

Worksheet

Leasing

Suite: 2809 Tower: PSV 2 Date: Aug 3/17 Completed by: Audrey

Please mark if completed:

- ☒ Copy of 'Lease Prior to Closing' Amendment Yes attached
 - ☒ Copy of Lease Agreement Yes attached
 - ☒ Certified Deposit Cheque for Top up Deposit to 20% payable to Aird and Berlis LLP in Trust ^{N/A} Yes
 - ☒ 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). Yes attached
\$565 Draft # 332001
 - ☒ Agreement must be in good standing. Funds in Trust: \$ 78,440.75
 - ☒ Copy of Tenant's ID YES attached
 - ☒ 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 Yes attached
- 1 year in advance full rent
Asian student.
- ☐ 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

HOSSAM MOSSA (the "Purchaser")

Suite **2809** Tower **TWO** Unit **9** Level **27** (the "Unit")

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

Insert:

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

- (a) the Purchaser pays to the Blaney McMurtry, in Trust the amount required to bring the deposits for the Residential Unit to an amount equal to twenty-five percent (25%) of the Purchase Price by the Occupancy Date;
- (b) the Purchaser is not in default at any time under the Agreement.
- (c) the Purchaser covenants and agrees to indemnify and hold harmless the Vendor, its successors and assigns (and their officers, shareholders and directors) from any and all costs, liabilities and/or expenses which it has or may incur as a result of the assignment of Occupancy Licence, any damage caused by the sublicensee to the Residential Unit or the balance of the Property by the sublicensee (including, but not limited to, any activities of the sublicensee which may lead to a delay in registration of the proposed condominium) inclusive of any and all costs and expenses (including legal costs on a substantial indemnity basis) that the Vendor may suffer or incur to terminate the Occupancy Licence and enforce the Vendor's rights under the Agreement;
- (d) the Vendor shall have the right in its sole discretion to pre approve the sublicensee including, but not limited to, a review of the sublicensee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicensee;
- (e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of Five Hundred Dollars (\$500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable.

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

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at Mississauga, Ontario this 22 day of April 2012. MA



 Witness:




 Purchaser: **HOSSAM MOSSA**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 22 day of April 2012. MA

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER: 

 Authorized Signing Officer
 I have the authority to bind the Corporation

Agreement to Lease
Residential

Toronto
Real Estate
Board

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

TENANT (Lessee), Jingyi Zhang and Ming Yin
(Full legal names of all Tenants)

LANDLORD (Lessor), Hossam mossa
(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:
510 Curran Pl unit 2809 Mississauga Aug 5 2017 L5b 0J8

2. **TERM OF LEASE:** The lease shall be for a term of 1 year commencing Sep 1 2017 Aug 3 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 Three Hundred Fifty Canadian Dollars (CDN\$ 2,350.00), 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 (Here with/Upon acceptance/as otherwise described in this Agreement)
by negotiable cheque payable to ROYAL LEPAGE PEACOCK AND REALTY Orion Realty Corporation, Brokerage Depositor

in the amount of Four Thousand Seven Hundred Canadian Dollars (CDN\$ 4,700.00) 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: 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 type="checkbox"/>	<input type="checkbox"/>	Cable TV	<input type="checkbox"/>	<input type="checkbox"/>
Oil	<input type="checkbox"/>	<input type="checkbox"/>	Condominium/Cooperative fees	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Electricity	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Garbage Removal	<input type="checkbox"/>	<input type="checkbox"/>
Hot water heater rental	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other: <u>Internet</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Water and Sewerage Charges	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other:	<input type="checkbox"/>	<input type="checkbox"/>

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

INITIALS OF TENANT(S): JZ JM

INITIALS OF LANDLORD(S): AG

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

7. **PARKING:** 1 parking
8. **ADDITIONAL TERMS:** 1 Locker, Tenant voluntarily offer total 10 months rent pay in advance payable to landlord by certified cheque/money order/ bank draft on the possession day.
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 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.: (For delivery of Documents to Landlord) FAX No.: (For delivery of Documents to Tenant)
- Email Address: (For delivery of Documents to Landlord) Email Address: chloe.xuruoqing@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.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):

JZM

INITIALS OF LANDLORD(S):

AG



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

© 2017, Ontario Real Estate Association ("OREA"). All rights reserved. This form was developed by OREA for the use and reproduction by its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not alter when printing or reproducing the standard pre-set portion. OREA bears no liability for your use of this form.

