

Worksheet Leasing

Suite: 2807 Tower: PSV Date: June 26/17 Completed by: Silvi

Emad Sourial

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. Courier to Dragana at Amacon Head office (Toronto). \$565 cheque NO. 126
- ✓ ● Agreement must be in good standing. Funds in Trust: \$ 82,135.
- ✓ ● Copy of Tenant's ID
- ✓ ● Copy of Tenant's First and Last Month Rent
- Notes { ● Copy of Tenant's employment letter or paystub
- Copy of Credit Check
- ✓ ● Copy of the Purchasers Mortgage approval Rec'd July 6/17.
- ✓ ● The elevator will not be allowed to be booked until all of the Above items have been completed and submitted

Administration Notes:

Tenants are students. See offer letter
attached. Paid extra up front (4 months)

Sent to Amacon July 6, 2017.

Approved July 7, 2017.

PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

EMAD SOURIAL (the "Purchaser")

Suite **2807** Tower **ONE** Unit **7** Level **27** (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 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 12 day of April

2017
2012.

Witness:

Purchaser: **EMAD SOURIAL**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 13 day of April

2017
2012.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER:

Authorized Signing Officer
I have the authority to bind the Corporation



Form 400

for use in the Province of Ontario

Agreement to Lease Residential

Toronto
Real Estate
Board

This Agreement to Lease dated this 31 day of May, 2017TENANT (Lessee), Chen, Xiwen & Bi, Hanchi

(Full legal names of all tenants)

LANDLORD (Lessor), Bob Raouf Mehany And Grace Services Inc.

(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 Mississauga L5B 0J72. **TERM OF LEASE:** The lease shall be for a term of one year commencing June 23rd, 20173. **RENT:** The tenant will pay to the said landlord monthly and every month during the said term of the lease the sum of Two Thousand Two Hundred Fifty XC HB Canadian Dollars (CDN\$ 2250.00 2250) 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 XC HB upon completion or date of occupancy, whichever comes first.4. **DEPOSIT AND PREPAID RENT:** The tenant delivers, upon acceptance upon acceptanceby negotiable cheque payable to ROYAL LEPAGE REALTY PLUS "Deposit Holder" XC HB Eight Eight ThousandCanadian Dollars (CDN\$ 8000.00 \$8,000.00 XC HB) 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 three XC HB and last three XC HB 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 the 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 premisesPremises to be used only for: Single family residence6. **SERVICES AND COSTS:** The cost of the following services applicable to the premises shall be paid as follows.

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

The Landlord will pay the property taxes, but if the Tenant is assessed as a Separate School Supporter, Tenant will pay to the Landlord a sum sufficient to cover the excess of the Separate School Tax over the Public School Tax, if any, for a full calendar year, said sum to be estimated on the tax rate for the current year, and to be payable in equal monthly installments in addition to the herein mentioned rental, provided however, that the full amount shall become due and be payable on demand on the Tenant.

INITIALS OF TENANT(S): XC HBINITIALS OF LANDLORD(S): 

The trademarks REALTOR, REALTOR and the REALTOR logo are controlled by The Canadian Real Estate Association (CREA) and hereby real estate professionals who are members of CREA. Used under license.

© 2017 Ontario Real Estate Association (OREA). All rights reserved. This form was developed by OREA for the use and reproduction by its members and business only. Any other use or reproduction is prohibited without prior written consent of OREA. Do not alter or reproduce the standard form without OREA's written consent.

Form 400 Revised 2017 Page 1 of 8
WH-HP-0000-01-00000000

7. **PARKING:** one underground parking space
8. **ADDITIONAL TERMS:**

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

10. **IRREVOCABILITY:** This offer shall be irrevocable by Landlord until 11:57 p.m. on the 2 day of June, 2017. 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: glennwhit@realstate.com Email Address: danhi.pu@gmail.com
(For delivery of Documents to Landlord) (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 is made available by the Landlord and Tenant Board and available at: www.tsb.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 preset portion hereof, the added provision shall supersede the standard preset 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): YL HB

INITIALS OF LANDLORD(S):



The trademarks REALTOR®, REALTOR and the REALTOR logo are controlled by The Canadian Real Estate Association (CREA) and identify its real estate professionals who are members of CREA. Used under license.

© 2017 Queen's Real Estate Association (QREAA). All rights reserved. This form was developed by QREAA for the use and reproduction by its members and licensees only. Any other use is prohibited except with express written consent of QREAA. Do not alter when printing or reproducing the standard preset portion. Check boxes available for your use at the end.

20. BINDING AGREEMENT: This Agreement and acceptance thereof shall constitute a binding agreement by the parties to enter into the Lease of the Premises and to abide by the terms and conditions herein contained.

