

Worksheet Leasing

Suite: 2707 Tower: PSV ONE Date: May 11, 17 Completed by: IVAN.

Please mark if completed:

- Copy of 'Lease Prior to Closing' Amendment
- ☒ Copy of Lease Agreement
- ☒ ~~Certified Deposit Cheque for Top-up Deposit to 25% payable to Blaney McMurtry LLP in Trust~~
- ☒ 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).
- ☒ Agreement must be in good standing. Funds in Trust: \$ 57,810.45
- ☒ 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:

RAJWINDER KAUR ATWAL ON \$
HARVINDER SINGH ATWAL
16 PALSTAFF DR
BRANDYBUSH ON LOVELL

CERTIFIED

PAY TO THE ORDER OF MAYAMAPIN CITY CENTRE SEVEN NEW
DEVELOPMENT PARTNER \$ 1695.00
ONE THOUSAND SIX HUNDRED AND NINETY FIVE 00/100 DOLLARS

88 m Canada Trust
96 CENT COMMERCE PLAZA 2129
1000 WEST 10TH AVE W
CALGARY, ALBERTA T2P 0K1

CERTIFIED CHEQUE

DO NOT DESTROY

DATE 11 MAY 2017

234

Bank's policies
apply
Details on back

Howland S. Arndt

2124-3159603

901150011

PSV # 2707 Lease fee

PLEASE PRIOR TO CLOSING
 AMACON DEVELOPMENT (CITY CENTRE) CORP. (the "Vendor") and
 HARVINDER SINGH ATWAL, KHUSHWINDER SINGH NAGRA and KULWANT KAUR
 DHILLON (the "Purchaser")
 Suite 2707 Tower ONE Unit 7 Level 26 (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 run as of the date of the execution of the Agreement.

- 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 Atwal & Bhatia LLP, in Trust the amount required to bring the deposits for the Residential Unit to an amount equal to twenty-five 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 damages caused by the sublicensee to the Residential Unit may lead to a delay in registration of the proposed condominium) inclusive of any and all costs and expenses (including legal costs on a substantial indemnity basis) that the Vendor may suffer or incur to terminate the Occupancy Licence and enforce the Vendor's rights under the Agreement;
 - (d) the Vendor shall have the right in its sole discretion to pre-approve the sublicensee including, but not limited to, a review of the sublicensee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicensee;
 - (e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of One Thousand Five Hundred Dollars (\$1,500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non-refundable.

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

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at Mississauga, Ontario this 24 day of JULY - 24 2017.

Witness: [Signature]
 Witness: [Signature]
 Witness: [Signature]
 Purchaser: HARVINDER SINGH ATWAL
 Purchaser: KHUSHWINDER SINGH NAGRA
 Purchaser: KULWANT KAUR DHILLON

THE UNDERSIGNED hereby accepts this offer.

DATED at JULY this 25 day of July 2017.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

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

Amc 2017 07 24



**Agreement to Lease
Residential**

Form 400

for use in the Province of Ontario



This Agreement to lease dated this 2 day of May, 2017

TENANT (Lessee): Nicholas Bennet

(full legal names of all tenants)

LANDLORD (lessor): Harvinder Singh Atwal, Khushwinder Singh Nagar, Kulwant Kaur Dhillon

(full legal names of Landlord)

ADDRESS OF LANDLORD

(legal address for the purpose of receiving notices)

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

1. **PREMISES:** Having inspected the premises and provided the present tenant vacates, I/we, the Tenant hereby offer to lease, premises known as:

4011 Brickstone Mews, Unit 2701 Mississauga

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

3. **RENT:** The Tenant will pay to the said Landlord monthly and every month during the said term of the lease the sum of Two Thousand Fifty Canadian Dollars (CDN\$ 2,050.00), payable in advance on the first day of each and every month during the currency of the said term. First and last month's rent to be paid in advance upon completion or date of occupancy, whichever comes first.

4. **DEPOSIT AND PREPAID RENT:** The Tenant delivers upon acceptance (Herewith/Upon acceptance/as otherwise described in this Agreement) by negotiable cheque payable to "Deposit Holder" in the amount of Four Thousand One Hundred Canadian Dollars (CDN\$ 4,100.00) as a deposit to be held in trust as security for the faithful performance by the Tenant of all terms, covenants and conditions of the Agreement and to be applied by the Landlord against the First and Last month's rent. If the Agreement is not accepted, the deposit is to be returned to the Tenant without interest or deduction.