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:

Jingyi Zhang
(Tenant or Authorized Representative)

Ming Yin
(Tenant or Authorized Representative)

(Guarantor)

DATE 2017-08-01

DATE 2017-08-01

DATE

We/1 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)

DATE Aug 2/17

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 8 a.m./p.m. this 3rd day of August, 2017.

(Signature of Landlord or Tenant)

INFORMATION ON BROKERAGE(S)

Listing Brokerage Orion realty Corporation, Brokerage

Audrey Grubestic

Tel.No. 416-733-7784

(Salesperson / Broker Name)

Co-op/Tenant Brokerage HOMELIFE NEW WORLD REALTY INC.

CHLOE XU

Tel.No. (416) 490-1177

(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

(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.

Jingyi Zhang

Ming Yin

(Tenant)

Address for Service

Tel.No.

Tenant's Lawyer

Address

Email

Tel.No.

FAX No.

FOR OFFICE USE ONLY

COMMISSION TRUST AGREEMENT

To: Co-operating Brokerage shown on the foregoing Agreement 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)

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

© 2017, Ontario Real Estate Association ("OREA"). All rights reserved. This form was developed by OREA for the use and reproduction by its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not alter when printing or reproducing the standard pre-set portion. OREA bears no liability for your use of this form.

Confirmation of Co-operation and Representation

Toronto
Real Estate
Board

BUYER: Jingyi Zhang and Ming Yin

SELLER: Hossam mossa

For the transaction on the property known as: 510 Curran Pl unit 2809 Mississauga L5b 0J8

DEFINITIONS AND INTERPRETATIONS: For the purposes of this Confirmation of Co-operation and Representation: "Seller" includes a vendor, a landlord, or a prospective, seller, vendor or landlord and "Buyer" includes a purchaser, a tenant, or a prospective, buyer, purchaser or tenant, "sale" includes a lease, and "Agreement of Purchase and Sale" includes an Agreement to Lease. Commission shall be deemed to include other remuneration.

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

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

1. LISTING BROKERAGE

- a) ☒ The Listing Brokerage represents the interests of the Seller in this transaction. It is further understood and agreed that:
- ☒ 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)
 - ☐ 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 represent the Buyer and the property is not listed with any real estate brokerage. The Brokerage will be paid
(does/does not)
- or:
- ☐ by the Seller in accordance with a Seller Customer Service Agreement
- ☐ 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)

JZY
BUYER

CO-OPERATING/BUYER BROKERAGE

SELLER

LISTING BROKERAGE

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

© 2017, Ontario Real Estate Association (OREA). All rights reserved. This form was developed by OREA for the use and reproduction by its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not alter when printing or reproducing the standard pre-set portion. OREA bears no liability for your use of this form.

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
1/2 month rent +H.S.T
(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)

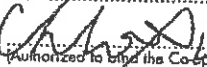
HOMELIFE NEW WORLD REALTY INC.

(Name of Co-operating/Buyer Brokerage)

201 CONSUMERS RD., STE. 205 TORONTO

Tel: (416) 490-1177

Fax: (416) 490-1928

 Date: Aug 1 2017
(Authorized to bind the Co-operating/Buyer Brokerage)

CHLOE XU

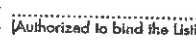
(Print Name of Broker/Salesperson Representative of the Brokerage)

Orion realty Corporation, Brokerage

(Name of Listing Brokerage)

Tel: 416-733-7784

Fax:

 Date: _____
(Authorized to bind the Listing Brokerage)

Audrey Grubestic

(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.

 Date: Aug 1 2017
(Signature of Buyer)

 Date: Aug 1 2017
(Signature of Buyer)

 Date: 08-02-2017
(Signature of Seller)

 Date: _____
(Signature of Seller)



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

© 2017, Ontario Real Estate Association (OREA). All rights reserved. This form was developed by CREA for the use and reproduction by its members and is a copyrighted work of the OREA. No part of this publication may be reproduced, stored in a retrieval system, or transmitted, in any form or by any means, electronic, mechanical, photocopying, recording, or by any information storage and retrieval system, without the prior written permission of the OREA.

Schedule A
Agreement to Lease – Residential

Toronto Real Estate Board

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

TENANT (Lessee), jingyi zhang and ming yin and

LANDLORD (Lessor), Hossam Mossa

for the lease of 510 curran pl unit 2809 Mississauga

..... dated the ..2..... day ofAug....., 20..17.....

TENANT AND LANDLORD AGREE THAT AN ACCEPTED AGREEMENT TO LEASE SHALL FORM A COMPLETED LEASE AND NO OTHER LEASE WILL BE SIGNED BETWEEN THE PARTIES.

