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1. October 4, 2019 · Executed Separation Agreement (Applicant disputes content; requires proof in entirety) (p.1)

2. September 14, 2019 · Comparative Market Analysis by Katherine Loucaidou - Property Gallery Realty Inc. (contents admitted as truth by Applicant and Respondent) (p.20)

3. September, 2019 · Letter from Nancy Richards - Royal LePage Signature Realty re: incident with Rino Ferrante (content admitted as truth by Applicant) (p.39)

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5. August 19, 2023 · Abstract of Title (contents admitted as truth by Applicant and Respondent) (p.78)

6. February 15, 2019 · Effort Trust - Executed Mortgage Offer re: First Mortgage Loan (contents admitted as truth by Applicant and Respondent) (p.98)

7. March 7, 2019 · Letter from Effort Trust confirming mortgage details (contents admitted as truth by Applicant and Respondent) (p.117)

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9. February 4, 2021 · Effort Trust - Executed Mortgage Renewal (contents admitted as truth by Applicant and Respondent) (p.156)

10. March 11, 2021 · Email from Pat Dowling to Mary Ann re: Mortgage Approval (contents admitted as truth by the Applicant) (p.175)

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22. December 30, 2022 · Endorsement of Justice Tzimas re: mortgage renewal (p.408)

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32. September 19, 2022 · Affidavit of Serafina Ferrante (Respondent motion; admitted as truth by Applicant) (p.602)

33. September 20, 2022 · Reply Affidavit of Rino Ferrante (must be proved in entirety by Respondent) (p.622)

34. November 14, 2022 · Affidavit of Serafina Ferrante (Applicant child support; admitted as truth by Applicant) (p.641)

35. November 30, 2022 · Affidavit of Rino Ferrante (child support; must be proved in entirety by Respondent) (p.661)

36. December 1, 2022 · Reply Affidavit of Serafina Ferrante (child support & questioning; admitted as truth by Applicant) (p.680)

37. December 29, 2022 · Affidavit of Rino Ferrante (Respondent motion; must be proved in entirety by Respondent) (p.699)

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41. August 21, 2023 · Affidavit of Applicant (strike pleadings; admitted as truth by Applicant) (p.777)

42. October 24, 2023 · Affidavit of Jolanta Chrzaszcz (emails; must be proved by Respondent) (p.796)

43. October 24, 2023 · Reply Affidavit of Respondent (undefended trial; must be proved by Respondent) (p.816)

44. October 24, 2023 · Affidavit of Rino Ferrante (productions & undertakings; must be proved by Respondent) (p.835)

45. October 26, 2023 · Affidavit of David Sorbara (reply; admitted as truth by Applicant) (p.855)

46. October 27, 2023 · Affidavit of Jolanta Chrzaszcz (reply; must be proved by Respondent) (p.874)

47. January 8, 2022 · Financial Statement of Applicant (admitted as truth by Applicant) (p.893)

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49. May 15, 2023 · Financial Statement of Applicant (admitted as truth by Applicant) (p.932)

ONTARIO

Superior Court of Justice
(Name of Court)

at 7755 Hurontario Street, Brampton ON L6W 4T6
(Court office address)

Court File Number
FS-22-00102481-000

AMENDED DOCUMENT OF THE APPLICANT

Applicant(s)

Full legal name & address for service — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Serafina Ferrante 49 Highmore Avenue Bolton, ON L7E 1V9 Tel: (647) 615-4370 serafinaferrante@gmail.com	David Pomer Pomer & Boccia Professional Corporation 212 - 4000 Steeles Ave. W. Woodbridge, ON L4L 4V9 Tel: (416) 213-7450 ext. 2301 Fax: (905) 850-8086 david.pomer@pomerandboccia.com

Respondent(s)

Full legal name & address for service — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Rino Ferrante 58 Harvest Moon Drive Bolton, ON L7E 2L2 Tel: (647) 992-6874 rferrante@rogers.com	Margaret Barnes 30th Street Legal 146 Thirtieth Street Toronto, ON M8W 3C4 Tel: (647) 989-2637 margaret@30streetlegal.com

