

Worksheet
Leasing

Suite: 1906 Tower: One Date: Apr: 12/2017 Completed by: Dragan

Please mark if completed:

- Copy of 'Lease Prior to Closing' Amendment ✓
- Copy of Lease Agreement ✓
- Certified Deposit Cheque for Top up Deposit to 25% payable to Blaney McMurtry LLP in Trust amazon to verify
- Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership. \$1500 + HST ✓
- Agreement must be in good standing. Funds in Trust: \$ 43,485 amazon to verify
- 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 amazon to verify
- The elevator will not be allowed to be booked until all of the Above items have been completed and submitted

Administration Notes:

PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

FANG LIU and JUN LIU (the "Purchaser")

Suite 1906 Tower ONE Unit 6 Level 18 (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 27 day of March

2012.

Witness:

Purchaser: Jun Liu

Witness:

Purchaser: Fang Liu

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 28 day of March

2012.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER:

Authorized Signing Officer
I have the authority to bind the Corporation

**Agreement to Lease
Residential**

Toronto
Real Estate
Board

This Agreement to Lease dated this 19 day of April, 2017
TENANT (Lessee), Brittany Zeer and Derek Thompson
LANDLORD (Lessor), Frank Liu & Jim Liu
ADDRESS OF LANDLORD [Legal address for the purpose of recording 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:
#1906 - 4011 BRICKSTONE MEWS Mississauga LSB ON
- TERM OF LEASE:** The lease shall be for a term of 1 Year commencing May 1st, 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 Seven Hundred Canadian Dollars (CDN\$ 1,700.00) payable in advance on the first day of each and every month during the currency of the said term, that and last month's rent to be paid in advance upon completion of date of occupancy, whichever comes first.
- DEPOSIT AND PREPAID RENT:** The Tenant delivers Upon acceptance by negotiable cheque payable to ORION REALTY CORPORATION, BROKERAGE in the amount of Three Thousand Four Hundred Canadian Dollars (CDN\$ 3,400.00) or 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 Month's 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 purpose 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 in writing, 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 Residence

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

	LANDLORD	TENANT		LANDLORD	TENANT
Gas	☒	☐	Cable TV	☐	☒
Oil	☒	☐	Condominium/Cooperative fees	☒	☐
Electricity	☒	☐	Gardening/Renovation	☐	☒
Hot water/heater fuel	☒	☐	Other	☐	☐
Water and Sewerage Charges	☒	☐	Other	☐	☐

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 ascertained on the tax roll 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): B/D

INITIALS OF LANDLORD(S): FL/L

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20. **WITNESSES** The Agreement and acceptance hereof 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 established.

SIGNED, SEALED AND DELIVERED in the presence of

At Witness whereof I have hereunto set my hand and seal:

DATE April 19, 2017

DATE April 19, 2017

DATE April 19, 2017

And the landlord hereby accepts the lease offer and agrees that the conditions together with applicable law shall apply to this lease and to any renewal or extension of the lease and to any assignment or sublease of the premises.

SIGNED, SEALED AND DELIVERED in the presence of

At Witness whereof I have hereunto set my hand and seal:

DATE April 20, 2017

DATE April 20, 2017

WITNESSES The undersigned persons of the landlord hereby accept the lease offer and agree that the conditions together with applicable law shall apply to this lease and to any renewal or extension of the lease and to any assignment or sublease of the premises.

SIGNED, SEALED AND DELIVERED in the presence of

At Witness whereof I have hereunto set my hand and seal:

DATE April 20, 2017

WITNESSES The undersigned persons of the tenant hereby accept the lease offer and agree that the conditions together with applicable law shall apply to this lease and to any renewal or extension of the lease and to any assignment or sublease of the premises.

SIGNED, SEALED AND DELIVERED in the presence of

At Witness whereof I have hereunto set my hand and seal:

DATE April 20, 2017

WITNESSES The undersigned persons of the landlord hereby accept the lease offer and agree that the conditions together with applicable law shall apply to this lease and to any renewal or extension of the lease and to any assignment or sublease of the premises.

SIGNED, SEALED AND DELIVERED in the presence of

At Witness whereof I have hereunto set my hand and seal:

DATE April 20, 2017

WITNESSES The undersigned persons of the tenant hereby accept the lease offer and agree that the conditions together with applicable law shall apply to this lease and to any renewal or extension of the lease and to any assignment or sublease of the premises.