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

The Tenant agrees with the Landlord to pay rent, keep the premises in an ordinary state of cleanliness, and repair in full any damage caused to the premises by his or her willful or negligent conduct or that of persons who are permitted on the premises by him. For the duration of the Lease Term the Tenant shall be responsible for the first (\$60) Sixty Canadian Dollars of all normal wear and tear repairs that occur in the unit, including change of light bulbs, (HVAC) furnace filters, etc.

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

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

The Tenant agrees not to smoke in the apartment.

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

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

~~The Tenant agrees to deliver to The Landlord 16 post dated cheques covering the monthly rental payments payable to~~
~~cheque on each anniversary date of the lease (if he chooses to renew). Tenant is responsible for a penalty charge of~~
~~\$50.00 for any returned cheques.~~

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

Landlord agrees to provide the tenant with ^{2 sets} ~~ONE SET~~ of keys and access fobs to the building, parking, suite, and
mailbox at his own expense at closing.

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

INITIALS OF TENANTS: JZ YM

INITIALS OF LANDLORD(S): AG

The trademarks REALTOR®, REALTOR®, and the REALTOR® logo are controlled by the Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA. Used under license.
© 2015, Ontario Real Estate Association ("OREA"). All rights reserved. This form was developed by OREA for the use and reproduction of its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not alter when printing or reproducing the standard pre-set portion. OREA bears no liability for your use of this form.

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

TENANT (Lessee), Jingyi Zhang and Ming Yin, and

LANDLORD (Lessor), Hossam Mossa

for the lease of 510 Curran Pl Unit 2809 Mississauga

dated the 2 day of Aug, 2017

The Tenant agrees that no other than those listed in the rental application submitted in addition to this offer to lease will regularly occupy the unit and he will not assign nor sublet the premises to a sub-tenant without the consent of the landlord. Such consent shall not be arbitrarily or unreasonably withheld.

The following items belonging to the Landlord are to remain on the premises for the Tenant's use: Fridge, Stove, Microwave, Dishwasher, Washer, Dryer, all existing and belonging to the Landlord Electrical Light fixtures. The Landlord warrants that the appliances will be in good working condition at the commencement of the lease and the Tenant warrants that the appliances will be in good working condition at the end of the lease term. Tenant agrees to keep said appliances in a state of ordinary cleanliness at the Tenant's cost.

Sixty Days Prior to the expiry of the lease (in the event that this lease is not renewed), the Tenant hereby agrees to cooperate with the landlord and show the premises to prospective clients during reasonable hours with properly booked appointments, and to allow the landlord to affix a FOR SALE or FOR RENT sign on the property.

The Tenant acknowledges that the landlord's Insurance on the premises does not provide coverage for the tenant's personal property, nor liability coverage on behalf of the tenant. Hence, the tenant is responsible to insure his belongings and to have adequate liability coverage and give evidence of obtaining "Tenant's Insurance" before closing. The Tenant must continue the insurance until the end of the lease and must provide the evidence of continued coverage on every renewal occasion. Proof of this insurance policy must be presented to the Landlord or their authorized representative prior to occupancy, and such proof may be requested at any time during the tenancy period.

The Tenant acknowledges that a Hydro account needs to be set up under the tenants name as of the first day of the commencement of the Lease Term. Proof of the Hydro account must be presented to the Landlord or their authorized representative prior to occupancy, and such proof may be requested at any time during the tenancy period.

Only if specifically required as per this Agreement to Lease, the Tenant will need to set up other utility services (i.e. Water, Gas, Etc.) under the Tenant's name, and show proof of such accounts to the Landlord or their authorized representative prior to occupancy, and such proof may be requested at any time during the tenancy period.

The Tenant shall have the right to renew the lease after the expiration of the term hereby granted, provided that the tenant has performed faithfully all the terms and conditions of the existing lease, under the same terms and conditions for a further term of one year, provided the tenant shall give written notice to the landlord of the tenant's intention to exercise his right to renew no later than 60 days prior to the termination of this lease, failing which the right of renewal shall be null and void and of no effect. The rent increases for this term shall be in accordance with the guidelines set by the Rent Control Board of the

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

INITIALS OF TENANTS:

JZ YM

INITIALS OF LANDLORD(S):

HAG

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

© 2016, Ontario Real Estate Association ("OREA"). All rights reserved. This form was developed by OREA for the use and reproduction of its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not alter when printing or reproducing the standard preset portion. OREA bears no liability for your use of this form.