For the purposes of this Agreement, "Upon Acceptance" shall mean that the Tenant is required to deliver the deposit to the Deposit Holder within 24 hours of the acceptance of this Agreement. The parties to this Agreement hereby acknowledge that, unless otherwise provided for in this Agreement, the Deposit Holder shall place the deposit in trust in the Deposit Holder's non-interest bearing Real Estate Trust Account and no interest shall be earned, received or paid on the deposit.

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

Premises to be used only for:

Single Family Residential

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

	LANDLORD	TENANT
Gas	☒	☐
Oil	☐	☐
Electricity	☐	☒
Hot water heater rental	☐	☐
Water and Sewerage Charges	☒	☐
Cable TV	☐	☒
Condominium/Cooperative fees	☒	☐
Garbage Removal	☒	☐
Other: <u>Internet</u>	☐	☒
Other:		

The Landlord will pay the property taxes, but if the Tenant is assessed as a Separate School Supporter, Tenant will pay to the Landlord a sum sufficient to cover the excess of the Separate School Tax over the Public School Tax, if any, for a full calendar year, said sum to be estimated on the tax rate for the current year, and to be payable in equal monthly instalments 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):

(Signature)

INITIALS OF LANDLORD(S):

(Signature)
15 SA

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7. **PARKING:**

- 1 Parking Included
- 1 Locker Included

8. **ADDITIONAL TERMS:** Please See Sch A

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

10. **IRREVOCABILITY:** This offer shall be irrevocable by Tenant until 11:59 p.m. on the 31st day of May 2017

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) Email Address: hammadrhomes@gmail.com (For delivery of Documents to Tenant)

Email Address: (For delivery of Documents to Landlord) Email Address: hammadrhomes@gmail.com (For delivery of Documents to Tenant)

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

13. **ACCESS:** The Landlord shall have the right, at reasonable times to enter and show the demised premises to prospective tenants, purchasers or others. The Landlord or anyone on the Landlord's behalf shall also have the right, at reasonable times, to enter and inspect the demised premises.

14. **INSURANCE:** The Tenant agrees to obtain and keep in full force and effect during the entire period of the tenancy and any renewal thereof, at the Tenant's sole cost and expense, fire and property damage and public liability insurance in an amount equal to that which a reasonably prudent Tenant would consider adequate. The Tenant agrees to provide the Landlord, upon demand at any time, proof that said insurance is in full force and effect and to notify the Landlord in writing in the event that such insurance is cancelled or otherwise terminated.

15. **RESIDENCY:** The Landlord shall forthwith notify the Tenant in writing in the event the Landlord is, at the time of entering into this Agreement, or becomes during the term of the tenancy, a non-resident of Canada as defined under the Income Tax Act, RSC 1985, c.1 (ITA) as amended from time to time, and in such event the Landlord and Tenant agree to comply with the tax withholding provisions of the ITA.

16. **USE AND DISTRIBUTION OF PERSONAL INFORMATION:** The Tenant consents to the collection, use and disclosure of the Tenant's personal information by the Landlord and/or agent of the Landlord, from time to time, for the purpose of determining the creditworthiness of the Tenant for the leasing, selling or financing of the premises or the real property, or making such other use of the personal information as the Landlord and/or agent of the Landlord deems appropriate.

17. **CONFLICT OR DISCREPANCY:** If there is any conflict or discrepancy between any provision added to this Agreement (including any Schedule attached hereto) and any provision in the standard pre-set portion hereof, the added provision shall supersede the standard pre-set provision to the extent of such conflict or discrepancy. This Agreement, including any Schedule attached hereto, shall constitute the entire Agreement between Landlord and Tenant. There is no representation, warranty, collateral agreement or condition, which affects this Agreement other than as expressed herein. This Agreement shall be read with all changes of gender or number required by the context.

