

Worksheet Leasing

Suite: 4002 Tower: PSV Date: _____ Completed by: _____

Imad ShammaS

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 Aird and Berlis 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). \$568 Draft # 82536991
- ✓ ● Agreement must be in good standing. Funds in Trust: \$ 82,959
- ✓ ● Copy of Tenant's ID
- ✓ ● Copy of Tenant's First and Last Month Rent
- ✓ ● Copy of Tenant's employment letter or paystub
- ✓ ● Copy of Credit Check
- ✓ ● Copy of the Purchasers Mortgage approval
- ✓ ● The elevator will not be allowed to be booked until all of the Above items have been completed and submitted

Administration Notes:

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

Suite **4002** Tower **ONE** Unit **2** Level **39** (the "Unit")

It is hereby understood and agreed between the Vendor and the Purchaser that the following changes shall be made to the Agreement of Purchase and Sale executed by the Purchaser and accepted by the Vendor (the "**Agreement**") and, except for such changes noted below, all other terms and conditions of the Agreement shall remain the same and time shall continue to be of the essence:

Insert:

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

- (a) the Purchaser pays to the Blaney McMurtry, in Trust the amount required to bring the deposits for the Residential Unit to an amount equal to twenty percent (20%) of the Purchase Price by the Occupancy Date;
- (b) the Purchaser is not in default at any time under the Agreement.
- (c) the Purchaser covenants and agrees to indemnify and hold harmless the Vendor, its successors and assigns (and their officers, shareholders and directors) from any and all costs, liabilities and/or expenses which it has or may incur as a result of the assignment of Occupancy Licence, any damage caused by the sublicensee to the Residential Unit or the balance of the Property by the sublicensee (including, but not limited to, any activities of the sublicensee which may lead to a delay in registration of the proposed condominium) inclusive of any and all costs and expenses (including legal costs on a substantial indemnity basis) that the Vendor may suffer or incur to terminate the Occupancy Licence and enforce the Vendor's rights under the Agreement;
- (d) the Vendor shall have the right in its sole discretion to pre approve the sublicensee including, but not limited to, a review of the sublicensee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicensee;
- (e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of Five Hundred Dollars (\$500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable.

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

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at Mississauga, Ontario this 9 day of August 2017.



Witness:



Purchaser: **Imad Shamas**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 9 day of August 2017.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER: 

Authorized Signing Officer
I have the authority to bind the Corporation

**Agreement to Lease
Residential**

This Agreement to Lease² dated this 1 day of August, 2017

TENANT (Lessee), Michelle Ho and May Hyunji Lim
(Full legal names of all Tenants)

LANDLORD (Lessor), Imad Shammas
(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:
#4002-4011 Brickstone Mews Mississauga L5B0J7

2. **TERM OF LEASE:** The lease shall be for a term of One year commencing August 5, 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 One Hundred Fifty Canadian Dollars (CDN\$ 2,150.00),
payable in advance on the first day of each and every month during the currency of the said term. First and last months' rent to be paid in advance upon completion or date of occupancy, whichever comes first.

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

by negotiable cheque payable to WEST-100 METRO VIEW REALTY LTD. In trust "Deposit Holder"

in the amount of Four Thousand Three Hundred

Canadian Dollars (CDN\$ 4,300.00) as a deposit to be held in trust as security for the faithful performance by the Tenant of all

terms, covenants and conditions of the Agreement and to be applied by the Landlord against the first and last
month's rent. If the Agreement is not accepted, the deposit is to be returned to the Tenant without interest or deduction.

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

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

Premises to be used only for: single family residential

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

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

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

INITIALS OF TENANT(S): [MH]

INITIALS OF LANDLORD(S): IS

7. **PARKING:** The lease includes one underground parking.....
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**
10. **IRREVOCABILITY:** This offer shall be irrevocable by Tenant until 11:59 p.m. on the 2 day of August 2017 after which time if not accepted, this Agreement shall be null and void and all monies paid thereon shall be returned to the Tenant without interest or deduction.
11. **NOTICES:** The Landlord hereby appoints the Listing Brokerage as agent for the Landlord for the purpose of giving and receiving notices pursuant to this Agreement. Where a Brokerage (Tenant's Brokerage) has entered into a representation agreement with the Tenant, the Tenant hereby appoints the Tenant's Brokerage as agent for the purpose of giving and receiving notices pursuant to this Agreement. **Where a Brokerage represents both the Landlord and the Tenant (multiple representation), the Brokerage shall not be appointed or authorized to be agent for either the Tenant or the Landlord for the purpose of giving and receiving notices.** Any notice relating hereto or provided for herein shall be in writing. In addition to any provision contained herein and in any Schedule hereto, this offer, any counter-offer, notice of acceptance thereof or any notice to be given or received pursuant to this Agreement or any Schedule hereto (any of them, "Document") shall be deemed given and received when delivered personally or hand delivered to the Address for Service provided in the Acknowledgement below, or where a facsimile number or email address is provided herein, when transmitted electronically to that facsimile number or email address, respectively, in which case, the signature(s) of the party (parties) shall be deemed to be original.
- FAX No.: FAX No.:
(For delivery of Documents to Landlord) (For delivery of Documents to Tenant)
- Email Address: omar.s@rokslogistics.com Email Address: kevinwu57@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 as made available by the Landlord and Tenant Board and available at www.ltb.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): 