AMENDED DOCUMENT BRIEF OF THE APPLICANT

Signature

July 3rd 2025.
Date of signature

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TAB NO.	DATE OF DOCUMENT	NATURE OF DOCUMENT
SEPARATION AGREEMENT		
1.	October 4, 2019	Executed Separation Agreement **(Applicant disputes content of document and requires proof in its entirety)**
MATRIMONIAL HOME		
2.	September 14, 2019	Comparative Market Analysis by Katherine Loucaidou – Property Gallery Realty Inc. **(contents admitted as truth by Applicant and Respondent)**
3.	September, 2019	Letter from Nancy Richards – Royal LePage Signature Realty re: incident with Rino Ferrante) **(content admitted as truth by Applicant)**
4.	September 17, 2019	Email from Paul Rishi – Royal Lepage Vendex Realty re: market value of home **(contents admitted as truth by Applicant)**
5.	August 19, 2023	Abstract of Title **(contents admitted as truth by Applicant and Respondent)**
MORTGAGES ON MATRIMONIAL HOME		
6.	February 15, 2019	Effort Trust – Executed Mortgage Offer re- First Mortgage Loan **(contents admitted as truth by Applicant and Respondent)**

TAB NO.	DATE OF DOCUMENT	NATURE OF DOCUMENT
7.	March 7, 2019	Letter from Effort Trust- confirming details of mortgage **(contents admitted as truth by Applicant and Respondent)**
8.	May 24, 2019	Indigo Blue – Executed Mortgage Commitment – re: 2nd mortgage **(contents admitted as truth by Applicant and Respondent)**
9.	February 4, 2021	Effort Trust – Executed Mortgage Renewal **(contents admitted as truth by Applicant and Respondent)**
10.	March 11, 2021	Email from Pat Dowling to Mary Ann re- Mortgage Approval **(contents admitted as truth by the Applicant**
REQUEST TO ADMIT		
11.	February 22, 2024	Request to Admit of Applicant **(facts and documents have been admitted as truth by Respondent as Respondent did not respond to Request to Admit)**
UNDUE INFLUENCE		
12.	March 24, 2021	Text message between Applicant and Respondent, wherein the Respondent asks the Applicant "what time can I come by?" **(content admitted as truth by Applicant and Respondent)**

TAB NO.	DATE OF DOCUMENT	NATURE OF DOCUMENT
13.	September 11, 2019	Picture of Respondent blocking driveway of the matrimonial home, not allowing the Applicant to leave **(document has been admitted as truth by Applicant and Respondent)**
14.	October 5, 2019	Picture of moving truck moving the Applicant out of the matrimonial home **(document has been admitted as truth by Applicant and Respondent)**

ENDORSEMENTS & ORDERS

15.	February 25, 2022	Endorsement of Justice Barnes re: Respondent permitted to renew mortgage
16.	February 25, 2022	Endorsement of Justice Barnes re: Respondent's motion dismissed and costs awarded to Applicant
17.	April 25, 2022	Endorsement of Justice Petersen re: case conference held, parties granted leave for their motions
18.	September 23, 2022	Endorsement of Justice McSweeney re: scheduling of settlement conference
19.	November 24, 2022	Endorsement of Justice Agarwal re: adjournment of motions
20.	December 6, 2022	Endorsement of Justice Daley re: motion for interim child support
21.	December 6, 2022	Order of the Justice Daley re: interim child support

TAB NO.	DATE OF DOCUMENT	NATURE OF DOCUMENT
32.	September 19, 2022	Affidavit of Serafina Ferrante re: motion brought by Respondent **(contents admitted as truth by the Applicant)**
33.	September 20, 2022	Reply Affidavit of Rino Ferrante re: ability to re-mortgage property **(document must be proved in its entirety by Respondent)**
34.	November 14, 2022	Affidavit of Serafina Ferrante re: motion brought by Applicant for child support **(contents admitted as truth by the Applicant)**
35.	November 30, 2022	Affidavit of Rino Ferrante re: motion for child support brought by Applicant **(document must be proved in its entirety by Respondent)**
36.	December 1, 2022	Reply Affidavit of Serafina Ferrante re: motion brought by Applicant for child support and questioning of Respondent **(contents admitted as truth by the Applicant)**
37.	December 29, 2022	Affidavit of Rino Ferrante re: motion brought by Respondent **(document must be proved in its entirety by Respondent)**
38.	January 2, 2023	Affidavit of Serafina Ferrante re: emergency motion brought by Respondent for renewal of mortgage **(contents admitted as truth by the Applicant)**
39.	January 3, 2023	Reply Affidavit of Rino Ferrante **(document must be proved in its entirety by Respondent)**