18. **FAMILY LAW ACT:** Landlord warrants that spousal consent is not necessary to this transaction under the provisions of the Family Law Act, R.S.O. 1990 unless the spouse of the Landlord has executed the consent hereinafter provided.

19. **CONSUMER REPORTS:** The Tenant is hereby notified that a consumer report containing credit and/or personal information may be referred to in connection with this transaction.

INITIALS OF TENANT(S): [Signature] INITIALS OF LANDLORD(S): [Signature]

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) _____ DATE 5/2/2017
 (Tenant or Authorized Representative) _____ (Seal)
 (Witness) _____ DATE _____
 (Tenant or Authorized Representative) _____ (Seal)
 (Witness) _____ DATE _____
 (Grantor) _____ (Seal)

Whe/ 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) _____ DATE 5/3/2017
 (Landlord or Authorized Representative) _____ (Seal)
 (Witness) _____ DATE 5/3/2017
 (Landlord or Authorized Representative) _____ (Seal)

SPOUSAL CONSENTS: 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) _____ DATE _____
 (Spouse) _____ (Seal)
CONFIRMATION OF ACCEPTANCE: Notwithstanding anything contained herein to the contrary, I confirm this Agreement with all changes both typed and written was finally acceptance by all parties at 5:00 PM on May 20 17 2017
 (Signature of Landlord or Tenant)

INFORMATION ON BROKERAGE(S)

Listing Brokerage WORLD CLASS REALTY POINT, BROKERAGE Tel.No. (416) 444-7653
 Coop/Tenant Brokerage ROYAL LEPAGE TERREQUITY REALTY Tel.No. (905) 812-9000
HAMMAD ARIF
 (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.

I acknowledge receipt of my signed copy of this accepted Agreement of Lease and I authorize the Brokerage to forward a copy to my lawyer.

(Landlord) Khuram Khan DATE 5/3/2017
 (Landlord) Khuram Khan DATE 5/3/2017
 Address for Service 5/3/2017

(Tenant) _____ DATE _____
 (Tenant) _____ DATE _____
 Address for Service _____

Landlord's Lawyer _____ Tel.No. _____
 Address _____
 Email _____

Tenant's Lawyer _____ Tel.No. _____
 Address _____
 Email _____

Tel. No. _____ FAX No. _____

Tel. No. _____ FAX No. _____

FOR OFFICE USE ONLY

COMMISSION TRUST AGREEMENT

To: Cooperating Brokerage shown on the foregoing Agreement to Lease:

In consideration for the Co-operating Brokerage procuring the foregoing Agreement to Lease, I hereby declare that all moneys received or receivable by me in connection with the Transaction as contemplated in the MLS Rules and Regulations of my Real Estate Board shall be receivable and held in trust. This agreement shall constitute a Commission Trust Agreement as defined in the MLS Rules and shall be subject to and governed by the MLS Rules pertaining to Commission Trust.

DATED as of the date and time of the execution of the foregoing Agreement to Lease.

Acknowledged by me at _____

Authorized to bind _____

Authorized to bind _____

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Schedule A

Form 400 Agreement to Lease - Residential

for use in the Province of Ontario

Toronto
Real Estate
Board

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

TENANT (Lessee), Nicholas Bennet, and

LANDLORD (Lessor), Harwinder Singh Atwal, Khushwinder Singh Nagar, Kulwant Kaur Dhillon

for the lease of 4011 Brickstone Mews, Unit 2701 Mississauga

dated the 2 day of May, 2017

This document and attached schedules once accepted by both parties will constitute a binding lease and no additional lease will be drawn up.

Tenant agrees and warrants that they will be the sole occupants of this unit and as per any attached rental application. The tenant acknowledges that the leased premises are only for the single family residential use. Landlord agrees to pay for and be responsible for any major repairs of \$100 such as plumbing, electrical appliances etc. The tenant shall notify the Landlord immediately of any such problems and the Landlord or their agent shall have the problem rectified as soon as possible. In the event of the breakdown of the electrical or mechanic systems, the Landlord will not be liable for damages or personal discomfort. The Tenant agrees to pay for and be responsible for such minor repairs under \$100 such as light bulbs, faucets, washers etc., considered as normal wear and tear.