INITIALS OF LANDLORD(S): 



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

SIGNED, SEALED AND DELIVERED in the presence of:

(Witness)

(Witness)

(Witness)

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

(Tenant or Authorized Representative)

(Tenant or Authorized Representative)

(Guarantor)

08/02/2017

DATE

08/02/2017

DATE

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:

(Witness)

(Witness)

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

(Landlord or Authorized Representative)

(Landlord or Authorized Representative)

Aug-02-2017

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 finally acceptance by all parties at 5:51 pm Aug-02-2017

finally acceptance by all parties at a.m./p.m. this day of , 20

(Signature of Landlord or Tenant)

INFORMATION ON BROKERAGE(S)

Listing Brokerage WEST-100 METRO VIEW REALTY LTD., BROKERAGE Tel.No. (905) 238-0020

OMAR KANAAN SHAATH

(Salesperson / Broker Name)

Co-op/Tenant Brokerage HOMELIFE NEW WORLD REALTY INC. Tel.No. (416) 490-1177

KEVIN WU

(Salesperson / Broker Name)

ACKNOWLEDGEMENT

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

(Landlord)

DATE Aug-02-2017

(Landlord)

DATE

Address for Service

Tel.No.

Landlord's Lawyer

Address

Email

Tel.No.

FAX No.

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

(Tenant)

DATE

(Tenant)

DATE

Address for Service

Tel.No.

Tenant's Lawyer

Address

Email

Tel.No.

FAX No.

FOR OFFICE USE ONLY

COMMISSION TRUST AGREEMENT

To: Co-operating Brokerage shown on the foregoing Agreement to Lease:

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

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

Acknowledged by:

(Authorized to bind the Listing Brokerage)

(Authorized to bind the Co-operating Brokerage)



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

TENANT (Lessee), Michelle Ho and May Hyunji Lim, and

LANDLORD (Lessor), Imad Shammass

for the lease of #4002-4011 Brickstone Mews Mississauga


L5B0J7 dated the 1 day of August, 2017

- 1. The landlord and tenant both agree that when this agreement to lease is accepted it shall become the actual lease.
- 2. The tenant shall not make any structural changes or improvements to the premises without the written consent from the landlord. And the landlord retains the right to inspect the property from time to time upon 24 hours notice (notice not required for emergency situation) and to do repairs inside the premises in necessary.
- 3. The landlord shall be responsible for municipal taxes, duties, rates, mortgage, assessment levied against the property and condominium maintenance fees, which include provision to the tenant the water, use of common elements, heat, cac, one parking, and Building insurance. The tenant shall be responsible for the hydro and shall set up his own utility accounts and provide account number to the landlord on or before the lease commencement date.
- 4. The tenant shall give the landlord prompt notice of any repair required, and the landlord shall carry out all repairs within a reasonable time. The tenant is responsible for all cost of repair or damages to walls, floors, doors, fixtures, and appliances included in the property that caused by the tenant's willful or negligent conduct.
- 5. If either the landlord or the tenant wishes to terminate the tenancy at the end of the term pursuant to this lease or at any extension or renewal thereof, then either party will give notice to the effect in writing no less than sixty [60] days prior to the expiration of the expiry date thereof.
- 6. The tenant agrees that the landlord or his agent may show the premises to any prospective tenant or buyer during the last sixty [60] days of the lease or any extension thereafter, provide that landlord or his agent has given reasonable notice or has given 24 hours notice to the tenant and that the showing is arranged between 9:00 am to 9:00 pm.
- 7. The lease includes the following chattels and fixtures which are provide by the landlord and are for the tenant's use: all existing appliances including fridge, stove, microwave, dishwasher, washer and dryer, and all existing ELF's. The landlord warrants that all appliances, light fixtures will be on working order on occupancy date. The tenant agrees to maintain the said appliances, and ELF's in a state of ordinary cleanliness at the Tenant's cost.
- 8. The landlord agrees to professionally clean the property and give vacant possession to the tenant on the lease commencement date. The tenant acknowledges and agrees that the tenant is required to return the premises to the landlord at the end of the lease or any extension or renewal thereafter in the same clean and tidy condition as it was on the lease commencing date, except for normal wear and tear and shall not allow any garbage to accumulate in or

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

INITIALS OF TENANT(S): 

INITIALS OF LANDLORD(S): 

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

TENANT (Lessee), Michelle Ho and May Hyunji Lim, and

LANDLORD (Lessor), Imad Shammass

for the lease of #4002-4011 Brickstone Mews Mississauga

L5B0J7 dated the 1 day of August, 2017

about the premises. Should it become necessary for the landlord to arrange for a cleaning, the tenant will be solely responsible and liable to the landlord for all cost incurred thereof.

9. The landlord agrees to deliver two set of keys and garage door opener to the tenant on commencing date. The tenant shall return all the keys and fobs in good condition to the landlord at the end of the lease. The tenant shall be responsible for cost of replacement of any missing or damaged keys or fobs during the lease term. The tenant agrees to pay \$300 to the landlord as a refundable key deposit.

10. The tenant agrees that the landlord's insurance on the premises does not provide coverage for the tenant's personal property, nor liability on behalf of the tenant. The tenant agrees to purchase a tenant's package insurance with minimum \$1,000,000.00 coverage for fire and liability and provide the landlord with a copy of the policy prior to possession, and shall keep the insurance in effect all the time during the lease term and extension or renewal thereafter.