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

TENANT (Lessee),jingyi zhang and ming yin....., and

LANDLORD (Lessor),Hossam Mossa.....

for the lease of 510 curran pl unit 2809 Mississauga.....

..... dated the 2 day of Aug, 20 17

Province of Ontario, once every twelve (12) months.

The Tenant agrees to allow the Landlord or Landlord's Representative access to the unit for the purpose of inspection, maintenance, or completion of uncompleted work, at any time provided that 24 hours notice is given to the Tenant.


The Deposit as per the first page of this Agreement to Lease, must be in the form of a Bank Draft or Certified Cheque payable to ORION REALTY CORPORATION BROKERAGE.

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

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

INITIALS OF TENANTS: (JZ YM)

INITIALS OF LANDLORD(S): (AG) X

 The trademarks REALTOR®, REALTOR® and the REALTOR® logo are controlled by The Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA. Used under license.
© 2016, Ontario Real Estate Association ("OREA"). All rights reserved. This form was developed by OREA for the use and reproduction of its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not alter when printing or reproducing the standard pre-set portion. OREA bears no liability for your use of this form.



HSBC Bank Canada
Banque HSBC Canada
4550 HURONTARIO STREET
MISSISSAUGA ON L5R 4E4

THIS DRAFT CONTAINS A SECURITY WATERMARK ON REVERSE. HOLD AT AN ANGLE TO VIEW.
CE BILLET DE DRAIT CONTIEN UN FILIGRANE A L'ENVERS. LEVEZ A L'ANGLE POUR LE VOIR.

CANADIAN DOLLAR BANK DRAFT
TRAITE BANCAIRE EN DOLLARS CANADIENS

332001

20170803

DATE Y/A M/M D/J

AMACON CITY CENTRE SEVEN NEW
DEVELOPMENT PARTNERSHIP

PAY TO THE ORDER OF
PAYEZ A L'ORDRE DE

CAD FIVE HUNDRED SIXTY FIVE ONLY

\$ 565.00

CANADIAN DOLLARS
DOLLARS CANADIENS

AUTHORIZED SIGNATURE SIGNATURE AUTORISEE

COUNTERSIGNED / CONTRESIGNE

PSV 2 2809 Leasing Fee

⑈332001⑈ ⑆10052006⑆ 9302890010⑈

PSV 2 # 2809 Leasing Fee

Orion Realty Corporation

Brokerage

465 BURNHAMTHROPE RD W UNIT 200

MISSISSAUGA, ON

L5M 0E3

PHONE: 416-733-7784

FAX: 905-286-5271

RECEIPT

DATE: August 3, 2017

TIME: 5:45 pm

RECEIVED FROM: Chloe Xu (agent from Homelife New World) 416-877-0999

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

AMOUNT(\$): Total \$4700 (two cheques \$2300 + \$2400)

PAYABLE TO: ☒ ORION REALTY CORPORATION, BROKERAGE

PROPERTY: 510 Curran Pl, Unit 2809

FOR: ☒ LEASE ☐ SALE

RECEIPT BY: Helen Cheong

☒ COPY FOR CLIENT(S)

☒ COPY FOR LISTING AGENT

10358 (1215)

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

The Toronto-Dominion Bank

81948050

1177 CENTRAL PARKWAY WEST UNIT 35
MISSISSAUGA, ON L5C 4P3

DATE

2017-08-03
YYYYMMDD

Transit-Serial No.

1868-81948050

Pay to the

Order of ORION REALTY CORPORATION REALTY INC

\$ *****2,400.00

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

Re

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

Authorized Officer

Countersigned

Number

⑈81948050⑈ ⑆09612⑆004⑆

⑈3808⑈

10358 (1215)

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

The Toronto-Dominion Bank

81948048

1177 CENTRAL PARKWAY WEST UNIT 35
MISSISSAUGA, ON L5C 4P3

DATE

2017-08-03
YYYYMMDD

Transit-Serial No.

1868-81948048

Pay to the

Order of ORION REALTY CORPORATION REALTY INC.

\$ *****2,300.00

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

Re

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

Authorized Officer

Countersigned

Number

⑈81948048⑈ ⑆09612⑆004⑆

⑈3808⑈

护照号码 / Passport No.