Landlord represents and warrants that all appliances and fixtures will be in working order at the commencement of the lease term. The tenant guarantees to the Landlord to leave the appliances at the end of the term of lease in clean condition and in working order, save normal wear and tear.

Landlord agrees to provide a cleaned move in condition unit at the Landlord's expense, or before commencement of lease. The Tenant agrees to have the unit cleaned prior to vacating the unit at the end of their lease term.

Tenant agrees not to make any major decorating changes to the premises without the express written consent of the Landlord.

Tenant acknowledges that the Landlord's insurance on the premises does not provide coverage for the Tenant's personal property or liability on behalf of the Tenant. The Tenant shall not hold the Landlord responsible for damages of any kind, and/or Liabilities from injury to anyone whosever regardless of fault during the lease term and renewal thereof. The Tenant shall provide to the Landlord, on or before the commencement of tenancy, a copy of a standard tenancy insurance policy.

Tenant will provide post dated cheques for remaining rental months in the name of the Landlord or their property management company, before receiving the keys to the property.

Tenant covenants with the Landlord that they will not keep any pets on the property. The Tenant agrees to be responsible for any repairs or replacement costs due to the presence of any pets on the premises. Tenant shall, at Tenant's termination make any repairs that may be necessary to restore any damages caused by pets.

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

INITIALS OF TENANT(S):

(Signature)

INITIALS OF LANDLORD(S):

(Signature)
HSF

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Schedule A
Agreement to Lease - Residential

Toronto
Real Estate
Board

Form 400

for use in the Province of Ontario

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

TENANT (Lessee), Nicholas Bennet

and

LANDLORD (Lessor), Harwinder Singh Atwal, Khushwinder Singh Nagar, Kulwant Kaur Dhillon

for the lease of 4011 Brickstone Mews, Unit 2702

Mississauga

dated the 2 day of May, 2017

Tenant(s) address for service : The Leased Premises . Any written notice required to be given to the Tenant shall be delivered to the Tenant at the Rented Premises or by email .

NSF cheques must be replaced by the tenant within 24 hours of them being advised by the Landlord . A fee of \$50 shall be charged to cover NSF chq charges .

The Landlord or their agent have a right to inspect or enter the property with 24 hours written notice to the Tenant . If it is an emergency situation due to which property damage may occurs (e.g. flood /fire/accident) the 24 hours shall not be required .

Tenant and Landlord agree that the Tenant shall ensure that the home is returned to its preoccupancy condition before vacating the home (normal wear and tear excepted). Tenant agrees that any repairs required for this purpose or any damages to the leased premises , appliances , fixtures , chattels or other part of the property under the Tenant's control that were caused by his/her willful negligent conduct or persons invited by him /her , shall be completed at the Tenant's sole expense , before , or upon expiration of this Lease or renewal thereof .

Landlord shall supply the tenant with TWO (2) sets of main door keys and One (1) mailbox key and fob. Any lost or missing keys or fob shall be replaced at the end of the lease term at the Tenant's sole expense . Under no circumstances shall any of the locks be changed or altered or any locks added without notifying , getting written approval , and providing the Landlord with a key .

Tenant shall keep the leased premises in a SMOKE-FREE (cigar or cigarette) environment .

Landlord and Tenant shall comply with all obligations imposed on them by the Residential Tenancies Act and Amendments , and its regulations .

~~Tenant's if not in default hereunder~~ shall have the option, by written notice , given to the Landlord at least Sixty (60) days before the end of the lease term , to renew the lease for a further one year term on the following terms and conditions : ~~rent may be raised up to the maximum allowable under the Residential Tenancies Act as prescribed by law in the province of Ontario~~ . Tenant or Landlord shall deliver notice in writing sixty (60) days prior to the termination of the Tenancy agreement . Should the Tenant decide not to exercise his option to renew the Lease , the Tenant will allow the owner or his agent to show the property to potential tenants or buyers , if the landlord decides to sell the house , within reasonable Twenty Four (24) hour notice , during the last Sixty (60) days of the said lease .