11. The tenant agrees that only the tenants on the rental application shall occupy the property and the tenant shall not assign or sub-lease the subject property without the written consent of the landlord, such consent shall not be unreasonably withheld by the landlord. The Tenant covenants to pay the Landlord's reasonable expenses incurred in providing the aforesaid consent.

12. The tenant acknowledges and agrees that no smoking and no pet rule is applicable to the tenant and tenant's guest at the premise.

13. The tenant agrees to neither having any business operation from the leased premises nor placing any illegal substances, toxic or chemical wastes in or around the property.

14. The tenant shall follow the by-laws and rules of the condominium corporation. The landlord shall provide a copy of the by-laws and rules of the condominium corporation to the tenant upon request. The landlord shall maintain the premises in a good state of repair, fit for habitation, during the term of the tenancy agreement and shall comply with health, safety, housing, and maintenance standards.

15. For the convenience of the tenant, the tenant willingly offer to pay the landlord 8th, 9th, 10th, and 11th month's rent on or before the lease commencement date. The remaining 6(six) month's rent can be paid by post-dated cheques or by email transfer. The tenant agrees to pay \$50 penalty to the landlord for every N.S.F.(non-sufficient fund) cheques returned by the bank and shall replace the cheque with cash or bank draft within two (2) business day.

16. The offer is conditional subject to builder approval before August 5, 2017.

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

INITIALS OF TENANT(S):

[ML] [MH]

INITIALS OF LANDLORD(S):

IS



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Confirmation of Co-operation and Representation

BUYER: Michelle Ho and May Hyunji Lim

SELLER: Imad Shammass

For the transaction on the property known as: #4002-4011 Brickstone Mews Mississauga L5B0J7

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

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


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


BUYER


CO-OPERATING/BUYER BROKERAGE


SELLER


LISTING BROKERAGE

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

CO-OPERATING BROKERAGE- REPRESENTATION:

- a) ☒ The Co-operating Brokerage represents the interests of the Buyer in this transaction.
- b) ☐ The Co-operating Brokerage is providing Customer Service to the Buyer in this transaction.
- c) ☐ The Co-operating Brokerage is 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+Hst 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 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)

HOMELIFE NEW WORLD REALTY INC.
(Name of Co-operating/Buyer Brokerage)
201 CONSUMERS RD., STE. 205 TORONTO
Tel: (416) 490-1177 Fax: (416) 490-1928
Date: 08/02/2017
(Authorized to bind the Co-operating/Buyer Brokerage)
KEVIN WU
(Print Name of Broker/Salesperson Representative of the Brokerage)

WEST-100 METRO VIEW REALTY LTD., BROKERA
(Name of Listing Brokerage)
129 Fairview Rd W Mississauga
Tel: (905) 238-0020 Fax: (905) 238-0020
Date:
(Authorized to bind the Listing Brokerage)
OMAR KANAAN SHAATH
(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.

Signature of Buyer

08/02/2017 8:56:40 AM EDT

Date: 08/02/2017

Signature of Seller

Aug-02-2017

Date:

Signature of Buyer

08/02/2017 8:45:14 AM EDT

Date: 08/02/2017

Signature of Seller

Date:

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Rental Application
Residential



Form 410

for use in the Province of Ontario

[ML] [ML] IS

[ML] We hereby make application to rent #4002-4011 Brickstone Mews Mississauga L5B0J7
[ML] from the 22 5 day of July August 20 17 at a monthly rental of \$ 2,100.00 2150
[ML] [ML] IS
to become due and payable in advance on the 22 5 day of each and every month during my tenancy. IS

1. Name Michelle Ho IS Date of birth 1995-04-24 SIN No. (Optional) Drivers License No see passport Occupation University graduates and going to study for 2nd diploma
2. Name May Hyunji Lim Date of birth 1995-09-11 SIN No. (Optional) Drivers License No see passport Occupation Unviersity (master)student
3. Other Occupants: Name None Relationship Age Name Relationship Age Name Relationship Age
- Do you have any pets? No If so, describe Why are you vacating your present place of residence? Go to School

LAST TWO PLACES OF RESIDENCE

Address Address From To Name of Landlord Telephone: Name of Landlord Telephone:

PRESENT EMPLOYMENT

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

PRIOR EMPLOYMENT

I I I I I I

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SPOUSE'S PRESENT EMPLOYMENT

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

PRIOR EMPLOYMENT

.....
.....
.....
.....
.....
.....

Name of Bank Branch Address
Chequing Account # Savings Account #

FINANCIAL OBLIGATIONS

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

PERSONAL REFERENCES

Name Address
Telephone: Length of Acquaintance Occupation
Name Address
Telephone: Length of Acquaintance Occupation

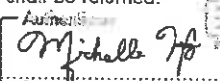
AUTOMOBILE(S)

Make Model Year Licence No
Make Model Year Licence No

The Applicant consents 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.

 08/02/2017
Signature of Applicant Date

 08/02/2017
Signature of Applicant Date

Telephone:

Telephone:

The Toronto-Dominion Bank

82536991

1424 UPPER MIDDLE ROAD WEST
OAKVILLE, ON L6M 3G3

DATE

2017-08-03

YYYYMMDD

Transit-Serial No.