SIGNED, SEALED AND DELIVERED in the presence of:

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

(Witness) _____
(Witness) _____
(Witness) _____

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

DATE 2017-06-01
DATE 2017-06-01
DATE _____

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

SIGNED, SEALED AND DELIVERED in the presence of:

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

(Witness) _____
(Witness) _____

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

DATE _____
DATE _____

SPOUSAL CONSENT: The undersigned spouse of the Landlord hereby consents to the disposition evidenced herein pursuant to the provisions of the Family Law Act, R.S.O. 1990, and hereby agrees to execute all necessary or incidental documents to give full force and effect to the sale evidenced herein.

(Witness) _____ (Spouse) _____ DATE _____

CONFIRMATION OF ACCEPTANCE: Notwithstanding anything contained herein to the contrary, I confirm this Agreement with all changes both typed and written was freely acceptance by all parties of _____ a.m./p.m. this _____ day of _____, 20____.

(Signature of Landlord or Tenant)

INFORMATION ON BROKERAGE(S)	
(Listing Brokerage) ROYAL LEPAGE REALTY PLUS	Tel. No. (905) 828-6550
GLENN WHITE	(Salesperson / Broker Name)
(Coop/Tenant Brokerage) HIGHYON REALTY INC.	Tel. No. (905) 597-7702
DAPHI PU	(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.

DATE _____
(Landlord)
DATE _____
(Landlord)
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.

DATE 2017-06-01
(Tenant)
DATE 2017-06-01
(Tenant)
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 of Lease: In consideration for the Co-operating Brokerage procuring the foregoing Agreement of 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 receivables 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. DATE: _____ of the date and time of the execution of the foregoing Agreement of Lease. (Signature of the Co-operating Brokerage) Acknowledged by _____ (Signature of the Landlord or Tenant)	



Schedule A
Agreement to Lease - Residential



This Schedule is attached to and forms part of the Agreement to Lease between:
TENANT (Lessee), Chen X. Weng & Bi Hanchi, and
LANDLORD (Lessor), Emad Sourial
for the lease of #2807-401 Brickstone Mews Mississauga
dated the 31 day of May, 2017

Tenant agrees and acknowledges that only the people named in the residential application will be the people living in the property and that there will be no smoking and no pets on the property.

Tenant shall give the Landlord eight (8) post-dated cheques on the day the Tenant receives the key. Landlord agrees to cash the cheques on or after the date on the cheque.

Tenant agrees to pay the Landlord \$40 for each and every cheque which the Landlord's bank or depository refuses to honour. Tenant agrees to deliver cash or certified cheque to the Landlord for replacement or returned cheques and the service charges within 48 hours upon receiving notice from the Landlord during that period. Tenant will be responsible for all cost in any delay in payment.

Tenant agrees to pay the cost of all utilities required on the premises during the term of the lease and any extension thereof, including but not limited to electricity, water, sewer and gas or other fuel. 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, if not in default hereunder, shall have the option, by written notice, given to the Landlord at least 60 days before the end of the lease term, to renew for a further 1 year lease term with the same terms and conditions, expect that lease price will be increased by \$50 or according to local guidelines.

Landlord, if not in default hereunder, shall have the option, by written notice, given to the Tenant at least 60 days before the end of the lease term, to terminate the lease.

Landlord shall pay real estate taxes, and maintain fire and home 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 purchase and maintain fire and liability insurance for personal property [legal liability minimum \$2,000,000.00] to be in force and effect as of the first day of occupancy and provide proof to the Landlord that this has been done.

If the rented premises are vacant on the date that the rent become due and no payment has been received by the Landlord, it shall be presumed that the Tenant has abandoned the rented premises and the landlord shall be entitled to and may take immediate possession of the rented premises and to proceed with all legal remedies to collect any amount due for act of damage.


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

INITIALS OF TENANT(S):

XC HB

INITIALS OF LANDLORD(S):

ES

 The trademarks REALTOR®, REALTORSS® and the REALTOR® logo are controlled by The Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA. Used under license.
© 2017, Ontario Real Estate Association ("OREA"). All rights reserved. This form was developed by OREA for the use and reproduction by its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not alter when printing or reproducing the standard pre-set portion. OREA bears no liability for your use of this form.

Schedule A
Agreement to Lease - Residential

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

TENANT (Lessee), Chen, Xiwen & Bi, Hanchi and

LANDLORD (Lessor), Bob Kautz Michany And Grace Services Inc. *Emad Samir* *XC HB*
for the lease of #2827 4011 BRICKSTONE MEWS Mississauga

LSB 0J7 dated the **31** day of **May** **2017**

The Tenant agrees to provide seven (7) post-dated cheques payable to the Landlord upon receipt of the keys for the premises.