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

INITIALS OF TENANT(S):

DB
N/B

INITIALS OF LANDLORD(S):

DB
H/S
K/D

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Schedule A

Agreement to Lease - Residential

Form 400

for use in the Province of Ontario

Toronto
Real Estate
Board

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

TENANT (Lessor), Nicholas Bennet

, and

LANDLORD (Lessee), Harwinder Singh Atwal, Khushwinder Singh Nagar, Kulwant Kaur Dhillon

for the lease of 4011 Brickstone Mews, Unit 270

Mississauga

dated the 2 day of May, 2017

Tenant acknowledges that the Tenant does not have the right to sublet or sublease the rental premises.

Landlord shall pay any mortgage payments, property taxes, insurance premium (excluding content insurance). The Utilities shall be paid by the tenant as per the lease agreement. Tenant agrees to pay 100% cost of all utilities required on the premises during the term of the lease and any extension thereof. Tenant further agrees to provide proof to the Landlord on or before the date of possession that all services have been transferred to the Tenant's name.

Tenant agrees that the music or any other sound in any form of entertainment is to be kept at a respectable level to not disturb the quiet and comfort of other residents.

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

INITIALS OF TENANT(S):

N.B.

N.B.

INITIALS OF LANDLORD(S):

K.N.K.D.
H.S.A.



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

BUYER, NICOLAS BENNET, and
SELLER, HARVINDER SINGH ATGAL, KHUSHWINDER SINGH ANGRA, KALWANT-KAUR DHILLON
for the property known as 2707-4011 BRICKSTONE MANS
dated the 22 day of May, 2019.

The parties to this Agreement hereby acknowledge and agree that the Deposit Holder World Class Realty Point, Brokerage shall place the deposit in the Deposit Holder's non-interest bearing real estate trust account, which does not earn interest, and the Deposit Holder shall not pay any interest on the deposit to the Buyer. There will be no interest paid or earned on the deposit funds being held in the Real Estate Trust Account operated by World Class Realty Point, Brokerage.

The buyer agrees to provide a bank draft, certified cheque or money order as a form of deposit within one (1) business day of the acceptance of this offer. The uncertified cheque provided upon acceptance of this offer will be returned to the buyer or the Buyer's Agent. In the event of a mutual release, the Buyer acknowledges that any "uncertified" funds will not be refunded for 10 business days or until the bank confirms the funds have cleared.

For all purposes of this agreement the term use "Banking Day" or "Business Day" shall mean Monday to Friday in the normal circumstances or any day, other than Saturday, Sunday and Statutory holidays in the province of Ontario.

The Seller and the Buyer agree and/or acknowledge that all the measurements and information by World Class Realty Point, Brokerage on the MLS listing, feature sheets and any other marketing materials for the subject property, have only been obtained by source deemed, reliable. However, they have been provided for information purposes only and as such World Class Realty Point, Brokerage, does not warrant their accuracy. The Buyer or Buyer's Agent is advised to verify all measurement and information upon which he or she is relying.

Both Buyer and Agent understand and agree to leave copy of their offer or offer summary as presented, whether accepted or not accepted, to the listing Brokerage World Class Realty Point, Brokerage.

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

INITIALS OF BUYER(S):



INITIALS OF SELLER(S):

K.N. Dhillon
14-5-19



Ontario Real Estate
Association

Confirmation of Co-operation and Representation

Toronto
Real Estate
Board

Form 320

for use in the Province of Ontario

BUYER: Nicholas Bennet

SELLER: Harvinder Singh Atwal, Khushwinder Singh Nagar, Kulwant Kaur Dhillion

Mississauga L5B0G3

For the transaction on the property known as: 4011 Brickstone Mews, Unit 2707

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

"Seller" includes a vendor, a landlord, or a prospective, seller, vendor or landlord and "Buyer" includes a purchaser, a tenant, or a prospective, buyer, purchaser or tenant; "sale" includes a lease, and "Agreement of Purchase and Sale" includes an Agreement to Lease. Commission shall be deemed to include other remuneration.

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

DECLARATION OF INSURANCE: The undersigned salesperson/broker representative(s) of the Brokerage(s) hereby declare that he/she is insured as required by the Real Estate and Business Brokers Act, 2002 (REBBA 2002) and Regulations.