SIGNED, SEALED AND DELIVERED in the presence of

At Witness whereof I have hereunto set my hand and seal:

DATE April 20, 2017

WITNESSES The undersigned persons of the landlord hereby accept the lease offer and agree that the conditions together with applicable law shall apply to this lease and to any renewal or extension of the lease and to any assignment or sublease of the premises.

SIGNED, SEALED AND DELIVERED in the presence of

At Witness whereof I have hereunto set my hand and seal:

DATE April 20, 2017

WITNESSES The undersigned persons of the tenant hereby accept the lease offer and agree that the conditions together with applicable law shall apply to this lease and to any renewal or extension of the lease and to any assignment or sublease of the premises.

SIGNED, SEALED AND DELIVERED in the presence of

At Witness whereof I have hereunto set my hand and seal:

DATE April 20, 2017

FOR OFFICE USE ONLY
The undersigned persons of the landlord hereby accept the lease offer and agree that the conditions together with applicable law shall apply to this lease and to any renewal or extension of the lease and to any assignment or sublease of the premises.

SIGNED, SEALED AND DELIVERED in the presence of

At Witness whereof I have hereunto set my hand and seal:

DATE April 20, 2017

WITNESSES The undersigned persons of the tenant hereby accept the lease offer and agree that the conditions together with applicable law shall apply to this lease and to any renewal or extension of the lease and to any assignment or sublease of the premises.

SIGNED, SEALED AND DELIVERED in the presence of

At Witness whereof I have hereunto set my hand and seal:

DATE April 20, 2017

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

TENANT (Lessee): Brittany Zeer and Derek Thompson

LANDLORD (Lessor): Fang Liu & Jun Liu

for the lease of 401-1 Brickstone Mews #1906, Mississauga

dated the 19th day of April, 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.

The Buyer hereby covenants with the Seller and with the Condominium Corporation that the Buyer, members of the household, and guests, will comply with the Condominium Act, the Declaration, the Bylaws and all Rules and Regulations in using the unit and the common elements, and will be subject to the same duties imposed by the above as those applicable to other individual unit owners.

The Tenant agrees with the Landlord to pay rent, keep the premises in an ordinary state of cleanliness, and repair in full any damage caused to the premises by his or her willful or negligent conduct or that of persons who are permitted on the premises by him. For the duration of the Lease Term the Tenant shall be responsible for the \$100 (one hundred) Canadian Dollar of all normal wear and tear repairs that occur in the unit, including change of light bulbs, (HVAC) filter change, etc.

The Tenant agrees not to make any changes to the decor or the physical structure of the existing premises without the prior consent of the landlord or his authorized agent.

The Tenant acknowledges and agrees that pets are not permitted on the premises.

The Tenant agrees not to smoke in the apartment.

The Tenant acknowledges that the use of illegal substances of ANY kind is not permitted on the premises.

The Tenant further covenants to leave the premises in an ordinary state of cleanliness upon termination of this lease.

The Tenant agrees to deliver to the Landlord 10 post-dated cheques covering the monthly rental payments payable to FANG LIU & JUN LIU on the signing of this transaction and a further 12 post-dated cheques on each anniversary date of the lease (if the cheques in respect). Tenant is responsible for a monthly charge of \$50.00 for any returned cheques.

The Tenant agrees to provide the landlord with \$200 refundable security deposit in the form of a cheque payable to FANG LIU & JUN LIU before taking occupancy of the unit; for the use of keys and fobs. This deposit shall be returned to the tenant when all of the keys and fobs are returned to the Landlord and all are in good working order.

Landlord agrees to provide the tenant with ONE SET of keys and access fobs to the building, parking, unit, and mailbox at the own expense at closing.

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

INITIALS OF TENANTS:

[Signature]

INITIALS OF LANDLORD(S):

[Signature]

THIS AGREEMENT IS SUBJECT TO THE REALTORS' ACT AND THE REALTORS' REGULATIONS. THE REALTORS' ACT AND THE REALTORS' REGULATIONS ARE AVAILABLE TO THE PUBLIC AT THE OFFICE OF THE ATTORNEY GENERAL, 100 KING STREET WEST, TORONTO, ONTARIO M5X 1C4. THE REALTORS' ACT AND THE REALTORS' REGULATIONS ARE ALSO AVAILABLE TO THE PUBLIC AT THE OFFICE OF THE ATTORNEY GENERAL, 100 KING STREET WEST, TORONTO, ONTARIO M5X 1C4. THE REALTORS' ACT AND THE REALTORS' REGULATIONS ARE ALSO AVAILABLE TO THE PUBLIC AT THE OFFICE OF THE ATTORNEY GENERAL, 100 KING STREET WEST, TORONTO, ONTARIO M5X 1C4.