The Tenant hereby acknowledges and agrees that the leased premises can be only used as single family residential dwelling. The Tenant agrees not to carry upon the premises for any business uses or uses may be deemed a nuisance or by which the insurance on the premises will be increased.

The following appliances belonging to the Landlord are to remain on the premises for the Tenant's use: Fridge, Stove, Dishwasher, Washer, Dryer, Microwave, All Electrical Lighting Fixtures.

The tenant shall maintain the premises in a clean and orderly state, and shall repair any damage caused by him or his guest's willful or negligent conduct. The Tenant will be responsible for a deductible of \$100.00 per repair on all minor repairs to the plumbing system, fixtures and appliances provided by the Landlord and the Landlord to pay the balance provided that prior approval is obtained from the Landlord.

The Tenant acknowledges that the Landlord's insurance on the premises provides no coverage on the Tenant's personal property or liability. The Tenant agrees to obtain the Tenant's content and third party liability insurance at his own expense and provide a copy of the insurance policy to the landlord on or before occupancy. The Tenant further agrees to renew such insurance and provide a copy to the Landlord on the anniversary date of any renewal/extension of the lease.

The Tenant acknowledges that the said unit is part of a condominium complex and agrees to abide by all rules and regulations and by-laws of the Condominium Corporation.

Included in the monthly rent is one underground parking (# _____) and one locker (# _____)

If the Tenant wishes to terminate the tenancy at the end of the term created by this Agreement, any extension or renewal thereof, the Tenant will give written notice to the Landlord not less than sixty (60) days prior to the expiration of the lease. The Tenant agrees to allow the Landlord and/or his agent to show the property during the last sixty (60) days of the lease term to prospective buyers or tenants after giving the Tenant prior notice.

The Tenant agrees to pay \$40.00 service charge to the Landlord for any non sufficient fund or returned cheque.

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

INITIALS OF TENANT(S): *XC HB*

INITIALS OF LANDLORD(S): _____



The trademarks REALTOR®, REALTOR and the REALTOR logo are controlled by The Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA. Use of the logo by non-members is prohibited. Any other use or reproduction is prohibited except with prior written consent of CREA. Do not alter when printing or reproducing the standard street name. CREA bears no liability for your use of this form.



Form 400

for use in the Province of Ontario

Schedule A

Agreement to Lease - Residential

Toronto
Real Estate
Board

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

TENANT (Lessee), Chen, Xiwen & Bi, Hanchi

LANDLORD (Lessor), Bob Raouf Michany And Grace Services Inc.

Email

Sauria

XC

HB

for the lease of #2207-4011 BRICKSTONE MEWS

Mississauga

LSB 017

dated the 31

day of May

2017

The Tenant agrees that he will not make any alterations or improvements on the interior and exterior of the premises without the prior written consent from the Landlord.

The Tenant warrants that the use of the premises will not be for the growth or manufacture of illegal substances. The Tenant agrees that the Landlord or his agent shall have the right to inspect the property for no more than two times within the term of the lease by giving 24 hours notice to the Tenant.

It is understood and agreed that the Landlord has the right to enter the premises under emergency situations for safety purposes. The Landlord and Tenant agree not to change the lock on any door giving entry to the premises without consent from the other party. In the event that the tenant changes the lock, a key must be given to the landlord.

The Tenant shall not sublet the whole or part of the premises without the consent of the Landlord, which shall not be unreasonably withheld.

The Tenant agrees that smoking and pets are not allowed in the said unit.

The Tenant agrees to pay a damage deposit of \$2200, which is refundable at the end of the lease term when the Tenant returns all keys to the Landlord.

The Tenant agrees to register and to pay utilities (not covered on the monthly maintenance fee) under his name as from the day of occupancy.

The Tenant agrees to have the suite and all appliances cleaned prior to vacating the property.

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

INITIALS OF TENANT(S):

XC HB

INITIALS OF LANDLORD(S):



The trademarks REALTOR, REALTOR and the REALTOR logo are controlled by The Canadian Real Estate Association (CREA) and identify real estate brokers and salespersons who are members of CREA. Use your license.

© 2017, Ontario Real Estate Association ("OREA"). All rights reserved. This form was developed by OREA for the use and reproduction by its members and partners only. Any other use or reproduction, published or otherwise, without the written consent of OREA. Do not alter when printing or reproducing the standard agreement. OREA has no liability for your use of this form.