217-82536991

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

\$ *****565.00

FIVE HUNDRED SIXTY FIVE**00/100 Canadian Dollars

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

Re PSV #4002 Leasing FeeThe Toronto-Dominion Bank
Toronto, Ontario
Canada M5K 1A2

Authorized Officer

Number

Counter-Signed

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

⑈82536991⑈ ⑆09612⑈004⑆

⑈3808⑈



Print This Page

Close Window

Equifax Credit Report and Score™ as of 07/14/2017

Name: May hyunji Lim

Confirmation Number: 4002259218

Credit Score Summary

804 Excellent

Where You Stand

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



What's Impacting Your Score

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

- Total number of telco inquiries.
- Utilization for open trades.
- Ratio of satisfactory trades to total trades in last 24 months.

Your Loan Risk Rating

804 Excellent

Your credit score of 804 is better than 72% of Canadian consumers.

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

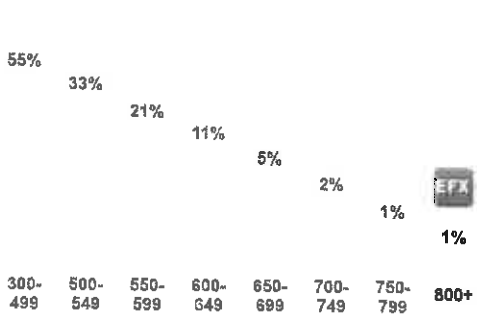
The Bottom Line :

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

- You may be able to obtain high credit limits on your credit card.
- Many lenders may offer you their most attractive interest rates and offers.
- Many lenders may offer you special incentives and rewards that are geared to their most valuable customers.

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

Delinquency Rates*



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

CREDIT REPORT

Personal Information

Personal Data		Other Names:	
Name:	MAY HYUNJI LIM	Also Known as:	MAY HYUNJI LIM XX
SIN:			
Date of Birth:	1995-09-XX		
Current Address		Previous Address	
Address:	3466 RUE AYLMER APP 306 MONTREAL, QC	Address:	3580 AV LORNE MONTREAL, QC
Date Reported:	2016-09 2014-10 2013-11	Date Reported:	2016-09 2014-10 2013-11

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.

CDA STUDENT LOANS PR

Phone Number:	(888)815-4514	High Credit/Credit Limit:	\$13,234.00
Account Number:	XXX...685	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$13,161.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2013-10	Date of Last Activity:	2017-06
Status:	Too new to rate or opened but not used	Date Reported:	2017-07
Months Reviewed:	44		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Student loan Monthly payments		

ROYAL BANK VISA

Phone Number:	Not Available	High Credit/Credit Limit:	\$3,500.00
Account Number:	XXX...256	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2014-09	Date of Last Activity:	2017-06

7/15/2017

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

Date Opened:2017-00

Status:Paid as agreed and up to date

Months Reviewed:33

Payment History:No payment 30 days late
No payment 60 days late
No payment 90 days late

Prior Paying History:

Comments:Monthly payments
Amount in h/c column is credit limit

Date of Last Activity:2017-00

Date Reported:2017-06

FIDO

Phone Number:(888)288-2106

Account Number:XXX...695

Association to Account:Individual

Type of Account:Open

Date Opened:2016-08

Status:Paid as agreed and up to date

Months Reviewed:08

Payment History:No payment 30 days late
No payment 60 days late
No payment 90 days late

Prior Paying History:

Comments:Monthly payments

High Credit/Credit Limit:

Payment Amount:Not Available

Balance:\$106.00

Past Due:\$0.00

Date of Last Activity:2017-06

Date Reported:2017-06

FIDO

Phone Number:(888)288-2106

Account Number:XXX...701

Association to Account:Individual

Type of Account:Open

Date Opened:2015-06

Status:Paid as agreed and up to date

Months Reviewed:08

Payment History:No payment 30 days late
No payment 60 days late
No payment 90 days late

Prior Paying History:

Comments:Closed at consumer request
Account paid

High Credit/Credit Limit:

Payment Amount:Not Available

Balance:\$0.00

Past Due:\$0.00

Date of Last Activity:2016-01

Date Reported:2016-02

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.)

No Public Record information on file

Collection Accounts

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

No Collections information on file

Credit Inquiries to the File

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

2014-10-14	BELL CANADA (800)730-7121
------------	---------------------------

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

2016-11-09	TDCT (866)222-3456
2016-10-03	AUTH TD RCS (888)751-9000
2016-09-26	AUTH WEPAY INC. (Phone Number Not Available)

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

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

By mail:

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

By fax: (514) 355-8502

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

Equifax Credit Report and Score™ as of 07/14/2017

Name: Michelle Ho

Confirmation Number: 3850672456

Credit Score Summary

849 Excellent

Where You Stand

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

Range
Canada Population

700-799
11%

800-899
11%

900-900
2%

760 +
57%



760 +
Excellent
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.

- Ratio of bank installment trades to total bank installment trades.
- Total balance for open national card trades.
- Number of department store trades with high utilization.

Your Loan Risk Rating

849 Excellent

Your credit score of 849 is better than 97% of Canadian consumers.
The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably.

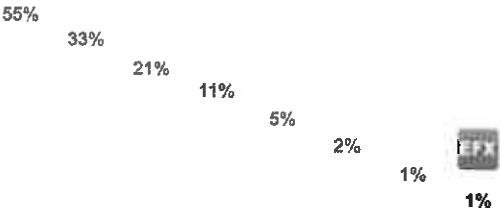
The Bottom Line :

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

- You may be able to obtain high credit limits on your credit card.
- Many lenders may offer you their most attractive interest rates and offers.
- Many lenders may offer you special incentives and rewards that are geared to their most valuable customers.