E19841415

出生日期/Date of birth

27 SEP 1999

日期 / Date of issue

02 7月/JUL 2014

有效期至 / Date of expiry

01 7月/JUL 2019

持照人簽名/Bearer's signature

张品怡

028237594

**POCHNZHANG<<JINGYI<<<<<<<<<<<<<<<<<<<<<<<
E198414155CHN9909276F1907014NFMFLOKHOCPJA900**



May 12, 2017

U of T Applicant Number: 1004295452
UTOR id: zhan5150
OUAC Reference Number: 20170442480

Jingyi Zhang
F2
1550 16th Ave.
Richmond Hill ON L4B 3K9

Dear Jingyi Zhang:

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

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



Citizenship and Immigration Canada
Citoyenneté et Immigration Canada

Date: July 24, 2017

UCI: 9290-8228

Application no.: S301828983



Jingyi Zhang
63 Bedle Avenue
Toronto ON M2H 1K7
Canada

Dear Jingyi Zhang,

Your application to remain in Canada as a temporary resident has been approved. A secure document has been mailed to you at the address that you provided when you made your application. If you have not received your secure document within six weeks, contact CIC.

Dear Mr. Zhang,

1 of 1

Your application to remain in Canada as a temporary resident has been approved. A secure document has been mailed to you at the address that you provided when you made your application. If you have not received your secure document within six weeks, contact CIC.

Type	Validity	Document Number
Permit - SP-EXT / Permis - PE-PROR	2019/07/01	F311487808

This letter is not valid for travel and is not a permit allowing you to remain in Canada.

Sincerely,

Citizenship and Immigration Canada

****This is an automatically generated letter and does not require a signature.****

护 照
PASSPORT



p

CUA

护照号码 - Passport No

E58553726

Name: _____

殷 铭
YIN, MING

1995

DEAN

出世作/DAS

女/F

中國/CHINESE

10 SEP 1998

出生地点: Place of birth

THE ROAD OF FEAR

新疆/XINJIANG

06 9月/SEP-2015

发布地点/Place of issue

THE
ZEPHYRUS

新疆 / XINJIANG

05 SEP 2025

签发机关/Authority

月日 1992

公安部出入境管理局

MPS Exit & Entry Administration

殷銘

0605279750

**POCHNYIN<<MING<<<<<<<<<<<<<<<<<<<<<<<<<<<<
E585537265CHN9809103F2509057NCPDMDPK<<<<A948**



UNIVERSITY OF TORONTO

March 15, 2017

U of T Applicant Number: 1004112140
UTOR id: yinming6
OUAC Reference Number: 20170307590

Ming Yin
316-55 Catharine Street South
Hamilton ON L8N 4E8

Dear Ming Yin:

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

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

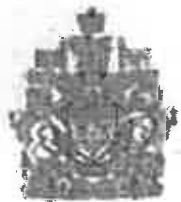
You have a lot to think about while making this important decision about your future, and we are here to help. In addition to providing important, customized information related to your U of T choice(s), the Join U of T website offers a social network connecting you with future classmates and other members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

You are guaranteed a place in residence provided you meet the eligibility criteria indicated on MyRes. If you are interested in residence, you must login to MyRes at <http://myres.utoronto.ca> and complete the form as well as any supplementary residence applications by March 31. If you do not complete the forms by this deadline, you will lose your residence guarantee.

Residence offers will be sent by email, mainly in May and June. Please be sure to monitor the email account you listed on your OUAC application. You can also log back in to MyRes for updates on the status of your residence application.

Some important logistics:

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



CANADA

DD203 428 735

F311412007

MING YIN
1003 MAIN STREET WEST
HAMILTON ON L8S 4P3
CANADA

Application/Demande: S301827434

UCIUC: 93952287

STUDY PERMIT/PERMIS D'ÉTUDES

CLIENT INFORMATION/INFORMATION DU CLIENT

Family Name/Nom de Famille:	YIN
Given Name(s)/Prénom(s):	MING
Date of Birth/Date de naissance:	1998/09/10
Sex/Sexe:	FEMALE
Country of Birth/Pays de naissance:	CHINA
Country of Citizenship/Citoyen de:	CHINA
Travel Doc No./N° du document de voyage:	E58563726
	PASSPORT

ADDITIONAL INFORMATION/INFORMATION SUPPLÉMENTAIRE

Date Issued/Défini le:	2017/05/27
Expiry Date/Date d'expiration:	2021/07/30
Case Type/Genre de cas:	80
Institution Name/Nom de l'institution:	DESIGNATED LEARNING INST-ON
Field of Study/Domaine d'études:	ANY DESIGNATED POST SECONDARY INSTITUTION
In Force/En vigueur le:	2017/05/27

- Conditions:
- 1. MUST LEAVE CANADA BY 2021/07/30
 - 2. MAY ACCEPT EMPLOYMENT ON OR OFF CAMPUS IF MEETING ELIGIBILITY CRITERIA AS PER R180(F), (V) OR (W). MUST CEASE WORKING IF NO LONGER MEETING THESE CRITERIA.