Form 400 Revised 2017 Page 6 of 6
WFB Forms & Docs 2016



Schedule B
Agreement to Lease - Residential

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), Chen, Xiwen & Bi, Hanchi and

LANDLORD (Lessor), Bob Raoni Mahany And Grace Services Inc. Enad Serial XC HB

15B #287 4011 BRICKSTONE MEWS Mississauga

LSB 017 dated the 31 day of May 2017

Deposit cheques, bank drafts and certified cheques must be payable to Royal LePage Realty Plus In Trust.

Please be advised that Royal LePage Realty Plus ("the Brokerage") will continue to maintain an Interest Bearing Statutory Trust Account for the benefit of all parties to the trust ("the Depositors"). The account earns a variable interest rate currently calculated as prime less 2.5% the rates may be found each day on the TD Canada Trust web site in the section titled "Guaranteed Investment Certificate Short-term", <http://www.tdcanadatrust.com/GICs/GICTable.jsp>

The Brokerage calculates and disburses all interest earned for the benefit of all Depositors unless otherwise directed in writing by the Depositor. The interest earned is paid to the beneficial owner of the trust money minus an administrative fee as follows:

The interest earned on all deposit is subject to an administrative fee of one hundred dollars (\$100.00) plus H.S.T. per deposit or per further deposit(s).

In the event the interest earned does not exceed one hundred dollars (\$100.00), such interest shall be retained by the Brokerage as full payment of the administrative fee (no accounting statement will be provided) and; where the deposit is from a private individual (not a corporation) no interest will be paid to the individual unless that individual provides the Brokerage with a Social Insurance Number and mailing address in writing for T5 purposes prior to the transaction closing.

This information must be delivered to:

Royal LePage Realty Plus
2575 Dundas Street West
Mississauga, ON L5K 2M6

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

INITIALS OF TENANT(S):

XC HB

INITIALS OF LANDLORD(S):



© 2014, Ontario Real Estate Association ("OREA") All rights reserved. This form was developed by OREA for the use and reproduction of its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not alter when printing or reproducing the standard printed portion.

Form 401 Revised 2014 Page 1 of 1
WEBForms® Jan 2015

Confirmation of Co-operation and Representation

Toronto Real Estate Board

BUYER: Chen, Xiwen & Bi, Hanchi

SELLER: Bob Khoui Mehany And Grace Services Inc.

Erad Soural XC HB

For the transaction on the property known as: 4305-4011 BRICKSTONE MEWS 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 representatives 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 such 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 ... represents the Buyer and the property is not listed 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)

XC HB
BUYER

DP
CO-OPERATING/BUYER BROKERAGE

SELLER

LISTING BROKERAGE

 The trademarks REA, OREA, REALTOR and the REALTOR logo are controlled by The Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA. Used under license.
© 2017, Ontario Real Estate Association (OREA). All rights reserved. This form was developed by OREA for the use and reproduction by its members and licensees only. Any other use or reproduction is prohibited except with the written consent of OREA. Do not alter when writing or reproducing the standard contract forms. OREA has no liability for your use of this form.

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 Month Rent to be paid from the amount paid by the Seller to the Listing Brokerage.
 (Commission As Indicated in MLS® Information)
- 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 to acquire property.)

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

COMMISSION TRUST AGREEMENT: If the above Cooperating Brokerage is receiving payment of commission from the Listing Brokerage, then the agreement between Listing Brokerage and Cooperating Brokerage further includes a Commission Trust Agreement, the consideration for which is the Cooperating 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 Cooperating Brokerage under the terms of the applicable MLS® rules and regulations.

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

HIGHYON REALTY INC.

Name of Co-ordinator/Dever Brokerage:

350 HIGHWAY 7 EAST UNIT 310 RICHMOND HILL

Tel: (905) 597-7702

FOR: (905) 597-7703

Authorized to bind the Co-operative/Buyer (Signature) _____ Date: May 31, 2017

DAPHI FU

Print Name of Broker/Salesperson Representative of the Brokerage:

ROYAL LEPAGE REALTY PLUS

Name of Listing Brokerage:

2575 DUNDAS STREET WEST MISSISSAUGA

(905) 828-6550

For (905) 828-1511

(Advertisement to find new living Sistracoe)

GLENN WHITE

(Full Name of Buyer/Salesperson Representative of the District)

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.

BUYER'S INITIALS

SELLER'S INITIALS

ACKNOWLEDGEMENT

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

187文
(Signature of Buyer)

(Signature of Buyer)

Date: 2-21-96

Date: 21-06-21

Signature of Seller

Signature of Seller

[Signature et Sello]

Date: -- 19-- 11-- 23 45:21m 33C-PC 1488.4

Date: _____

Re The trademarks REACTOR, REACTOR3 and REACTOR3 logo are controlled by The Canadian Air, Lake and Environment Canada and used under license under the terms of a license. Used under license.