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

Delinquency Rates*



analyzing your creditworthiness for a particular loan.

300-499	500-549	550-599	600-649	650-699	700-749	750-799	800+
---------	---------	---------	---------	---------	---------	---------	------

* 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: MICHELLE HO
SIN:
Date of Birth: 1995-04-XX

Current Address

Address: 7228 WILLIAMS RD
RICHMOND, BC
Date Reported: 2010-07

Current Employment

Employer: UNIVERSITY OF TORONTO
Occupation:

Previous Employment

Employer:
Occupation: OTHER

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.

BANK OF MONTREAL M C

Phone Number:	(800)263-2263	High Credit/Credit Limit:	\$2,000.00
Account Number:	XXX...938	Payment Amount:	\$10.00
Association to Account:	Individual	Balance:	\$519.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2014-05	Date of Last Activity:	2017-06
Status:	Paid as agreed and up to date	Date Reported:	2017-07
Months Reviewed:	38		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			

Comments: Monthly payments
Amount in h/c column is credit limit

CDA STUDENT LOANS PR

Phone Number:	(888)815-4514	High Credit/Credit Limit:	\$90.00
Account Number:	XXX...172	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2013-10	Date of Last Activity:	2017-01
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	39		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account paid Student loan		

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.)

No Public Record information on file

Collection Accounts

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

No Collections information on file

Credit Inquiries to the File

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

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

2017-07-04 BANK OF MONTREAL (877)304-4121

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

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

By mail:

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

By fax: (514) 355-8502

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

29 March 2017

May Hyunji Lim
306 – 3466 rue Aylmer
Montréal, QC H2X 2B6

Dear May;

**OFFER FOR ADMITTANCE TO MASTER OF SCIENCE IN SUSTAINABILITY MANAGEMENT (MScSM)
PROGRAM AT UNIVERSITY OF TORONTO, CLASS 2019**

Let me congratulate you on behalf of the Faculty and Staff at MScSM and the Institute of Management & Innovation (IMI) at University of Toronto Mississauga! You have been selected for admission into the Master of Science in Sustainability Management (MScSM) program for the Fall 2017 semester, Class of 2019.

Our program will begin on Monday, 28 August 2017 with Orientation and Preparatory Classes. Details will follow in July 2017.

To secure your spot in the MScSM Program Class 2019, you will be required to submit a dated and signed copy of the attached UofT School of Graduate Studies Confirmation/Deposit Form, formally accepting our offer, **directly to the MScSM Program Office via email to mscsm.utm@utoronto.ca within four weeks**. In addition, you are required to submit a copy of your signed deposit form and a \$500 non-refundable deposit (money order or certified cheque only) to the UofT Student Accounts department (details on accompanying Confirmation/Deposit form) **by 1 June 2017**.

Please refer to the accompanying UofT School of Graduate Studies offer letter for any admission conditions that may need to be satisfied before the start of the program. In addition, you will be **required to present proof of citizenship to ensure the correct tuition fees are charged** (domestic or international). You can scan/email your passport, birth certificate, Citizenship Card, or Permanent Resident Card now to mscsm.utm@utoronto.ca however you will also be required to present the original documents to the MScSM Program Office or the School of Graduate Studies Office when you start the program.

Master of Management in Sustainability Management Program
Institute for Management & Innovation
Innovation Complex, Rm 2252
University of Toronto Mississauga
3359 Mississauga Rd
Mississauga, ON L5L 1C6

Tel: 905-569-5803
Email: mscsm.utm@utoronto.ca
Website: www.utm.utoronto.ca/mscsm

MScSM

Master of Science in
Sustainability Management



Institute for Management & Innovation
UNIVERSITY OF TORONTO
MISSISSAUGA

Details related to tuition fees for the 2017/2018 academic year and other academic background information is contained in MScSM Attachment (A) in this letter.

If you require on or off campus accommodation, please contact the Housing and Residency department at University of Toronto Mississauga: <http://www.utm.utoronto.ca/housing/>

If you have any questions, please feel free to contact the MScSM Program Office at 905-569-5803 or [mcsdm.utm@utoronto.ca](mailto:mscsm.utm@utoronto.ca)

Once again, congratulations, and we look forward to meeting you later this year.

Best regards,



Professor Shashi Kant
Director, MScSM Program
Attachments

Master of Management in Sustainability Management Program
Institute for Management & Innovation
Innovation Complex, Rm 2252
University of Toronto Mississauga
3359 Mississauga Rd
Mississauga, ON L5L 1C6

Tel: 905-569-5803
Email: mcsdm.utm@utoronto.ca
Website: www.utm.utoronto.ca/mcsdm

ATTACHMENT (A)

Re: Annual Tuition Fees for MScSM Program

2017-2018 Session

The annual tuition fees for students who started the program in September 2016 were (fees for September 2017 will not be available until late spring 2017):

Domestic Students \$17,020, plus incidental fees of approximately \$1,756 for an approximate minimum total of **\$18,776 PER YEAR**

Please note that all amounts are shown in Canadian dollars. Annual tuition fees and university incidental fees are set by the University each year and are subject to change. For the most recent tuition information, please refer to the Provost website at the following link:

<http://www.provost.utoronto.ca/link/students.htm>

Re: Your academic background

You have a sufficient background in economic courses however, as per our interview with you, it is in your best interest to spend the summer months catching up on ecosystem and environmental science subjects. You can borrow/purchase textbooks and/or take one of many free internet-based courses that are available.

