

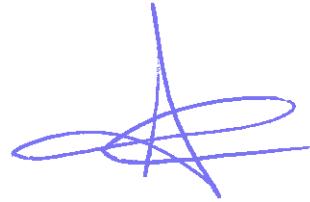
Worksheet

Leasing

Suite: 2301 Tower: PSV2 Date: Apr. 10/17 Completed by: Silvi
Iyad Bani Hani

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
- Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership. \$ 500 + HST
- Agreement must be in good standing. Funds in Trust: \$ 61,075
- 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:

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

Between: AMACON DEVELOPMENT (CITY CENTRE) CORP. (the "Vendor") and
IYAD S F BANI HANI (the "Purchaser")

Suite 2301 Tower TWO Unit 1 Level 22 (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:

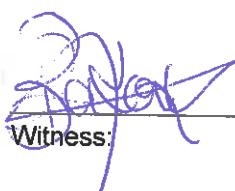
Notwithstanding paragraph 22 of this Agreement, the Purchaser shall be entitled to seek the Vendor's approval to assign the occupancy licence set out in Schedule C to the Agreement to a third party, on the following terms and conditions:

- (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 percent (20%) 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 Five Hundred Dollars (\$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 11th day of April 2017.


Witness:


Purchaser: IYAD S F BANI HANI

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 13 day of April 2017.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER:


Authorized Signing Officer
I have the authority to bind the Corporation

Ontario Real Estate
Associates**Agreement to Lease
Residential**Toronto
Real Estate
Board**Form 400**
For Use in the Province of Ontario

This Agreement to Lease dated the 4th day of April, 2017.

TENANT (Lessee): Zheng Jin

(Full name of lessee)

LANDLORD (lessor): David Sun, Hui

(Full name of landlord)

ADDRESS OF LANDLORD:

(Legal address for the purpose of receiving notices)

The Tenant hereby agrees 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. **PURPOSES:** Having inscribed the premises and provided the proper rental income, I/we, the Tenant hereby agree to lease the premises known as:

#2301 - 510 Curran Place Mississauga L5B 0J8

2. **TERM OF LEASE:** The lease shall be for a term of 1 Year

commencing April 19, 2017

3. **RENT:** The Tenant will pay to the Landlord monthly and every month ending the 1st day of the month the sum of Canadian Dollars (\$Cdn\$ 1,930.00) One Thousand Nine Hundred Thirty Canadian Dollars (\$Cdn\$ 1,930.00) payable in advance on the first day of each and every month during the currency of this lease. First and last months' rent to be paid in advance upon conclusion or commencement of tenancy at whatever comes first.

4. **DEPOSIT AND PAIDPAID RENT:** The Tenant delivers _____ upon acceptance

by negotiable cheque payable to WEST-100 METRO VIEW REALTY LTD. _____ Deposit Holder

in the amount of Three Thousand Eight Hundred Sixty

Canadian Dollars (\$Cdn\$ 3,860.00) _____ I as a deposit to be held in trust or escrow for the full 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

months' rent. If the Agreement is not honoured, the deposit is to be retained by the Tenant without interest or deduction.

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

5. **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"/>	Cook TV	<input type="checkbox"/>
Oil	<input checked="" type="checkbox"/>	Condominium/Cooperative fees	<input type="checkbox"/>
Electricity	<input checked="" type="checkbox"/>	Garbage Removal	<input type="checkbox"/>
Hot water heater rental	<input checked="" type="checkbox"/>	Other	<input type="checkbox"/>
Water and Sewerage Charges	<input checked="" type="checkbox"/>	Other	<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, with rent to be advanced to the Landlord for the current year, and to be payable in semi-annual 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): ZJINITIALS OF LANDLORD(S): DS

DISCLAIMER: The Landlord and Tenant, jointly and severally, acknowledge that the form of this Agreement is the standard form developed by the Ontario Real Estate Association (OREA) and approved by the Ontario Ministry of Consumer and Business Affairs under section 36(1) of the Ontario Real Estate Act, Ontario Regulation 180/04, Ontario Regulation 180/04 amending OREA's Form 400 for the use and distribution by Ontario real estate agents. Any other form developed or published by a provincial association or a local board of OREA, or otherwise, may differ from this form.