Case No. 19th day of April 2017

This term need be included by all parties to the Agreement to Latin.

IMPACT OF LANDLORDISM

Tenant acknowledges that the subject building is new and may have incomplete work and some of the bathroom facilities may not be immediately available for use. Further, some area of the construction may still be under construction at the time of occupancy. The Tenant shall not make any claims against the Landlord for any inconveniences as a result of such construction and repairs. Tenant agrees to allow the Builder/Landlord's customer service and for trades people access to the unit during normal business hours to do repair and finish up work to the unit, as required. Landlord agrees to give notice to the tenant at least 24 hours before the time of entry.

Form 401 April 2014 Page 2 of 3
VLS Form 401-000013

Confirmation of Co-operation and Representation

Toronto Real Estate Board

Form 320

for use in the Province of Ontario

BUYER: Brittany Zacc and Derek Thompson

SELLER: Frans Liu & Jim Liu

For the transaction on the property known as: #1906 - 4011 BRICKSTONE MEWS

Mississauga

L5B 0J8

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. Confirmation shall be deemed to include either representation.

The following information is confirmed by the undersigned salesperson/broker representative of the Brokerage(s). If a Co-operating Brokerage is involved in the transaction, the Brokerage agrees to co-operate in consideration of, and on the terms and conditions 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 2 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 material 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 material 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 represents the Buyer and the property is not listed with any other sales brokerage. The Brokerage will be paid:
- ☐ 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)

[Signature]
BUYER

[Signature]
CO-OPERATING/BUYER BROKERAGE

[Signature]
SELLER/Landlord

[Signature]
LISTING BROKERAGE

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1. 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 Month Rent (HRS)
Commission as indicated in MLS® information to be paid from the amount paid by the Buyer 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 in this Commission Trust Agreement. For the purpose of this Commission Trust Agreement, the Commission Trust Account shall be the account 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)

ROYAL LEPAGE SIGNATURE REALTY

(Name of Co-operating Brokerage)

7 SAMPSON MEWS SUITE 201 TORONTO

Tel: (416) 443-0300

Fax: (416) 443-8619

Date: April 19, 2017

NAUREEN ALAM
(Print Name of Broker/Salesperson Representative of the Brokerage)

ORION REALTY CORPORATION

(Name of Listing Brokerage)

200-465 BURNHAMTHORPE RD MISSISSAUGA

Tel: (416) 733-7784

Fax: (905) 286-5271

Date: April 20, 2017

DRAGANA NESTOROVSKI
(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.

XXXXXX

BUYER'S INITIALS

XXXXXX

SELLER'S INITIALS

ACKNOWLEDGEMENT

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

Signature of Buyer

Date: April 19, 2017

Signature of Seller

Date: April 19, 2017

Signature of Listing Broker

Date: April 20, 2017

Signature of Listing Broker

Date: April 20, 2017

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10358 (1215)

THIS DOCUMENT IS PRINTED ON WATERMARKED PAPER. SEE BACK FOR INSTRUCTIONS.