<https://www.coursera.org/>

<http://ocw.mit.edu/courses/find-by-topic/#cat=business&subcat=accounting>

<http://www.mooc.ca/>

<https://itunes.apple.com/us/genre:/itunes-u/id400000000>

The above web-links are for the most common free educational websites. There may also be other websites with appropriate courses. Please contact the MScSM Program Office with any questions.

Master of Management in Sustainability Management Program
Institute for Management & Innovation
Innovation Complex, Rm 2252
University of Toronto Mississauga
3359 Mississauga Rd
Mississauga, ON L5L 1C6

Tel: 905-569-5803
Email: mscsm.utm@utoronto.ca
Website: www.utm.utoronto.ca/mscsm



UNIVERSITY OF TORONTO
SCHOOL OF GRADUATE STUDIES

March 29, 2017

May Hyunji Lim
306-3466
Rue Aylmer
Montreal QC H2X 2B6

Dear May Hyunji Lim,

On behalf of the School of Graduate Studies at the University of Toronto, I want to extend my congratulations. You have been offered admission to one of our graduate programs, and I hope that you will accept. I am confident that you will find our academic community a welcoming one, and that we can help you fulfill your scholarly goals.

Once enrolled, you will join a group of almost 15,000 graduate students at Canada's largest graduate school. The array of scholarly pursuits, across the full range of academic and professional programs, means that expertise and knowledge resources will be available to you, whatever your particular interest. While our institution may be large, I think that you will find that your graduate program will offer you a community of a more modest size, in which you can feel at home.

Our size and diversity also involve complexity. On occasion you may find yourself in need of special advice or assistance. Please do not hesitate to ask for help. The graduate coordinator and staff in your program will be able to provide knowledgeable support, and we at the School of Graduate Studies are also ready to offer assistance and direction. Our goal is to make it possible for you to do your best work.

Please respond to this offer by returning the enclosed form to the graduate unit with which you have been communicating, as per their instructions.

Whatever your decision -- and I hope that it is to join us -- I offer my best wishes for your continued success.

Yours sincerely,

Locke Rowe
Dean of Graduate Studies and
Vice-Provost, Graduate Education

Encl.

63 St. George Street • Toronto Ontario • Canada M5S 2Z9



UNIVERSITY OF TORONTO
SCHOOL OF GRADUATE STUDIES

Offer of Admission

March 29, 2017

May Hyunji Lim
306-3466
Rue Aylmer
Montreal QC H2X 2B6

Dear May Hyunji Lim,

On behalf of the School of Graduate Studies, I am pleased to offer you admission to the following program of study:

Department/Centre/Institute:	Institute for Management and Innovation
Degree Program:	Master of Science in Sustainability Management
Program Begins:	September, 2017
Status:	full-time
Student Number:	1004489056

The annual tuition fee schedule is published on the University of Toronto Student Accounts website in April for summer starts and July for fall/winter starts. Your annual tuition fee invoice is posted to your Student Web Service (SWS) account at www.acorn.utoronto.ca shortly thereafter. Every degree program has a program length which predetermines the minimum degree fee. Students who finish the degree requirements in less than the program length will be subject to a balance of degree fee to be paid prior to graduation. Refer to your unit's SGS Calendar entry for your program length and consult the Graduate Fees section of the SGS website for more information: www.sgs.utoronto.ca.

To make the most of your graduate experience at the University of Toronto, please visit the New Student Section of the SGS website. The *Information for New Students* brochure and the *Essential Grad Guide* provide detailed information on fees, registration and enrolment, medical insurance, and housing. If you require further information or assistance, please contact the graduate unit to which you have been offered admission.

Please ensure that the following condition(s) are satisfied with the graduate unit offering admission, otherwise the offer may be withdrawn:

Completion of the final year of your bachelor's program with an average of at least mid-B, and confirmation of degree conferred.*

You must arrange to have certified documentation, indicating date of degree conferral, forwarded directly to the graduate department to which you have been admitted from the forwarding institution(s), or you may present your official documentation or diploma upon registration.*

* To clear the above condition(s) identified with an asterisk (*), you must arrange for the issuing institution(s) to forward an official transcript of your final academic record to the MScSM Program Office.



UNIVERSITY OF TORONTO
SCHOOL OF GRADUATE STUDIES

Confirmation / Deposit

Student Name: May Hyunji Lim
Student Number: 1004489056
Department/Centre/Institute: Institute for Management and Innovation
Degree: Master of Science in Sustainability Management
Session: 2017 Fall
Program Begins: September, 2017
Date of Admission Offer: March 29, 2017
POST Code (Office Use): IN MSSM

To secure your admission, you must: *Accept Your Offer of Admission*, and *Pay Your Deposit*.

1. Accept Your Offer of Admission:

To confirm your acceptance of this offer of admission, you must sign, date and return this form to the **Graduate Office, Institute for Management and Innovation** within four weeks of the date of this offer letter. Your signature will secure this offer pending receipt of the deposit specified on the following page.

I accept the offer of admission from the School of Graduate Studies, University of Toronto.