TAB NO.	DATE OF DOCUMENT	NATURE OF DOCUMENT
40.	May 23, 2023	Affidavit of Rino Ferrante re: update of financial information **(document must be proved in its entirety by Respondent)**
41.	August 21, 2023	Affidavit of Applicant re: motion to strike Respondent's pleadings **(contents admitted as truth by the Applicant)**
42.	October 24, 2023	Affidavit of Jolanta Chrzaszcz re: emails served on Applicant's lawyer **(document must be proved in its entirety by Respondent)**
43.	October 24, 2023	Reply Affidavit of Respondent re: motion brought by Applicant for undefended trial **(document must be proved in its entirety by Respondent)**
44.	October 24, 2023	Affidavit of Rino Ferrante re: productions and answer to Undertakings **(document must be proved in its entirety by Respondent)**
45.	October 26, 2023	Affidavit of David Sorbara re: reply to Respondent's Affidavit **(contents admitted as truth by the Applicant)**
46.	October 27, 2023	Affidavit of Jolanta Chrzaszcz re: reply to David Sorbara's Affidavit **(document must be proved in its entirety by Respondent)**

SWORN FINANCIAL STATEMENTS

47.	January 8, 2022	Financial Statement of Applicant **(contents admitted as truth by the Applicant)**

TAB NO.	DATE OF DOCUMENT	NATURE OF DOCUMENT
59.	2017	Income Tax Return of the Respondent **(document must be proved in its entirety by Respondent)**
60.	2018	Income Tax Return of the Respondent **(document must be proved in its entirety by Respondent)**
61.	2019	Income Tax Return of the Respondent **(document must be proved in its entirety by Respondent)**
62.	2020	Income Tax Return of the Respondent **(document must be proved in its entirety by Respondent)**
63.	2021	Income Tax Return of the Respondent **(document must be proved in its entirety by Respondent)**

2) Master bedroom set and bench

3) All the gifts received from Serafina's mother including glassware, china, kitchen supplies, including posts and pans, gifts for children...

4) Clock in hallway

5) Iron Flower piece in washroom

6) Front console with mirror

7) Matteo's bedroom set

8) 1 Gaming chair

9) Christmas tree ornaments

If you agree to the above we will draft agreement reviewable upon final payment. Upon signing the agreement and transferring the $10,000.00 as partial equalization payment, Serafina will vacate the premises.

Rino Ferrante

Serafina Ferrante

Witness

Witness

Oct 4/19

Date

Caledon

Place

Comparative Market Analysis

Prepared For

Serafina & Rino Ferrante

Prepared By

KATHARINE LOUCAIDOU B.A.,M.Ed.
BROKER
live@yourdreamproperty.ca
Tel: 416-550-3644
Work: 905-863-7893
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905-863-7893
www.thepropertygallery.ca

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Side-by-Side Property Comparison

	On the Market	On the Market	On the Market	On the Market	On the Market
MLS#:	W4546815	W4531679	W4573634	W4559544	W4570963
Address:	12 Strawberry Hill Crt	2 Ironhorse Cres	49 Wakely Blvd	102 Gray Park Dr	145 Old King Rd
Municipality:	Caledon	Caledon	Caledon	Caledon	Caledon
Community:	Bolton East	Bolton West	Bolton West	Bolton North	Bolton North
Postal Code:	L7E1R9	L7E2K8	L7E2H1	L7E2N5	L7E 4B6
Type:	Detached	Detached	Detached	Detached	Detached
Link:	N	N	N	N	N
Style:	2-Storey	2-Storey	2-Storey	2-Storey	2-Storey
Rooms:	9	8	10	8	9
Bedrooms:	4	4 + 1	4 + 2	4 + 2	4
Washrooms:	4	4	5	3	4
Kitchens:	2	1	3	1	1
Family Room:	Y	Y	Y	Y	Y
Basement:	Finished / Full	Finished	Fin W/O	Finished / Full	Finished
Fireplace:	Y	Y	Y	Y	N
Heat Type:	Forced Air	Forced Air	Forced Air	Forced Air	Forced Air
Heat Source:	Gas	Gas	Gas	Gas	Gas
A/C:	Central Air	Central Air	Central Air	Central Air	Central Air
Garage:	Attached	Built-In	Detached	Attached	Attached
Drive:	Private	Pvt Double	Private	Private	Private
#Park Spcs:	3	3	10	4	6
Lot Size:	42.65 x 117.28 Feet	59.28 x 109.91 Feet	155.48 x 114.8 Feet	30.29 x 118.04 Feet	121 x 236 Feet
Approx Sqft:	2500-3000		3000-3500	2500-3000	2500-3000
Exterior:	Brick	Brick	Brick	Brick	Stucco/Plaster
Pool:	None	None	None	Inground	None
Waterfront:					
Zoning:			Residential		
Taxes:	$4,800.00	$4,320.00	$7,703.29	$6,069.37	$8,100.00
Last Status:	New	New	New	New	New
Contract Date:	8/14/2019	7/29/2019	9/10/2019	8/28/2019	9/09/2019
Sold Date:					
Expiry Date:	10/31/2019	10/29/2019	12/31/2019	12/31/2019	12/09/2019
Days on Market:	31	47	4	17	5
Original Price:	$1,038,800	$1,099,000	$1,199,000	$1,285,000	$1,880,000
List Price:	$1,038,800	$1,099,000	$1,199,000	$1,285,000	$1,880,000
Sold Price:					
Adjustments:					
Price:	$1,038,800	$1,099,000	$1,199,000	$1,285,000	$1,880,000
Adjustments:	$0	$0	$0	$0	$0
Adjusted Price:	$1,038,800	$1,099,000	$1,199,000	$1,285,000	$1,880,000