The Toronto-Dominion Bank

80200805

5762 HIGHWAY 7
MARKHAM, ON L3P 1A8

DATE 2017-04-21
YYYYMMDD

Transit-Serial No. 1996-80200805

Pay to the
Order of AMACON CITY CENTRE SEVEN NEW DEVELOPMENT PARTNERSHIP

\$ *****1,695.00

~~***ONE THOUSAND SIX HUNDRED NINETY FIVE***~~ 00/100 Canadian Dollars

Authorized signature required for amounts over CAD \$3,000.00

Re 1906-4011 BRICKSTONE MEWS

The Toronto-Dominion Bank
Toronto, Ontario
Canada M5K 1A2

Authorized Officer *Michael R* Number
Countersigned

OUTSIDE CANADA NEGOTIABLE BY CORRESPONDENTS AT THEIR BUYING RATE FOR DEMAND DRAFTS ON CANADA

⑈80 200805⑈ ⑆096 12⑈004⑆ ⑈3808⑈



OPERATOR'S LICENCE

AB
CAN

THOMPSON DEREK WAYNE

No. **161262-001**
Class 5
Cond/End:
Expires: **09 MAY 2017**



THOMPSON, Derek Wayne
6 6707 Elbow Drive SW
Calgary AB T2V 0E5

Sex: M DOB: **09 MAY 1989**
Eyes: blue Hair: blond
Ht: 173 cm Wt: 75 kg

Issued: **09 NOV 2015**

0707-89508



OPERATOR'S LICENCE

AB
CAN

ZEER BRITTANY MARIE

No. **150610-301**
Class 5
Cond/End:
Expires: **29 APR 2018**



ZEER, Brittany Marie
639 Somerset Dr SW
Calgary AB T2Y 4K7

Sex: F DOB: **29 APR 1989**
Eyes: blue Hair: brown
Ht: 157 cm Wt: 54 kg

Issued: **31 JAN 2013**

0515-10977





ORION REALTY CORPORATION

150 Ferrand Drive, Suite 801
Toronto, ON, M3C 3E5
Ph. 416-733-7784
Fax. 416-499-1844

DATE: April 21, 2017 TIME: 12:31 AM

RECEIVED FROM: Naureen Alam

ITEMS: ☒ CERTIFIED CHEQUE ☐ CHEQUE ☐ BANK DRAFT ☐ OTHER

AMOUNT \$ 3 400.

PAYABLE TO: ☒ ORION REALTY CORPORATION
OR: _____

RE: PROPERTY 4011 Brickstone Mews Unit 1906

☒ RENTAL ☐ SALE

RE: _____
(PROPERTY ADDRESS)

RECEIVED BY: Andrea Del Rosario

☒ COPY OF THE CHEQUE FOR THE CLIENTS

☒ COPY OF THIS RECIEPT FOR THE CLIENT

The Toronto-Dominion Bank

100 CITY CENTRE DRIVE
MISSISSAUGA, ON L5B 2C9

80270401

DATE 2017-04-21
*****MDD

Transit-Serial No. 93-80270401

Pay to the ORION REALTY CORP, BROKERAGE
Order of

\$ *****3,400.00

THREE THOUSAND FOUR HUNDRED**00/100

Authorized signature required for amounts over CAD \$5,000.00

Canadian Dollars

Re 1906-4011 Bridestone News

The Toronto-Dominion Bank

Toronto, Ontario
Canada M5K 1A2

Authorized Officer

Countryside

Number

CUTSIDE CANADA NEGOTIABLE BY CORRESPONDENTS AT THEIR BUYING RATE FOR DEMAND DRAFTS ON CANADA

1180270401110961200411

380811

Naureen Alam
Sales Representative

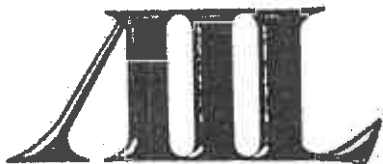
ROYAL LEPAGE

Signature Realty

8 Sampson Mews, Suite 201 Toronto Ontario M6C 0H5

Direct: 416.994.3983
Office: 416.443.0300
Fax: 416.361.9969

naureenalam@gmail.com
naureenalam@gmail.com
8 Sampson Mews, Suite 201 Toronto Ontario M6C 0H5



April 4th 2017

Dear Sir or Madam:

This letter will confirm that Derek Thompson is a Master General Agent with American Income Life Insurance Company. He was hired May 1st 2016.

As a Manager, Mr. Thompson is responsible for facilitating interviews hiring and field training newer agents, conducting in-home needs-based presentations regarding insurance products, and completing sales applications. He is also responsible for following up on underwriting and issue requirements as well as other customer service items as required.

Mr. Thompson has a base salary of \$4000 per month plus commissions

If you have any further questions, please contact me directly at 1-403-827-5572

Sincerely,

Mr. Bentley

A handwritten signature in black ink, appearing to read 'Christopher Bentley', with a long horizontal flourish extending to the right.

Christopher Bentley
Regional General Agent
AIL CANADA



Robb & Evenson Lawyers

506, 933 17th Avenue SW
Calgary, Alberta T2T 5R6

Phone: 403-541-1600
Fax: 403-541-1604
crobb@robbevenson.com

April 5, 2017

To whom it may concern:

Dear Sir/Madam:

Re: Employment – Brittany Zeet

This will confirm Brittany Zeet has been employed with Robb & Evenson Lawyers as a Legal Assistant since 2008. Her current annual salary is \$50,000.00.

Please don't hesitate to call should you require anything further.