© 2013, Under a Creative Commons Attribution License. All rights reserved. No part may be reproduced by REACTOR for the use and reproduction of its members or the company only. Any other use of reproduction in print, audio, visual, web or in written format of REACTOR. Do not use when creating or copying the REACTOR logo or name. REACTOR has no liability for your use of the logo.

Form 320 Revised 2017 Page 2 of 2
WEBSITE: www.dhs.gov

Rental Application
Residential

XC HB # 2897
I/we hereby make application to rent 4011 BRICKSTONE MEWS Mississauga L5B 0J7
from the 23 day of June 2017 at a monthly rental of ~~2250.00~~ 2200 XC HB
to become due and payable in advance on the first day of each and every month during my tenancy.

1. Name Chen, Xiwen Date of birth Feb 15, 1999 SIN No. (Optional) _____
Drivers License No. _____ Occupation _____

2. Name Bi, Hanchi Date of birth July 13, 1997 SIN No. (Optional) _____
Drivers License No. _____ Occupation _____

3. Other Occupants: Name _____ Relationship _____ Age _____
Name _____ Relationship _____ Age _____
Name _____ Relationship _____ Age _____

Do you have any pets? No If so, describe _____

Why are you wanting your present place of residence? Relocate for School

LAST TWO PLACES OF RESIDENCE

Address <u>4005 Don Mills RD, Unit 301, Toronto</u>	Address _____
From <u>Sept, 2016</u> To <u>present</u>	from _____ To _____
Name of Landlord _____	Name of Landlord _____
Telephone: <u>647-539-3529</u>	Telephone _____

PRESENT EMPLOYMENT

Employer _____

Business address _____

Business telephone _____

Position held _____

Length of employment _____

Name of supervisor _____

Current salary range: Monthly \$ _____

PRIOR EMPLOYMENT

1. _____

2. _____

3. _____

4. _____

5. _____



I am trademarks REALTOR®, REALTOR and the OREA logo is a controlled by The Ontario Real Estate Association (OREA) and identify real estate professionals who are members of OREA. Used under license to 2017. Ontario Real Estate Association "OREA". All rights reserved. This form was developed by OREA for the use and reproduction by its members and members only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not alter when printing or reproducing the standard of this form. OREA takes no liability for your use of this form.

XC HB

SPOUSE'S PRESENT EMPLOYMENT

PRIOR EMPLOYMENT

Employer: _____
Business address: _____
Business telephone: _____
Position held: _____
Length of employment: _____
Name of supervisor: _____
Current salary range: Monthly \$ _____

Name of Bank: _____ Branch: _____ Address: _____
Checking Account #: _____ Savings Account #: _____

FINANCIAL OBLIGATIONS

Payments to: _____ Amount: \$ _____
Payments to: _____ Amount: \$ _____

PERSONAL REFERENCES

Name: Li, Siwei Address: 47 Charles st E
Telephone: 647-821-3910 Length of Acquaintance: _____ Occupation: _____
Name: _____ Address: _____
Telephone: _____ Length of Acquaintance: _____ Occupation: _____

AUTOMOBILE(S)

Make: _____ Model: _____ Year: _____ Licence No: _____
Make: _____ Model: _____ Year: _____ Licence No: _____

I, the Applicant, consent to the collection, use and disclosure of the Applicant'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 Applicant 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.

The Applicant represents that all statements made above are true and correct. The Applicant is hereby notified that a consumer report containing credit and/or personal information may be referred to in connection with this rental. The Applicant authorizes the verification of the information contained in this application and information obtained from personal references. This application is not a Rental or Lease Agreement. In the event that this application is not accepted, any deposit submitted by the Applicant shall be returned.

Signature of Applicant: [Signature] Date: 2017-06-01
Telephone: 647-207-0992
Signature of Applicant: [Signature] Date: 2017-06-01
Telephone: 647-461-4377



Offer Summary Document
For use with Agreement of Purchase and Sale

Toronto
Real Estate
Board

Form 801
for use in the Province of Ontario

For Brokerage submitting the offer on behalf of the Buyer:

When sent to the Listing Brokerage this form can be used as evidence that you have a written signed offer from a Buyer to the Seller.

REAL PROPERTY ADDRESS: 4365-4011 BRICKSTONE MEWS Mississauga L5B 0J7 (the "property")
(municipal address and/or legal description)

for an Agreement of Purchase and Sale dated: the 31 day of May, 2017 ("offer")

This offer was submitted by: **BROKERAGE: HIGHYON REALTY INC.**

SALES REPRESENTATIVE/BROKER: DAPIU PU

I/we, Chen, Xiwen & Bi, Hanchi, have signed an offer for the property.