7. PARKING: 1 parking spot

8. ADDITIONAL TERM(S): Locker

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

10. REVOCABILITY: If this offer can be accepted by Tenant on or before April 11, 2017, and 11:59 p.m. on the 5th day of April,

day of April, 2017, after which time it has 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 Using Brokerage as agent for the Tenant or for the purpose of giving and receiving notices pursuant to this Agreement. Where a Brokerage, herein, is named as a representative, agreement will be made, the Tenant hereby accepts the Tenant's designation 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, mailing, facsimile or e-mail for hereto shall be in writing. In addition to any provision contained herein and in any Schedule hereto, for either any communication, notice of acceptance thereof or any notice to be given or transmitted pursuant to this Agreement or any Schedule hereto, Tenant may, at their option, either (a) mail such notice by registered or certified mail, delivered to the Address for Service provided in the Acknowledgement below, or where a facsimile number or email address is nominated below, when transmitted electronically to that number or email address, respectively; in which case, the signature(s) of the party(ies) hereto shall be deemed to be original.

FAX No.: _____ For delivery of Documents to Landlord FAX No.: _____ For delivery of Documents to Tenant
Email Address: cmcc@vericodeslogistics.com Email Address: clarawiy@gmail.com

12. EXECUTION OF LEASE: Lease shall be drawn by the Landlord on the standard 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 is made available by the Landlord and Tenant Board and available at www.lth.gov.on.ca.

13. ACCESS: The Landlord shall have the right, at reasonable times to enter and show the rented 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 this tenancy and any renewals 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 reasonable prudent Tenant would consider adequate. The Tenant agrees to provide the Landlord, upon demand or 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 resides at the time of entering into this Agreement, or becomes during the term of the tenancy, a resident of Ontario as defined under the Income Tax Act, RSC 1985, c. I-1 (A) as amended from time to time, and in such event the Landlord and Tenant agrees to comply with the tax withholding provisions of the IA.

16. USE AND DISTRIBUTION OF PERSONAL INFORMATION: The Tenant consent 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 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 present form hereto, the latter provision shall supersede the standard provision or the extent of such conflict or discrepancy. This Agreement, including any Schedule attached hereto, shall continue the rental 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 rectified by the context.

18. FAMILY LAW ACT: Landlord warrants that spouse consent is not necessary to this transaction under the provisions of the Family Law Act, R.S.C. 1990 unless the spouse of the Landlord has executed the consent mentioned above date.

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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Schedule A
Agreement to Lease - Residential

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

LESSOR (lessee): Zhao Jin and Jing Li,
LANDLORD (lessor): Miriam and John,
for the lease of #2301 - 510 Curran Place, Mississauga,
L5R 0J8, dated the 1st day of April, 2017.

See the attached Schedule A and Schedule B.

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

INITIALS OF TENANT(S):

I acknowledge that I have read and understood the terms of the Ontario Residential Tenancy Act, Ontario Residential Tenancy Regulations, and any other legislation relating to residential tenancies and landlord-tenant relations that may apply to my tenancy, as well as the Ontario Residential Tenancy Agreement and the Ontario Residential Tenancy Disclosure Document, or their successors or replacements, and I am signing this document free of charges. OREA is not responsible for your use of this form.

INITIALS OF LANDLORD(S):

Form 401

For use in the Province of Ontario

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

TENANT (lessee), Oriocce Ltd (Per Zhou Jin)

and

LANDLORD (lessor),

for the lease of #2301-410 Curran Place

Mississauga

, Ontario, 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.

Tenant agrees not to make any decorating changes to the premises without the express written consent of the Landlord or his authorized agent.

The Tenant agrees to allow the Landlord or his agent to show the property at all reasonable hours to prospective Buyers or Tenants, after giving the Tenant at least twenty-four (24) hours written notice of such showing, and to allow the Landlord to affix a For Sale or For Rent sign on the property within 60 days prior to the end of the Lease term.

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 on Tenant's personal property. Tenant agrees to have tenant liability insurance valid and will give a copy of policy to Landlord prior to occupancy.

Tenant agrees to pay the cost of hydro electricity required on the premises during the term of the lease. 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.

Tenant agrees to pay the first \$75.00 for any minor service needed in condo premises.

Landlord agrees to provide the banking information for monthly direct deposit before the lease starts.

Landlord agrees to the Tenant to sublease the unit.

Landlord warrants that all appliances, chattels and fixtures will be in good working order prior to occupancy.

Tenant agrees to pay Landlord a \$300 refundable key/tob deposit to be returned on Lease completion and all keys/tobs returned.

This agreement is conditional upon the approval of the builder.

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

INITIALS OF TENANT:**INITIALS OF LANDLORD(S):**

[] I declare that I have read, reviewed and understood the Ontario Residential Tenancy Act, the Ontario Residential Tenancy Regulations and this Agreement to Lease and acknowledge my acceptance of them. This form was developed by OREA in conjunction with the Ontario Real Estate Board. Any changes or modifications to this form must be made with the written consent of OREA. Please do not print in redacting the Ontario Residential Tenancy Act or this Agreement to Lease.