Signature

Date

2. Decline Your Offer of Admission:

I decline the offer of admission for the following reason(s):

- ☐ unable to meet condition of admission
- ☐ lack of financial support
- ☐ lack of supervision
- ☐ accepted offer from _____
- ☐ accepted employment
- ☐ other _____

Signature

Date

Please return this form to the Graduate Office, Institute for Management and Innovation.



UNIVERSITY OF TORONTO
SCHOOL OF GRADUATE STUDIES

Confirmation / Deposit

Student Name:	May Hyunji Lim
Student Number:	1004489056
Department/Centre/Institute:	Institute for Management and Innovation
Degree:	Master of Science in Sustainability Management
Session:	2017 Fall
POSt Code (Office Use):	IN MSSM

3. Pay Your Deposit:

A deposit of \$ 500.00 is due to secure your offer of admission. Please submit your deposit by certified cheque or money order only, in Canadian funds, together with a copy of this form. Make your deposit payable to the University of Toronto and send it directly to:

Student Accounts
University of Toronto
215 Huron Street, 3rd Floor
Toronto, ON, M5S 1A2

The offer of admission will be cancelled if the deposit is not received by the stipulated deadline. Deposits are applied to first term tuition and are non-refundable (to a maximum amount of \$500).

June 27, 2017

PRIVATE AND CONFIDENTIAL

Michelle Ho
1104-321 Bloor St. West
Toronto, ON M5S 1S5

Dear Michelle,

Re: Full Time Offer of Employment - Associate I

We are pleased to provide you this offer of employment with Intertek for the position of Associate I (a copy of the job description is attached) located in Mississauga, Ontario. You will report directly to Valeria Lee-Brotherton, Director and commence employment on July 30, 2017 with the following terms:

July 11, 2017 M.H.

- Your annual salary will be \$47,500 Canadian Dollars/Year and your normal hours will be 37.5 per week. All salary is subject to withholding or other deductions as may be required by applicable laws or regulations. Your remuneration as Associate I shall be in semi-monthly installments on the 15th and last working day of each and every month during the term of your employment with the Company.
- This position is subject to a three (3) month probationary period which may be extended at the discretion of Intertek management. Intertek may terminate your employment at any time during the probationary period without notice, pay in lieu of notice or severance of any kind, subject only to any entitlements that may be required by the Employment Standards Act, 2000 ("ESA").
- On successful completion of your three (3) month probationary period you will be registered into the Company's healthcare benefits, insurance plan and will also have the option to participate in the Company's Retirement Savings Plan (RSP). Intertek retains the right to change the terms of the above plans from time to time, including discontinuing any or all such plans, with or without prior notice to you and in Intertek's sole discretion.
- You will be eligible for three (3) weeks vacation as of January 1, 2018. You will receive a pro-rated vacation of six (6) days for the current reference year (Jan. 1 - Dec. 31) to be used before December 31, 2017. Intertek vacation policy outlines that vacation is earned and used in the same year it is worked. Should your employment end for any reason and you have a negative vacation balance, this will be deducted from your final pay.
- By signing this letter, you attest that you are not subject to a non-competition agreement or restrictive covenant with your previous employers or association with any other organization that would restrict your activities as the Associate I with Intertek. As a condition of employment you will also be required to return a signed and witnessed copy of the Confidentiality and Non-Solicitation Agreement appended to this offer letter.
- This offer of employment is conditional upon the results of any background checks conducted by Intertek (including reference checks, verification of credentials and a criminal background check), which must be satisfactory to Intertek in its sole discretion. Intertek may permit you to begin working before this condition is satisfied, but this will not constitute a waiver of the condition. Should Intertek subsequently receive unsatisfactory results with respect to any outstanding check, your employment will be deemed to be immediately terminated for cause.
- All other Terms and Conditions of Employment will be as defined in the Employee Handbook that will be provided to you. You are also required to review and sign the attached documents governing the Intertek Code of Ethics which form part of your Terms and Conditions.





- Either party may terminate this agreement by giving two (2) weeks' advance notice in writing. Intertek may, in its sole discretion, waive this notice, in whole or in part.
- Intertek may terminate your employment at any time for cause without notice, pay in lieu of notice or severance of any kind.
- After you successfully complete your probationary period, Intertek may terminate your employment at any time without cause by providing you with: (a) your entitlements to notice of termination (or termination pay in lieu of notice) and severance pay as required by the ESA; plus (b) additional Intertek notice of one (1) week for each completed year of service with Intertek up to a maximum of twelve (12) weeks. Intertek notice may be provided in the form of working notice, salary continuance or a lump sum payment at the discretion of Intertek.
- Intertek will continue all your benefits entitlements during any period of working notice and, where applicable, for the period of time that you are deemed to be actively employed for this purpose under the ESA (i.e. for a period of time equal to the minimum period of notice of termination required under the ESA).
- The provision of these payments and entitlements shall fully satisfy Intertek's notice and severance obligations upon the termination of your employment, whether arising under the ESA, the common law or this Agreement.

Please indicate your acceptance to the terms of this offer letter by signing and dating below and returning a copy via email or fax to Samantha Ortiz, HR Coordinator (samantha.ortiz@intertek.com, +905-342-1011) by 5:00pm on Thursday June 29, 2017 along with a signed copy of the attached Confidentiality-Non Solicitation along with the Intertek Code of Ethics. You may not disclose information contained in this letter or confidential Company information to unauthorized third parties, and at no time may you disclose confidential information as a current or former employee of Intertek.