陈文 2017-06-01 [Signature] 2017-06-01
Buyer signature Date Buyer signature Date

This offer was submitted, by email, to the Listing Brokerage at _____ a.m./p.m. on the _____ day of _____

June, 2017 Irrevocable until 11:59 p.m. XC HB on the _____ day of June, 2017

(For Buyer counter offer - complete the following)

I/we, Chen, Xiwen & Bi, Hanchi, have signed an offer for the property.

Buyer signature Date Buyer signature Date

An offer was submitted, _____ to the Listing Brokerage at _____ a.m./p.m. on the _____ day of _____

_____ 20____ irrevocable until _____ a.m./p.m. on the _____ day of _____ 20____

For Listing Brokerage receiving the offer:

SELLER(S): Bob Renuf, Mehany And Grace Services Inc. Enad Sourial XC HB

SELLER(S) CONTACT: _____ (ie. phone / email / fax)

LISTING BROKERAGE: **ROYAL LEPAGE REALTY PLUS**

SALES REPRESENTATIVE/BROKER: GLENN WHITE

This offer was received, _____ by the Listing Brokerage at _____ a.m./p.m. on the _____ day of _____, 20____

This offer was presented, _____ to the Seller(s) at _____ a.m./p.m. on the _____ day of _____, 20____

Offer was: ☒ Accepted ☐ Signed Back/Countered ☐ Expired/Declined

Comments: _____

The trademarks REALTOR, REALTOR and the REALTOR logo are controlled by The Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA and under license. © 2017 Ontario Real Estate Association (OREA). All rights reserved. This form was developed by OREA for the use and reproduction by its members only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not alter when printing or reproducing the standard contract form. OREA bears no liability for your use of this form.

ALEXANDER-CYRIL SERVICES INC.
198 ALISON CRES
OAKVILLE, ON L6L 0C7

000126

DATE 2017-06-25
Y Y Y Y M M D D

PAY to
the order of

Amacoon City Centre Seven New Development partnership

\$ 565.00

Five hundred Dollars & sixty five dollars (E.S.)



Canada Trust
3471 WYECROFT ROAD
OAKVILLE, ON L6L 0B6

100 DOLLARS Security features included

ALEXANDER-CYRIL SERVICES INC.

RE

Leasing fees
PSV 2807



PER

[Signature]

⑈000126⑈ ⑆31262⑈004⑆ 3126⑈5004544⑈

Received June 26/17

PSV 2807 Leasing Fee





UNIVERSITY OF TORONTO

May 12, 2017

U of T Applicant Number: 1004465768
UTOR id: chenxiw2
OUAC Reference Number: 20170939920

Xiwen Chen
1300 Don Mills Road
Suite 101
North York ON M3B 2W6

Dear Xiwen Chen:

We are delighted to offer you a place at the University of Toronto. Your record of achievement has distinguished you in a pool of highly accomplished applicants and you have been selected for 2017 admission to Studies in Management at the University of Toronto Mississauga. Congratulations!

At the University of Toronto, we are committed to helping you reach your highest potential. We believe you will be an excellent addition to a community of scholars who share a passion for learning, a deep curiosity about the world and a commitment to making a difference. You'll have a chance to learn from professors who lead in their fields and to benefit from the resources of a major international institution. You'll make friends with others who share your interests and aspirations. You'll grow with us here on a campus that offers research and teaching excellence within a close-knit academic community. We welcome you to an exciting intellectual adventure.

You have a lot to think about while making this important decision about your future, and we are here to help. In addition to providing important, customized information related to your U of T choice(s), the Join U of T website offers a social network connecting you with future classmates and other members of our vibrant community.

Some important logistics:

- Legally speaking: Please read the Terms & Conditions of this offer (encl.).
- Timelines: Accept your offer at join.utoronto.ca by selecting 'Accept My Offer'. Your response must be received no later than Thursday, June 1, 2017.
- Upon your registration at the University of Toronto your U of T applicant number will become your U of T student number and you will be given a U of T email address. All email communications will be sent to your 'utoronto' address.

Once again, congratulations. We hope that you will take this opportunity to write the next chapter of your life at U of T and make your distinctive contribution to our proud legacy of excellence.

Sincerely,



Meric S. Gertler
President



Ulrich J. Krull
Interim Vice-President
University of Toronto & Principal
University of Toronto Mississauga



UNIVERSITY OF TORONTO

Xiwen Chen
Applicant Number: 1004465768
Progcode: 20179 ER MGM1

Terms and Conditions of Your Offer of Admission to Studies in Management at the University of Toronto Mississauga

● This offer is conditional on your satisfying the Ontario Secondary School Diploma requirements and completing the six required Grade 12U/M courses with a final overall average of at least 75%. Note that some departments require a minimum grade of 70% in select high school (or equivalent) prerequisites for their first year courses. The University reserves the right to withdraw this offer if any of these conditions are not met. The Ontario Universities' Application Centre sends us final results in late July and your final marks and diploma status will be reviewed at that time. If you are concerned about your grades or if you have any questions about these conditions, please contact the UTM Student Recruitment & Admissions Office at 905-828-5400.