Confirmation of Co-operation and Representation

BUYER: Zhize Jia

SELLER:

For the immovable on the property known as #2301 - 510 Curran Place

Mississauga

L5B 0J8

DEFINITIONS AND INTERPRETATIONS: For the purposes of this Confirmation of Co-operation and Representation:

'Seller' includes a vendor, a lessor, or a prospective, actual, vendor or lessor and 'Buyer' includes a purchaser, a tenant, or a prospective, actual, purchaser or lessee; and 'Agreement of Purchase and Sale' includes an Agreement in lease. Commas shall be deemed to include other punctuation.

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

DECLARATION OF INSURANCE: The undersigned co-operation/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:
 - i) The Listing Brokerage is not negotiating or providing Customer Service to the Buyer.
 - ii) If the Buyer is dealing with a Co-operating Brokerage, Section 3 is to be completed by Co-operating Brokerage.
 - iii) The listing Brokerage is providing Customer Service to the Buyer.
- (b) **EXAMPLE 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 a potential buyer about the Seller or Buyer, unless otherwise instructed in writing by the party to which the information applies, or unless it can be disclosed without constituting confidential, unlawful or unethical practice;
 - * The date the Buyer should offer at 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 limited material 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 Seller agrees to represent the Buyer and the property in accordance with any real estate 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)



BUYER



CO-OPERATING/BUYER BROKERAGE



SELLER



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 representing the Buyer and has authorized other agents to provide services 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 this property.
Half Month Rent plus HST _____
(Commission An amount is also informed to be paid by the Seller to the listing Brokerage.)
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 compensation/disclosures by Co-operating Brokerage (e.g., The Co-operating Brokerage receives a chance to buy/sell 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 to have includes a Commission Trust Agreement, the consideration for which is the Co-operating Brokerage providing 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 funds 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 Account will be the amount noted in Section 3 above. The listing Brokerage hereby declares that all monies received in connection with the trade will correlate to Commission fees 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):

HOMELIFE/RESPONSE REALTY INC.
Broker of Co-operating/Brokerage

4212 VILLAGE CENTRE COURT, MISSISSAUGA

Tel. (905) 949-0070 Fax (905) 949-9814

[Signature] Date: *April 4, 2017*

Authorized to sign the Co-operating/Brokerage

JINGYING WU

Broker/Associate Broker/Salesperson/Representative of the Brokerage

West-100 Metro View Realty Ltd.
Broker of Co-operating/Brokerage

129 Fairview Rd W, MISSISSAUGA

Tel. (905) 238-8921 Fax (905) 238-0020

[Signature] Date: *April 4, 17*

Authorized to sign the listing Brokerage

OMAR SHIAATH

Broker/Associate 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 this regard to their Brokerage
representing more than one client for this transaction.

ACKNOWLEDGEMENT

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

[Signature of Buyer]

Date: *April 4, 2017*

[Signature of Seller]

Date: *April 4, 17*

Signature of Buyer:

Date:

Signature of Seller:

Date:

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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, and

SELLER, *Joyce S. Schuster*

for the property known as..... 2341 - 24th Crescent Place, Mississauga

..... dated the .. 4th .. Joy of .. April .. 2017 ..

West-100 Metro View Realty Ltd. advise the parties to this Agreement that the Real Estate Trust account, in which the deposit for this transaction [The Deposit] shall be placed in a Non Interest Bearing Real Estate Trust Account, earning no interest on the deposit and unless it is requested by the Parties in writing in this Agreement that the deposit be placed in an interest bearing Term deposit there will be no interest paid or earned on the deposit funds being held.

The Buyer agrees to provide a certified cheque or bank draft as a deposit within one [] banking day [excluding Saturday, Sunday and statutory holidays] from the date of acceptance of this offer. No cash deposits will be accepted.

The Parties to this Agreement acknowledge that the real estate broker[s] so named in this Agreement has recommended that the Parties obtain independent professional advice prior to signing this document. The Parties further acknowledge that no information provided by West-100 Metro View Realty Ltd. is to be construed as legal, tax or environmental advice and all sizes and measurements are approximate and is to be verified by the Buyer.

The Buyer and Seller hereby acknowledge that the Province of Ontario has implemented current value assessment and properties may be re-assessed on an annual basis. The Buyer and Seller agree that no claim will be made against the Seller, West-100 Metro View Realty Ltd. or Salesperson, for any changes in property tax as a result of a re-assessment of the property.