Michelle, we look forward to you joining the Intertek team and are confident that you will be able to make a significant contribution to our success, as well as achieve personal growth. Please feel free to contact either Valentia Lee-Brotherton or myself should you require additional information.

Yours sincerely,

Brad Rickard, CHRL
Country HR Director, Canada

Accepted:

Signature: Michelle Ho

June 28, 2017

Date of Acceptance:

cc: Valentia Lee-Brotherton, Director
Payroll/Compensation/Benefits Resources

Confirmation of Property Insurance

Important: This document is not the insurance policy. It is for information purposes only and is subject to all terms, conditions, definitions and exclusions of the policy, including a "Standard Mortgage Clause" as per the attached. Insurance coverage is bound as of the effective date indicated herein. The full coverage details are contained in the insurance policy, which is being processed and will be mailed to you shortly.

Policy number: FA830967 (Holding coverage 2017-08-05)

Effective from: 2017-08-05 to 2018-08-05

*(12:01 a.m. all times are local times at the named Insured's postal address shown on this Confirmation)

Insured(s)

HO MICHELLE AND
LIM MAY HYUNJI

Address

4011, BRICKSTONE MEWS UNIT 4002
MISSISSAUGA ON
L5B 0J7

Location Information

Product: Your Property Insurance - Tenants
Risk Address: 4011, BRICKSTONE MEWS UNIT 4002
MISSISSAUGA ON
L5B 0J7
Description: Building/apartment occupied as a principal residence and occupied by Insured
50 dwelling units or more
Year of building construction: 2016
Mortgagee(s):

Deductible: \$500

Coverages

	Amount of insurance (\$)
C-Personal Property (Contents)	\$25,000
D-Additional living expense/Fair rental value	\$5,000
E-Legal Liability	\$1,000,000
F-Voluntary Medical Payments	\$5,000
G-Voluntary Payment for Damage to Property	\$1,000

2017-08-04	FRANK FRANCHINO INS AGCY LTD
Date	



Date: March 27, 2017

This is to certify that:

Name(s): Mr. Imad Shammass

(collectively "You", "Your")

Current Address: 2229 Oakhaven Drive
Oakville, Ontario
L6M 3X8

Qualifies for a residential mortgage loan with The Toronto-Dominion Bank ("TD Canada Trust") with the following terms:

Mortgage Amount	<u>\$ \$294,320.00</u>
Interest Rate	<u>2.84</u>
Interest Rate Expiry Date	<u>Septemeber 23,2017</u>
Term	<u>5yr</u>
Amortization	<u>30yr</u>

If the Interest Rate above is filled in with a rate, and the interest rates are lower on the day funds are advanced You will receive the lower rate.

Any time before Your closing date, You can change the Term; the Interest Rate will be adjusted accordingly to the posted rate for that Term at the date of change. A new Pre-Qualification Certificate will then be issued voiding this one.

This pre-qualification is valid for 90 days from the date of this Pre-Qualification Certificate.

Final Approval is subject to:

- 1) confirmation of credit application details (including income);
- 2) confirmation of down payment from non-borrowed sources;
- 3) satisfactory credit investigation;
- 4) no change in, and the accuracy of, the information provided;
- 5) the property to be mortgaged meeting TD Canada Trust's normal lending requirements;
- 6) Canada Mortgage and Housing Corporation or GE Capital Mortgage Insurance Canada approval if required pursuant to TD Canada Trust's normal lending requirements

Additional Conditions:

Purchase of PSV Tower 1 Dwelling Unit 2 Level 39 Suite 4002, 4011 Brickstone Mews Mississauga On
PP \$ 367,900.00

1424 Upper Middle Rd W Oakville, On
Branch location

416 420 4654
Branch telephone number

Per: 

The Toronto-Dominion Bank

Deborah Agor

591508 (0102)



WEST-100 METRO VIEW REALTY

129 Fairview Rd. W. Mississauga, Ontario L5B1K7

O: 905-238-8336 F: 905-238-0020

DEPOSIT RECEIPT

DATE: August 3, 2017

RECEIVED FROM: Michelle Ho (tenant)


PAYMENT METHOD: Bmo Draft

DEPOSIT AMOUNT: \$4,300.00 (first and last month)

PROPERTY: #4002-4011 Brickstone Mews, Mississauga

Thank-you,

West-100 Metro View Realty Ltd.

BMO  **Bank of Montreal • Banque de Montréal**
DUFFERIN MALL
900 DUFFERIN STREET, UNIT 607
TORONTO, ONTARIO, CANADA M6H 4B1

CANADIAN \$ DRAFT / TRAITE EN DOLLARS CANADIENS

980475

DATE 20170802
Y/A M/M D/J

CTI

Pay to the order of
Payez à l'ordre de

West-100 Metro View Realty LTD In trust

\$ 4,300.00

BANK OF
MONTREAL

CAD

4300000

100 Canadian Dollars Canadiens

Michelle Ho
Name of remitter / Nom de l'expéditeur

First & Last Month Payment for Michelle Ho & May Lim
Address of remitter / Adresse de l'expéditeur (4002-4011 Brickstone Mews).

Signing Officer / Signataire

Signing Officer / Signataire

106952001 2800029804756 90