Yours very truly,

ROBB & EVENSON *

CALVIN C. ROBB

CCR/bz

* Professional Corporation

4/3/2017

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



Equifax Credit Report

Equifax Credit Score

Equifax Credit Report and Score TM as of 04/03/2017

Name: Brittany Zeer

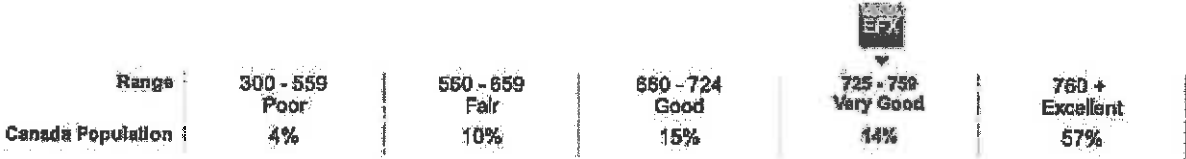
Confirmation Number: 3670636137

Credit Score Summary

729 | Very Good

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 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.



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.

- Utilization for revolving trades.
- Number of inquiries in previous 12 months.
- Average utilization for open revolving trades.

Your Loan Risk Rating

729 | Very Good

Your credit score of 729 is better than 31% of Canadian consumers. The Equifax Credit Score TM ranges from 300-900. Higher scores are viewed more favorably.

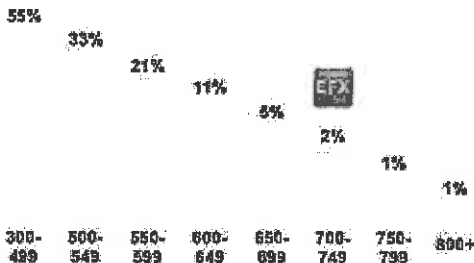
The Bottom Line :

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*



* 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: BRITTANY ZEER
SIN: 663XXX056
Date of Birth: 1989-04-XX

Current Address

Address: 639 SOMERSET DR SW
CALGARY, AB
Date Reported: 2013-01 2011-03 2009-04

Previous Address

Address: 77 SPRUCE PL SW APT 1903
CALGARY, AB
Date Reported: 2013-01 2011-03 2009-04

Current Employment

Employer: ROBB AND EVENSON
Occupation:

Special Services

SPS-SpecialServices/CodeDescription: Consumer Interview
Date Reported: 2011-12

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.

BELL MOBILITY

Phone Number:	(800)361-2613	High Credit/Credit Limit:	\$325.00
Account Number:	XXX...762	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$141.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2008-06	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	72		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments		

TD CREDIT CARDS

Phone Number:	(800)563-8472	High Credit/Credit Limit:	\$18,000.00
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Account Number:	XXX...315	Payment Amount:	\$131.00
Association to Account:	Individual	Balance:	\$16,660.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2008-02	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	72		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

TDCT

Phone Number:	(866)222-3456	High Credit/Credit Limit:	\$15,000.00
Account Number:	XXX...088	Payment Amount:	\$148.00
Association to Account:	Individual	Balance:	\$14,835.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2013-08	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	42		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Personal line of credit Monthly payments		

HYUNDAI MOTOR FIN

Phone Number:	(800)205-0540	High Credit/Credit Limit:	\$7,416.00
Account Number:	XXX...216	Payment Amount:	\$309.00
Association to Account:	Individual	Balance:	\$5,253.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2016-08	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	07		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Lease account Monthly payments		

BELL MOBILITY

Phone Number:	(800)361-2613	High Credit/Credit Limit:	\$110.00
Account Number:	XXX...470	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2010-12	Date of Last Activity:	2015-02
Status:	Paid as agreed and up to date	Date Reported:	2016-04
Months Reviewed:	61		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments		

SCOTIABANK VISA

Phone Number:	(800)387-6556	High Credit/Credit Limit:	\$0.00
Account Number:	XXX...484	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2013-12	Date of Last Activity:	2015-07
Status:	Paid as agreed and up to date	Date Reported:	2016-01

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Months Reviewed: 26
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late
Prior Paying History:
Comments: Account Closed
Account paid

SCOTIA BANK
Phone Number: (888)777-6842 High Credit/Credit Limit: \$29,087.00
Account Number: XXX...406 Payment Amount: \$439.00
Association to Account: Individual Balance: \$0.00
Type of Account: Installment Past Due: \$0.00
Date Opened: 2009-05 Date of Last Activity: 2014-10
Status: Paid as agreed and up to date Date Reported: 2015-09
Months Reviewed: 54
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late
Prior Paying History:
Comments: Account paid
Secured