The Brokerages and registrants named in the attached Confirmation of Cooperation and Representation represent and warrant that they have fully complied with the FINTRAC requirements for customer/client identification by reference to original government issued photo identification, or such other means as approved under the regulations, including name, address, date of birth, occupation and employment and have such information on file and available for inspection.

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

INITIALS OF BUYER(S): *[Initials]*

INITIALS OF SELLER(S): *[Initials]*

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Form T05 Revised 2008 Page 1 of 1
WEBForms™ Jan 2010

The Toronto-Dominion Bank

80817991

3037 CLAYHILL ROAD
MISSISSAUGA, ON L5B 4L2

DATE

2017-04-06
YYYYMMDD

Transit-Serial No. 1878-80817991

Pay to the Order of AMACON CITY CENTRE SEVEN NEW DEVELOPMENT

\$ *****565.00

FIVE HUNDRED SIXTY FIVE**00/100 Canadian Dollars

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

Re PSV2 2301 Lease feeThe Toronto-Dominion Bank
Toronto, Ontario
Canada M5K 1A2

Authorized Officer

Countersigned

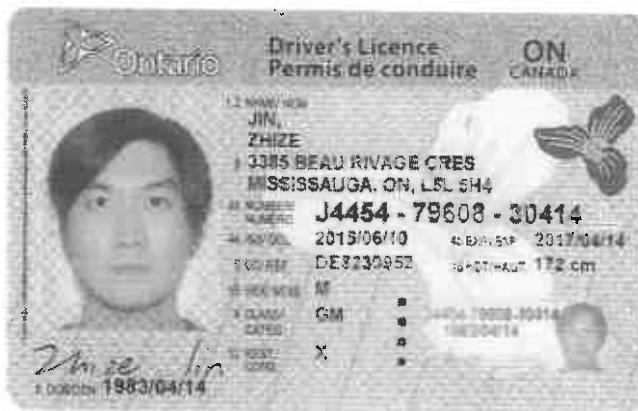
Number

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

80817991 096120040

3808

PSV2 2301



ServiceOntario.ca

DE8230952

3696592



WEST-100 METRO VIEW REALTY
129 FAIRVIEW RD. W.
MISSISSAUGA, ONTARIO
L5B 1K7

10358 (1215)

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

The Toronto-Dominion Bank

80781163

800 BURNHAMTHORPE ROAD WEST
MISSISSAUGA, ON L5C 2R9

DATE

2017-04-06
MM/DD

Transit Serial No.

1202-80781163

Pay to the
Order of WEST - 100 METRO VIEW REALTY LTD.

\$ *****3,260.00

THREE THOUSAND TWO HUNDRED SIXTY**00/100 Canadian Dollars
Authorized signature required for amounts over CAD \$5,000.00

Re:

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

Authorized Officer

Number

Countersigned

OUTSIDE CANADA NEGOTIABLE BY CORRESPONDENTS AT THEIR BUYING RATE FOR DEMAND DRAFFTS IN CANADA

"80781163# 109612#004#

"3808#

Replaced CHD
4-4-17
#2301-510 CUPAN PARK

Oriocc Ltd.
55 Village Centre PI, Unit 206
Mississauga ON L4Z 1V9
Canada

March 30, 2017

To whom it may concern:

Subject: Employment Confirmation

This letter serves to confirm that Zhize Jin is employed on a regular and full-time basis as a Operations Manager with Oriocc Ltd.

Zhize joined the firm on February 27, 2013 and his current annual salary is \$57,000.

Should you wish to confirm this information or require additional information, please feel free to contact me.

Sincerely,

Clara Wu
Director



Equifax Credit Report and Score™ as of 12/24/2016

Name: Zhili Jin

Confirmation Number: 224401500

credit Score Summary

Where You Stand

784 Excellent

The Equifax Credit Score™ ranges from 300-850. Higher scores = better terms. Learn more about how your score is calculated from our information at [Equifax.com](#). Your credit score is just one factor in determining if you're approved for a loan or not. To determine if you should be able to qualify for some of the lowest interest rates available, make sure to apply for competitive credit offers from multiple lenders.



Range	300 - 569 Poor	560 - 609 Fair	610 - 724 Good	725 - 759 Very Good	760 + Excellent
Canada Population	4%	10%	15%	14%	57%

What's Impacting Your Score

Below are the key areas of your credit profile and history that are impacting your Equifax credit score. These are **sample** credit factors.