1. LISTING BROKERAGE

a) ☒ The Listing Brokerage represents the interests of the Seller in this transaction. It is further understood and agreed that:

- 1) ☒ The Listing Brokerage is not representing or providing Customer Service to the Buyer.
(If the Buyer is working with a Co-operating Brokerage, Section 3 is to be completed by Co-operating Brokerage)

- 2) ☐ The Listing Brokerage is providing Customer Service to the Buyer.

b) ☐ **MULTIPLE REPRESENTATION:** The Listing Brokerage has entered into a Buyer Representation Agreement with the Buyer and represents the interests of the Seller and the Buyer, with their consent, for this transaction. The Listing Brokerage must be impartial and equally protect the interests of the Seller and the Buyer in this transaction. The Listing Brokerage has a duty of full disclosure to both the Seller and the Buyer, including a requirement to disclose all factual information about the property known to the Listing Brokerage. However, the Listing Brokerage shall not disclose:

- That the Seller may or will accept less than the listed price, unless otherwise instructed in writing by the Seller;
 - That the Buyer may or will pay more than the offered price, unless otherwise instructed in writing by the Buyer;
 - The motivation of or personal information about the Seller or Buyer, unless otherwise instructed in writing by the party to which the information applies, or unless failure to disclose would constitute fraudulent, unlawful or unethical practice;
 - The price the Buyer should offer or the price the Seller should accept;
 - And; the Listing Brokerage shall not disclose to the Buyer the terms of any other offer.
- However, it is understood that factual market information about comparable properties and information known to the Listing Brokerage concerning potential uses for the property will be disclosed to both Seller and Buyer to assist them to come to their own conclusions.

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

2. PROPERTY SOLD BY BUYER BROKERAGE – PROPERTY NOT LISTED

☐ The Brokerage ☐ does/does not represent 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)

[Signature]
BUYER

[Signature]

CO-OPERATING/BUYER BROKERAGE

[Signature]
SELLER K.S.A.

LISTING BROKERAGE

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

CO-OPERATING BROKERAGE- REPRESENTATION:

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

CO-OPERATING BROKERAGE- COMMISSION:

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

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

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

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

SIGNED BY THE BROKER/SALESPERSON REPRESENTATIVE(S) OF THE BROKERAGE(S) (Where applicable)**ROYAL LEPAGE TERREQUITY REALTY**

(Name of Co-operating/Buyer Brokerage)

95 QUEEN STREET S. UNIT A MISSISSAUGA

Tel.: (905) 812-9000 Fax: (905) 812-9609

Authorized to sign by Hammad Arif Date: 5/2/2017

(Authorized to sign the Co-operating/Buyer Brokerage)

HAMMAD ARIF

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

WORLD CLASS REALTY POINT BROKERAGE

(Name of Listing Brokerage)

240 DUNCAN MILL RD NORTH YORK

Tel.: (416) 444-7653 Fax:

(Authorized to sign the Listing Brokerage)

Date: 5/3/2017**PAWANJIT MALHI**

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

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

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

BUYER'S INITIALS

SELLER'S INITIALS

ACKNOWLEDGEMENT

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

5/2/2017

(Signature of Buyer) Hammad Arif Date: 5/2/2017

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Ontario

Driver's Licence
Permis de conduire

ON
CANADA



1,2 NAME/ NOM

BENNETT,
NICHOLAS, GEORGE

8 1079 MELVIN AVE

OAKVILLE, ON, L6J 2V8

4d NUMBER/
NUMÉRO

B2561 - 59049 - 30731

4a ISS/ DÉL.

2015/05/14

4b EXP/ EXP. 2019/07/31

5 DD/ RÉF.

DE5061104

16 HGT/ HAUT. 183 cm

15 SEX/ SEXE

M

9 CLASS/
CATÉG.

G

12 REST/
COND.

3 DOB/ DDN

1993/07/31

B2561-59049-30731
2015/05/14 - 2019/07/31

The Toronto-Dominion Bank

2200 BURNHAMTHORPE ROAD WEST
MISSISSAUGA, ON L5L 5Z5

81157932

2017-05-05

YYMMDD

DATE

230-81157932

Transit-Serial No.