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	Recently Sold	Recently Sold	Recently Sold	Recently Sold	Recently Sold
MLS#:	W4423633	W4450550	W4502029	W4433957	W4565339
Address:	142 Morra Ave	140 Morra Ave	41 Schaefer Pl	11 Evans Rdge	39 English Rose Lane
Municipality:	Caledon	Caledon	Caledon	Caledon	Caledon
Community:	Bolton East	Bolton East	Bolton North	Bolton North	Bolton East
Postal Code:	L7E4K8	L7E4K8	L7E1W3	L7E2Z2	L7E2M9
Type:	Detached	Detached	Detached	Detached	Detached
Link:	N	N	N	N	N
Style:	2-Storey	2-Storey	2-Storey	2-Storey	2-Storey
Rooms:	9	8	8	9	9
Bedrooms:	4	4	4	4	4
Washrooms:	4	4	4	5	4
Kitchens:	1	1	1	1	1
Family Room:	Y	Y	Y	Y	Y
Basement:	Unfinished	Unfinished	Fin W/O	Fin W/O	Finished / Full
Fireplace:	Y	Y	Y	N	Y
Heat Type:	Forced Air	Forced Air	Forced Air	Forced Air	Forced Air
Heat Source:	Gas	Gas	Gas	Gas	Gas
A/C:	Central Air	Central Air	Central Air	Central Air	Central Air
Garage:	Attached	Attached	Built-In	Built-In	Attached
Drive:	Private	Private	Pvt Double	Pvt Double	Private
#Park Spcs:	2	2	2	4	4
Lot Size:	40.03 x 91.77 Feet	39.57 x 90 Feet	39.4 x 141.37 Feet	44.95 x 148.44 Feet	34.48 x 121.02 Feet
Approx Sqft:	3000-3500		2000-2500	2500-3000	2500-3000
Exterior:	Brick	Brick	Brick	Brick	Brick
Pool:	None	None	Inground	None	Abv Grnd
Waterfront:					
Zoning:					
Taxes:	$6,659.00	$6,794.68	$4,918.92	$5,409.94	$4,268.97
Last Status:	Sld	Sld	Sld	Sld	Sld
Contract Date:	4/22/2019	5/15/2019	6/29/2019	5/01/2019	9/04/2019
Sold Date:	6/11/2019	6/19/2019	7/03/2019	5/29/2019	9/06/2019
Expiry Date:	7/15/2019	9/30/2019	9/10/2019	11/01/2019	12/31/2019
Days on Market:	50	35	4	28	2
Original Price:	$1,100,000	$1,049,000	$1,049,000	$1,059,999	$1,079,900
List Price:	$1,049,000	$1,049,000	$1,049,000	$1,059,999	$1,079,900
Sold Price:	$1,040,000	$1,028,000	$1,051,000	$1,035,000	$1,090,000
Adjustments:					
Price:	$1,040,000	$1,028,000	$1,051,000	$1,035,000	$1,090,000
Adjustments:	$0	$0	$0	$0	$0
Adjusted Price:	$1,040,000	$1,028,000	$1,051,000	$1,035,000	$1,090,000