On-time payment for auto, medical, phone,

Average length of credit accounts being used,

Total amount of credit used.

Your Loan Risk Rating

784 Excellent

An credit score of 784 is better than 57% of Canadian consumers.

An Equifax Credit Score™ ranges from 300-850. Higher scores are better than lower scores.

The Bottom Line:

Lenders consider many things in addition to your score when evaluating credit decisions. However, most lenders would prefer you to be a low-risk risk. That they grant you a credit card and continuation of sorts of the lowest interest rates available. If you're in the market for loans, check with your right lender.

Deficiency Rates*

You may also want to consider the rate of payment default rates by credit score. This is the percentage of customers who have failed to make their minimum monthly payment on time.



It's important to understand that your credit score is not the only factor that lenders evaluate when issuing credit decisions. Lenders also take other factors into account, such as your income, when applying your credit applications for a particular loan.

* This graph shows the percentage of customers who have failed to make their minimum monthly payment on time. Actual rates may vary based on changes in any new products or services.

TD Canada Trust

PERSONAL CR - MMS/BROKER
3500 STEELES AVE E 4TH FLR TWR 3
MARKHAM, ON L3R0X1
www.tdcandatrust.com

December 16th, 2016

Iyad S F BaniHani
2046 Shady Glen Rd
Oakville, Ont
L6M 3R1

Dear Valued Customer:

Re: Mortgage Approval Confirmation

This will confirm that you qualify for a residential mortgage loan with The Toronto-Dominion Bank ("TD Canada Trust"), secured by the property at Suite 2301- 510 Curran Place in Mississauga, Ontario (the "Property"), with the following terms and on the following conditions, including the Standard Conditions included at the bottom of the letter, following the signature line:

Applicant(s):	Iyad S F BaniHani
Principal Amount:	\$288,900 ✓
Fixed Annual Interest Rate:	4.64% per annum, calculated semi-annually not in advance
Interest Rate Expiry Date:	February 20 th 2017
This means the Interest Rate for the Term selected will expire on this date.	
Prepayment Option: Closed to prepayment privileges, subject to terms of mortgage	
Term:	5 years
Amortization:	30 years
Anticipated Closing Date:	Feb 1st, 2017

Other charges may be payable to TD Canada Trust on closing, including Appraisal and Administration fees (including our legal fees and costs for registering the mortgage).

This Approval Confirmation is valid until July 25th, 2017.

Any Mortgage Approval Confirmation previously issued for this property is no longer valid.

Signed by:

Per:

The Toronto-Dominion Bank

Standard Conditions

- Confirmation of credit application details;
- No change in, and the accuracy of, the information provided;
- Execution of TD Canada Trust documentation;
- The Property meeting TD Canada Trust's normal lending requirements;
- The Property meeting the mortgage default insurer's requirements;
528322 (0212)
- Valid First Mortgage Security to be provided on the Property.
528322

CERTIFICATE OF INSURANCE

This is to certify that insurance described below has been effected with the Insurer(s) shown, subject to the terms and conditions of the policy applicable.

Oriocc Ltd. o/a City Gate Suites and All Registered Unit Owners From Time to Time

<u>PROPERTY INSURED:</u>	2301-510 Curran Place Mississauga, Ontario		
<u>TERM:</u>	March 30, 2017	TO	May 13, 2017
<u>COMPANY:</u>	Intact Insurance Company		
<u>COMMERCIAL PACKAGE POLICY NO.</u>	501277054-190		
<u>PROPERTY OF EVERY DESCRIPTION:</u>	Broad Form (Per Unit) Contents of Every Description \$ 10,000.00 Loss Assessment \$ 100,000.00 Contingent Coverage \$ 100,000.00 Improvements or Betterments \$ 100,000.00 Rental Income Actual Loss Sustained Charge Back Deductible Included Equipment Breakdown Included		
<u>DEDUCTIBLES:</u>	\$ 1,000.00	STANDARD	
	\$ 2,500.00	SEWER BACK UP	
	\$ 25,000.00	FLOOD	
	3% or \$50,000.00 min	EARTHQUAKE	
<u>COMPREHENSIVE GENERAL LIABILITY:</u>	Limit of Liability:	\$ 5,000,000.00	

This document is furnished as a matter of courtesy and only as information of the fact that Policies have been concurrently prepared. It is not a contract, confers no right upon any person and imposes no liability on the Insuring Companies. A Photocopy of this executed Certificate may be relied upon to the same extent as if it were an original executed certificate.

Date: March 29, 2017

ATRENS-COUNSEL INSURANCE BROKERS


Authorized Representative