 days past due or worse (such as bankruptcy or account charge-off) on any credit account over a two year period.

CREDIT REPORT

Personal Information

Personal Data

Name: MEGHANASHLEY FORBES
SIN: 533XX070
Date of Birth: 1986-05-XX

Current Address

Address: 1856 STEEPBANK CRES
MISSISSAUGA, ON
Date Reported:

Previous Address

Address: 7082 CORDINGLEY CRES
MISSISSAUGA, ON
Date Reported:

Current Employment

Employer: JACK ASTORS
Occupation: WAITRESS

Previous Employment

Employer: STUDENT
Occupation:

Special Services

No Special Services Message

Consumer Statement

No Consumer Statement on File

Credit Information

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

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

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

TD CREDIT CARDS

Phone Number:	(800)983-8472	High Credit/Credit Limit:	\$9,000.00
Account Number:	XXX...733	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2007-10	Date of Last Activity:	2012-02
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	72		
Payment History	01 payments 30 days late 01 payments 60 days late No payment 90 days late		
Prior Paying History:	Two payments past due (2012-01) One payment past due (2011-12)		
Comments:	Closed by credit grantor Monthly payments		

PRESIDENTS CHOICE MC

Phone Number:	(888)246-7262	High Credit/Credit Limit:	\$2,500.00
Account Number:	XXX...792	Payment Amount:	\$20.00



Kenny Chen
Mortgage Advisor

483 Dundas Street West
Toronto, ON
M5T 1H1

October 25, 2016

Ms Xiao Hua Liu
2034 Kempton Park Dr.
Mississauga, ON
L5M 2Z4

Dear Ms Xiao Hua Liu:

On behalf of CIBC Mortgage Inc., I am pleased to confirm that your mortgage application has been pre-approved with the following terms:

Property: Suite 801, 4011 Brickstone Mews, Mississauga ON (PSV TOWER ONE)

Amount: \$222,720.00

Term: 2 years closed

Rate: (to be set 90 days before closing) Fixed. 0.700% below our current posted rate.

Expiry: 360 days from today's date

This application is subject to the following criteria:

- 1) Satisfactory full appraisal
- 2) Confirmation of income
- 3) Confirmation of downpayment
- 4) Satisfactory credit check prior to closing

CIBC is pleased to assist you with your home financing needs. We look forward to servicing all your financial needs for many years to come. If you have any questions about your mortgage or about any of our many financial services, please do not hesitate to call me.

Yours Truly,

Kenny Chen
Mortgage Advisor
647-618-8662