Pay to the
Order of WORLD CLASS REALTY POINT BROKERAGE

\$ *****4,100.00

FOUR THOUSAND ONE HUNDRED**00/100
Authorized signature required for amounts over CAD \$5,000.00

Canadian Dollars

The 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

⑈ 1 5 7 9 3 2 ⑈ ⑈ 0 9 6 1 2 0 0 4 ⑈

⑈ 3 8 0 8 ⑈

Receipt #: N^o 1992

Date: May 6

Brokerage: World class realty

Received from: Hamnad Ajif

Amount: \$4100.00

Address: 4011 Brackstone mews unit 2707

\$4100.00

Signed By: JR

REALTY POINT®
B R O K E R A G E
Independently Owned & Operated





Meticulous Design Studios

38 Joe Shuster Way | Toronto, ON | M6K 0A5



(647) 895-7156



www.designyoursoul.com



Date: April 10th, 2017.

To Whom It May Concern:

This letter is to verify the employment of **Nicholas Bennett** as a full-time permanent employee at **Meticulous Design Studios**. Nicholas has been working as a Videographer since September 4th, 2014. His annual salary is \$66,026.00 gross. Nicholas is in good standing with the company and is a valued member of our team.

In the event you have any questions or concerns feel free to contact Meticulous Design Studios directly via contact information below at your earliest convenience.

Regards,

A handwritten signature in black ink, appearing to read 'Matthew Pompey', written over a horizontal line.

Matthew Pompey
CEO



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

Name: Nicholas Bennett
Confirmation Number: 3967761488

Credit Score Summary

Where You Stand

728 Very Good

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

Canada Population	Range	300 - 559	560 - 659	660 - 724	725 - 759	760 +
		Poor	Fair	Good	Very Good	Excellent
		4%	10%	15%	14%	57%

What's Impacting Your Score

Below are the aspects of your credit profile and history that are important to your Equifax credit score. They are listed in order of impact to your score - the first has the largest impact, and the last has the least.

- Total number of telco inquiries
- Number of telco inquiries in the last 12 months
- Number of revolving trades with high utilization in last 3 months

Your Loan Risk Rating

728 Very Good

Your credit score of 728 is better than 40% of Canadian consumers.

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

The Bottom Line :

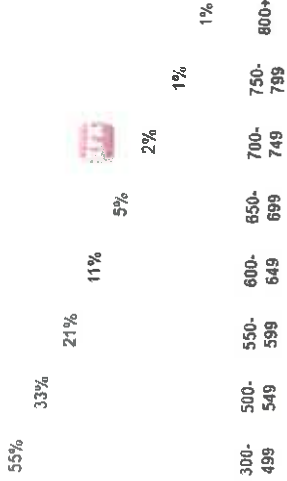
Lenders consider many factors in addition to your score when making credit decisions. However, most lenders would consider you to be a low risk. You may qualify for favourable interest rates and offers from lenders and a variety of credit products may be available to you. If you're in the market for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

You may be able to obtain higher than average credit limits on your credit card

Many lenders may offer you attractive interest rates and offers

Delinquency Rates*

It is important to understand that your credit score is not the only factor that lenders evaluate when making credit decisions. Different lenders set their own policies and tolerance for risk, and may consider other elements, such as your income, when analyzing your creditworthiness for a particular loan.



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

CREDIT REPORT

Personal Information

Personal Data	
Name:	NICHOLAS BENNETT
SIN:	555XX105
Date of Birth:	1993-07-XX
Current Address	
Address:	1079 MELVIN AVE OAKVILLE, ON 2016-04 2011-10
Date Reported:	
Current Employment	
Employer:	METICULOUS DESIGN STUDIOS
Occupation:	VIDEOGRAPHER
Previous Employment	
Employer:	UNIVERSITY OF TORONTO
Occupation:	STUDENT

Special Services

No Special Services Message

Consumer Statement

No Consumer Statement on File

Credit Information

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

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

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

ROYAL BANK VISA		
Phone Number:	Not Available	High Credit/Credit Limit:
Account Number:	XXX...374	Payment Amount:
		\$5,000.00
		Not Available