● This offer is conditional on you meeting the English Language Requirements of the University of Toronto. Otherwise, you must enrol in one of the **Academic Culture and English Program (ACE@UTM)** offerings and successfully complete it by achieving a B average in Academic English Level 60 before April 30, 2018. The ACE@UTM program is a non-credit English Language support program with separate fees designed to help you succeed in your degree studies.

In order to retain this offer of admission you must choose one of the following options:

1. Provide an acceptable English Proficiency test score (<http://uoft.me/engreq>) by June 1, 2017.
2. Enrol in the Summer ACE@UTM Program. This is an 8-week, full-time program, that will run weekdays, in July and August 2017. It is highly recommended that all ACE@UTM students live on campus while in Summer ACE@UTM as students who choose the residence option have higher rates of success. **Registration deadline: June 1, 2017.** We suggest that you register as soon as possible as **space is limited.** Check <http://uoft.me/ace> for registration details. No degree level studies are undertaken during the Summer ACE@UTM program.
3. Enrol in the Fall/Winter ACE@UTM Program. This is a part-time program which runs for 24 weeks from September to April. You are permitted to enrol in a maximum of 3.0 first year full course equivalents while completing the Fall/Winter ACE@UTM program. In addition to successfully completing this ACE@UTM program, you must also achieve a mark of at least 63% in each course you attempt in order to proceed to full time studies. **The registration deadline is August 11, 2017 and space is limited.** Check <http://uoft.me/ace> for registration details. If you do not satisfy these conditions, your mark statements and transcripts will be withheld and you will not be allowed to re-enrol in subsequent sessions. To register, visit <http://uoft.me/ace>. If you have questions, please contact the U of T Mississauga Admissions Office at 905-828-5400.

Depending on your English ability, you may require more than one session of ACE@UTM to meet the English Language requirements of the University of Toronto.

Additional Information

Responding to your Offer of Admission

In approximately 5 days from the date of this letter your offer will be displayed on the OUAC website at www.ouac.on.ca. You may check your OUAC account by selecting 'Accept my Offer' at join.utoronto.ca, or by going directly to the OUAC website. Your offer will appear in the 'Choices/Offer' section of your OUAC application. Indicate your response and once you successfully complete all of the submit steps you will receive a confirmation number on the final screen of the submit process. Print that page for your reference.

International Students

International students must apply for and obtain a study permit at the Canadian visa office responsible for their country of citizenship or residence as soon as possible. The UTM International Education Centre (IEC) can assist you with your study permit application, as well as provide immigration and transition advice in advance of your arrival. Contact the IEC by email at: international.utm@utoronto.ca.

University Health Insurance Program (UHIP)

In order to facilitate UHIP coverage, the University of Toronto has provided Sun Life Assurance Company of Canada, the insurance provider, with your name, student number, mailing address, email address and date of birth. This is a mandatory procedure required for admittance to the University. If you have any questions regarding the security of these records or other concerns pertaining to your personal data, please contact the UHIP office at 416-978-0290.

Housing

If you are interested in residence, and you have not yet done so, please visit MyRes at <http://myres.utoronto.ca>. Although you do not meet the criteria of U of T's residence guarantee, it is possible we may be able to offer you residence accommodation once all those guaranteed have been placed.

As residence space is often very limited for non-guaranteed students, it is highly recommended that you also investigate off-campus housing at <https://offcampushousing.utoronto.ca>.



UNIVERSITY OF TORONTO

Additional Information to be attached to the offer letter and submitted to:
Canadian Embassy/Consulate
Immigration Section

May 12, 2017

Chen, Xiwen
1300 Don Mills Road
Suite 101
North York ON M3B 2W6

Birthdate: 1999-02-15

Applicant Number: 1004465768

The above-named student has been admitted to the University of Toronto Mississauga as a full-time undergraduate student. The programs offered within this division are at the Bachelor degree level. Program length is normally four years.

Classes begin September 5, 2017.

Orientation activities will take place the week before.