Remarks/Observations:

THIS DOES NOT AUTHORIZE RE-ENTRY/CECI N'AUTORISE PAS LA RÉ-ENTRÉE



Rental Application Residential

I/We hereby make application to rent

from the day of 20..... at a monthly rental of \$.....

to become due and payable in advance on the day of each and every month during my tenancy.

1. **Name** Jingyi Zhang **Date of birth** 1999.09.27 **SIN No. (Optional)**
Drivers License No Z3187-40209-95927 **Occupation**

2. **Name** **Date of birth** **SIN No. (Optional)**.....
Drivers License No **Occupation**

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

Do you have any pets? If so, describe

Why are you vacating your present place of residence?

LAST TWO PLACES OF RESIDENCE

Address 63 Bedle Ave, North York, ON, M2H 1K7 **Address**

From 2016.09.06 **To** 2017.07.01 **From** **To**

Name of Landlord Chunye Zhan **Name of Landlord**

Telephone: (416) 238-9426 **Telephone:**

PRESENT EMPLOYMENT

Employer

Business address

Business telephone

Position held

Length of employment

Name of supervisor

Current salary range: Monthly \$

PRIOR EMPLOYMENT

1.....

1.....

1.....

1.....

1.....

1.....

SPOUSE'S 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

Name of Bank Branch Address
Chequing Account # Savings Account #

FINANCIAL OBLIGATIONS

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

PERSONAL REFERENCES

Name Ximin Liang Address 3353 Mississauga Road, Mississauga, L5L 6A2
Telephone: (647) 686-9928 Length of Acquaintance Occupation
Name Ming Yin Address
Telephone: 905-572-7883 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.

Signature of Applicant Date Signature of Applicant Date
Telephone: Telephone:

**Rental Application
Residential**

I/We hereby make application to rent

from the day of 20..... at a monthly rental of \$.....

to become due and payable in advance on the day of each and every month during my tenancy.

1. **Name** **Ming Yin** **September 10th, 1998**
Date of birth SIN No. (Optional)

Drivers License No **Y4454-55609-85910** Occupation

2. **Name** Date of birth SIN No. (Optional).....

Drivers License No Occupation

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

Name Relationship Age

Name Relationship Age

Do you have any pets? If so, describe

Why are you vacating your present place of residence?

LAST TWO PLACES OF RESIDENCE

Address **55 Catharine Street South,** Address
Hamilton, Canada L8N 4E8

From **October 2015** To **June 2017** From To

Name of Landlord **Columbia International College** Name of Landlord

Telephone: **905-572-7883** 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.....

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 Shuyu, Meng **Address** 55 Catharine Street South,
Hamilton, Canada L8N 4E8
Telephone: 2898878928 **Length of Acquaintance** 2 years **Occupation**
Name Xu, sisi **Address** 55 Catharine Street South, Hamilton,
Canada L8N 4E8
Telephone: +1 (905) 923-9832 **Length of Acquaintance** 2 years **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.

Signature of Applicant **Date**
Telephone:

Signature of Applicant  **Date** 8.12.17
Telephone: 2898878917

PSV2 - 2809 ✓



Date: March 29 , 2017

Mr. Hossam Mossa

Address: 991 Sydenham Lane, Milton, ON L9T 8K1

Cell: 647-909-8574
hossam.zikry@gmail.com

Dear Mr. Mossa ,

Property address: 510 Curran Place, Mississauga, ON L5B 0G4
Purchase price: \$390,000
Mortgage amount: \$312,000
Term: 5 year fixed at 2.79%
Expiry date: April 5, 2017

Please be advised that you are pre-approved for a mortgage up to \$312,000 based on 20% down payment.

Please feel free to contact me if you have any questions regarding this pre-approval certificate.

Conditions:

- 1-Satisfactory income confirmation via letter of employment, recent paystubs, last two years notice of assessments, last two years T1 Generals prepared by a licensed accountant.
- 2- Satisfactory down payment confirmation via 90 days bank statements.
Satisfactory full appraisal.
Full approval to be provided once a full credit application and credit check has been completed by CIBC.
Subject to all other CIBC lending criteria

Matt Dawoud
Mortgage Advisor, CIBC
416-917-4600