Association to Account. Type of Account: Date Opened: Status: Months Reviewed: Payment History:	Individual Revolving 2014-02 Paid as agreed and up to date 37 No payment 30 days late No payment 60 days late No payment 90 days late Monthly payments	Balance: Past Due: Date of Last Activity: Date Reported:	\$417.00 \$0.00 2017-03 2017-03
Prior Paying History Comments:			
KOODO MOBILE Phone Number: Account Number: Association to Account: Type of Account: Date Opened: Status: Months Reviewed: Payment History:	(866)995-6636 XXX...418 Individual Open 2013-07 Paid as agreed and up to date 43 No payment 30 days late No payment 60 days late No payment 90 days late Monthly payments	High Credit/Credit Limit: Payment Amount: Balance: Past Due: Date of Last Activity: Date Reported:	\$74.00 Not Available \$0.00 \$0.00 2017-02 2017-03
Prior Paying History: Comments:			
CAPITAL ONE BANK Phone Number: Account Number: Association to Account: Type of Account: Date Opened: Status: Months Reviewed: Payment History:	(800)728-3321 XXX...689 Individual Revolving 2012-08 Paid as agreed and up to date 55 No payment 30 days late No payment 60 days late No payment 90 days late Monthly Payments	High Credit/Credit Limit: Payment Amount: Balance: Past Due: Date of Last Activity: Date Reported:	\$3,500.00 \$103.00 \$88.00 \$0.00 2017-03 2017-03
Prior Paying History Comments:			

Credit History and Banking Information

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

No Banking information on file.

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

Public Records and Other Information

Bankruptcy

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

Voluntary Deposit - Orderly Payment Of Debts, Credit Counseling

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

Registered Consumer Proposal

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

Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages

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

Secured Loans

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

Collection Accounts

A collection account under public records will automatically purge from the system six (6) years from the date of last activity.
No Collections information on file

Credit Inquiries to the File

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

2014-01-14	CIBC 2203 (800)263-2263
2012-06-20	TD AUTO FINANCE CAN (800)832-3321
2010-08-30	BMO 2203 (800)263-2263
2010-06-17	SCOTIABANK (416)288-1460
2010-02-27	TD CREDIT CARDS (800)481-3239
2009-09-19	SCOTIA DEALER ADVANT (877)375-2771

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

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

By mail:

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

By fax: (514) 365-8502

Equifax will review any new details you provide and compare it to the information in our files. If our initial review does not resolve the problem, we will contact the source of the information to verify its accuracy. If the source informs us that the information is incorrect or incomplete, they will send Equifax updated information and we will change our file accordingly. If the source confirms that the information is correct, we will not make any change to our file. In either case, you may add a statement to our file explaining any concerns you have. Equifax will include your statement on all future credit reports we prepare if it contains 400 characters or less.

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



Popular MORTGAGES

SUKHDEV SINGH BRAR AMP

Direct: 416-826-7741

Office: 905-564-1152

FAX: 905-564-1153

PSV #2707

To: Harvinder Singh Atwal, Khushwinder Singh Nagra
Kulwant Kaur Dhillon

Date : March 20th ,2017

Closing Date: July 19th 2017

No. Of PAGES: (INCLUDING COVER SHEET)

FAX:

Reference:

☐ URGENT ☐ REVIEW ☐ PLEASE UP DATE O

COMMENTS:

This is to confirm that Harvinder Singh Atwal, Khushwinder Singh Nagra and Kulwant Kaur Dhillon R/O 15 Falstaff Dr. Brampton is approved for the mortgage amount of \$305,520.00 with \$76,380.00 down payment from your own saving.

Purchase Price:

\$381,900.00

Mortgage Amount:

\$305,520.00

Deposit:

\$76,380.00

Interest Rate:

5.25 % at MCAP Five Year Fixed Posted Rate
60 Months Closed.

Term Of Mortgage:

Fixed Closed.

Type:

July 19th ,2017

Rate Expiry Date:

Lender:

MCAP . Address : 400-200 King St West. Toronto

Closing Date:

July 19th ,2017

Amortization Period:

25 Yrs.

Subject Property :

Suite 2707-4011 Brickstone Mews. Mississauga. ON. L5B-0L7

Should you have any questions please feel free to call me.

Thanks

SUKHDEV SINGH BRAR AMP

Popular Mortgages

1315 Derry Road East Unit 5B, Mississauga. ON. L5T-1V6