Subject to approval by Governing Council, it is expected that fees for the 2017-2018 academic year will be approximately \$47,850. This figure includes a compulsory health insurance premium estimated at \$650.00 for single students with no dependents. The actual premium for 2017 will be set in the near future. For more information about the University Health Insurance Plan (UHIP) visit: <https://www.cie.utoronto.ca/Coming/UHIP>

The fees invoice will be available to the student in mid-July. Programs in Commerce, Management, Computer Science, Communication, Culture, Information & Technology, Visual Studies - Visual Culture & Communications and Bioinformatics have higher tuition fees after first year. For details and updates, visit: www.provost.utoronto.ca/link/students

International students should apply for and obtain a study permit as soon as possible. Those who are currently attending secondary school in Canada should now apply to extend their study permit as they will be required to show proof of permission to remain in Canada for the length of their studies in order to obtain a student card (T card) and proceed with registration.

The University of Toronto DLI Number is O19332746152 (the number begins with the letter "O").



TD
Canada Trust

100-09-2017

Canada Trust
Canada Trust
100-09-2017
100-09-2017
100-09-2017

in 62

Toronto MB

001
DATE 2017-06-11
Y Y Y Y M M D D

ROYAL LEPAGE REALTY PLUS.

\$ 9,000.00

one thousand dollars

100 DOLLARS

DO NOT DESTROY
CERTIFIED CHEQUE

Handwritten signature

1219292004

9011500

6124845

ROYAL LEPAGE

Helping you is what we do:
Votre complice immobilier:

June 11 20 17

Yanhi Bi and Xiwen Chen

Brickstone News # 2807
in Team
ied Chq.

Dollars

Handwritten signature



RBC Royal Bank

July 04, 2017

EMAD SOURIAL; NADINE WAFIK BAKHOUM
3437 LAKESHORE ROAD WEST
OAKVILLE, ON L8L 0A3

Royal Bank of Canada

MISS ON-MAVIS & MATHESON BR
700 MATHESON BLVD W-UNIT 1
MISSISSAUGA, ON L5R 3T2
Tel: 1-416-826-4888
Fax: 1-905-826-0072

Dear EMAD SOURIAL; NADINE WAFIK BAKHOUM,

Re: RBC Homeline Plan® application number: 100834648 - 601097588.

Congratulations and thank you for choosing RBC Royal Bank® for your home financing needs. I'm pleased to confirm that your RBC Homeline Plan application has been approved based on the details and conditions we've discussed (see below):

Property address: UNIT 2807 4011 BRICKSTONE MEWS
MISSISSAUGA, ON L5B 0J7

RBC Homeline Plan details:

RBC Homeline Plan credit limit:	\$ 306,320.00
Closing date:	July 31, 2017
<u>Mortgage Segment 1:</u>	\$ 306,319.00
Amortization period:	30.00 years
Interest rate:	2.5500000 % per year, calculated semi-annually, not in advance
Type:	Fixed Rate Closed
Term:	60 months
Principal & Interest	\$ 1,222.50
Property Taxes	\$ 0.00
HomeProtector® Premium [†] :	\$ 173.52
Total Payment	\$ 1,396.02
Payment frequency:	Monthly
Interest adjustment date:	July 31, 2017
First payment due date:	August 31, 2017
Advance date:	July 31, 2017
Rate commitment expiry date:	October 25, 2017

S 32274 (00/2015)

1 of 2

Royal Credit Line[®] Segment 1:

Limit: \$ 1.00
Interest rate: Our Prime Rate¹ plus 0.5000000 % per year, calculated monthly not in advance. The interest rate is based on our Prime Rate which, at the date of this letter is 2.7000000 % per annum.

Rate commitment expiry date: October 25, 2017

If you've selected a fixed-rate interest rate for a mortgage loan segment, it's guaranteed until the earlier of the closing date or the commitment expiry date. If you selected a variable-rate mortgage loan segment, the mortgage rate is based on our prime rate, and is subject to change at any time. If your rate commitment expires, get in touch with me right away for a new rate.

As a reminder, a processing fee of \$ 0.00 is payable when your RBC Homeline Plan account is advanced, if applicable. This fee will be automatically deducted from your interest payment account unless you provide us with an alternate account to debit.

If you have any questions, call me at 1-416-526-4868. As always, I'm available anytime, and I'll be happy to help. Congratulations again, and best wishes with your new home!

Yours truly,

SARABJIT SINGH
Mortgage Specialist
Cell: 1-416-826-4868
E-mail: sarabjit.singh@rbc.com

¹ Prime rate varies. Prime Rate means the annual rate of interest announced from time to time by Royal Bank of Canada as the rate then in effect for determining interest rates on Canadian dollar commercial loans in Canada. Your interest rate will change as our prime rate changes. Our prime rate may change at any time without notice.

* HomeProtector Insurance is a creditor's group insurance program and is subject to certain terms, conditions, exclusions and eligibility restrictions. Please see the HomeProtector Certificate of Insurance (distribution guide for residents of Quebec) for full details.