TD CREDIT CARDS
Phone Number: (800)983-6472 High Credit/Credit Limit: \$0.00
Account Number: XXX...635 Payment Amount: Not Available
Association to Account: Individual Balance: \$0.00
Type of Account: Revolving Past Due: \$0.00
Date Opened: 2011-12 Date of Last Activity: 2011-12
Status: Paid as agreed and up to date Date Reported: 2012-11
Months Reviewed: 12
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late
Prior Paying History:
Comments: Closed at consumer request
Account paid

TD CANADA TRUST
Phone Number: (403)292-2802 High Credit/Credit Limit: \$5,000.00
Account Number: XXX...786 Payment Amount: \$144.00
Association to Account: Individual Balance: \$0.00
Type of Account: Revolving Past Due: \$0.00
Date Opened: 2011-03 Date of Last Activity: 2011-12
Status: Paid as agreed and up to date Date Reported: 2011-12
Months Reviewed: 10
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late
Prior Paying History:
Comments: Closed at consumer request
Account paid

Credit History and Banking Information

A credit transaction will automatically purge from the system six (6) years from the date of last activity. All banking information (checking or saving account) will automatically purge from the system six (6) years from the date of registration.

No Banking Information on file

Please contact Equifax for additional information on Deposit transactions at 1-800-865-3908

Public Records and Other Information

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Bankruptcy

A bankruptcy automatically purges six (6) years from the date of discharge in the case of a single bankruptcy. If the consumer declares several bankruptcies, the system will keep each bankruptcy for fourteen (14) years from the date of each discharge. All accounts included in a bankruptcy remain on file indicating "included in bankruptcy" and will purge six (6) years from the date of last activity.

Voluntary Deposit - Orderly Payment Of Debts, Credit Counseling

When voluntary deposit - OPD - credit counseling is paid, it will automatically purge from the system three (3) years from the date paid.

Registered Consumer Proposal

When a registered consumer proposal is paid, it will automatically purge three (3) years from the date paid.

Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages

The above will automatically purge from the system six (6) years from the date filed.

Secured Loans

A secured loan will automatically purge from the system six (6) years from the date filed.
(Exception: P.E.I. Public Records: seven (7) to ten (10) years.)

No Public Record information on file

Collection Accounts

A collection account under public records will automatically purge from the system six (6) years from the date of last activity.

No Collections information on file

Credit Inquiries to the File

The following inquiries were generated because the listed company requested a copy of your credit report. An Inquiry made by a Creditor will automatically purge three (3) years from the date of the inquiry. The system will keep a minimum of five (5) inquiries.

2016-12-08	HOUSE OF CARS 4 (403)454-5794
2016-12-08	TD AUTO FINANCE CAN (800)332-3321
2016-12-08	BANQUE NATIONALE (514)871-7412
2016-08-25	HYUNDAI CAPITAL CDA (547)943-1887
2016-04-08	ENMAX ENERGY CORP (403)514-3000

The following "soft" inquiries were also generated. These soft inquiries do not appear when lenders look at your file; they are only displayed to you. All Equifax Personal Sol inquiries are logged internally, however only the most current is retained for each month.

2017-03-09	TDCT (866)222-3456
2017-02-27	ECONOMICAL MUTUAL (519)570-8200
2016-12-09	HYUNDAI CAPITAL CDA (547)943-1887
2016-08-29	HYUNDAI CAPITAL CDA (547)943-1887
2016-01-29	EQUIFAX PERSONAL SOL (Phone Number Not Available)
2015-11-09	AUTH CALGARY POLICE (519)894-3352
2015-06-15	AUTH ECONSUMER REQUE (Phone Number Not Available)
2015-06-15	EQUIFAX PERSONAL SOL (800)871-3250

How can I correct an inaccuracy in my Equifax credit report?

Complete and submit a [Consumer Credit Report Update Form](#) to Equifax.

By mail:

Equifax Canada Co.
Consumer Relations Department
Box 190 Jean Talon Station
Montreal, Quebec H1S 2Z2

By fax: (514) 355-8502

Equifax will review any new details you provide and compare it to the information in our files. If our initial review does not resolve the problem, we will contact the source of the information to verify its accuracy. If the source informs us that the information is

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incorrect or incomplete, they will send Equifax updated information and we will change our file accordingly. If the source confirms that the information is correct, we will not make any change to our file. In either case, you may add a statement to our file explaining any concerns you have. Equifax will include your statement on all future credit reports we prepare if it contains 400 characters or less.

If Equifax changes our file in response to your request, we will automatically send you an updated credit report to show you the changes. At your request, we will also send an updated credit report to any of our customers who received one within 60 days before the change was made.