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	Recently Sold	Recently Sold	Recently Sold	Recently Sold
MLS#:	W4490765	W4558173	W4459108	W4385181
Address:	100 Gray Park Dr	88 Gray Park Dr	12 Penhurst Pl	153 Victoria St
Municipality:	Caledon	Caledon	Caledon	Caledon
Community:	Bolton North	Bolton West	Bolton East	Bolton East
Postal Code:	L7E2N5	L7E2N5	L7E1L6	L7E3H5
Type:	Detached	Detached	Detached	Detached
Link:	N	N	N	N
Style:	2-Storey	2-Storey	2-Storey	2-Storey
Rooms:	9	12	10	15
Bedrooms:	4 + 1	4	4 + 1	4
Washrooms:	4	4	4	4
Kitchens:	1	2	2	1
Family Room:	Y	Y	Y	Y
Basement:	Finished	Fin W/O	Apartment / Fin W/O	Full / Part Fin
Fireplace:	N	Y	Y	Y
Heat Type:	Forced Air	Forced Air	Forced Air	Forced Air
Heat Source:	Gas	Gas	Gas	Gas
A/C:	Central Air	Central Air	Central Air	Central Air
Garage:	Attached	Built-In	Built-In	Attached
Drive:	Private	Pvt Double	Private	Private
#Park Spcs:	4	4	6	5
Lot Size:	30.45 x 118.24 Feet	39.97 x 141.08 Feet	52.83 x 142 Feet	66 x 165 Feet
Approx Sqft:	2500-3000		3000-3500	3500-5000
Exterior:	Brick	Brick	Brick	Brick
Pool:	None	Indoor	Abv Grnd	None
Waterfront:				None
Zoning:			Residential	Residential
Taxes:	$5,615.74	$5,015.12	$5,598.96	$9,431.69
Last Status:	Sld	Sld	Sld	Sld
Contract Date:	6/19/2019	8/27/2019	5/22/2019	3/18/2019
Sold Date:	7/08/2019	9/10/2019	6/18/2019	5/06/2019
Expiry Date:	8/30/2019	3/27/2020	7/23/2019	6/18/2019
Days on Market:	19	14	27	49
Original Price:	$1,099,900	$1,109,000	$1,248,888	$1,698,000
List Price:	$1,099,900	$1,109,000	$1,248,888	$1,698,000
Sold Price:	$1,081,000	$1,095,000	$1,225,000	$1,570,000
Adjustments:				
Price:	$1,081,000	$1,095,000	$1,225,000	$1,570,000
Adjustments:	$0	$0	$0	$0
Adjusted Price:	$1,081,000	$1,095,000	$1,225,000	$1,570,000

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Comparable Summary

On the Market

Address	Apt#	Municipality	Type	Style	BR	WR	Orig Price	List Price	Adj Price	Contract Date	DOM
12 Strawberry Hill Crt		Caledon	Detached	2-Storey	4	4	$1,038,800	$1,038,800	$1,038,800	8/14/2019	31
2 Ironhorse Cres		Caledon	Detached	2-Storey	4 + 1	4	$1,099,000	$1,099,000	$1,099,000	7/29/2019	47
49 Wakely Blvd		Caledon	Detached	2-Storey	4 + 2	5	$1,199,000	$1,199,000	$1,199,000	9/10/2019	4
102 Gray Park Dr		Caledon	Detached	2-Storey	4 + 2	3	$1,285,000	$1,285,000	$1,285,000	8/28/2019	17
145 Old King Rd		Caledon	Detached	2-Storey	4	4	$1,880,000	$1,880,000	$1,880,000	9/09/2019	5
				# Properties: 5		Averages:	$1,300,360	$1,300,360	$1,300,360		21

Recently Sold

Address	Apt#	Municipality	Type	Style	BR	WR	List Price	Sold Price	Adj Price	% List	Sold Date	DOM
142 Morra Ave		Caledon	Detached	2-Storey	4	4	$1,049,000	$1,040,000	$1,040,000	99	6/11/2019	50
140 Morra Ave		Caledon	Detached	2-Storey	4	4	$1,049,000	$1,028,000	$1,028,000	98	6/19/2019	35
41 Schaefer Pl		Caledon	Detached	2-Storey	4	4	$1,049,000	$1,051,000	$1,051,000	100	7/03/2019	4
11 Evans Rdge		Caledon	Detached	2-Storey	4	5	$1,059,999	$1,035,000	$1,035,000	98	5/29/2019	28
39 English Rose Lane		Caledon	Detached	2-Storey	4	4	$1,079,900	$1,090,000	$1,090,000	101	9/06/2019	2
100 Gray Park Dr		Caledon	Detached	2-Storey	4 + 1	4	$1,099,900	$1,081,000	$1,081,000	98	7/08/2019	19
88 Gray Park Dr		Caledon	Detached	2-Storey	4	4	$1,109,000	$1,095,000	$1,095,000	99	9/10/2019	14
12 Penhurst Pl		Caledon	Detached	2-Storey	4 + 1	4	$1,248,888	$1,225,000	$1,225,000	98	6/18/2019	27
153 Victoria St		Caledon	Detached	2-Storey	4	4	$1,698,000	$1,570,000	$1,570,000	92	5/06/2019	49
				# Properties: 9		Averages:	$1,160,299	$1,135,000	$1,135,000	98		25

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To Whom It May Concern,

I attended a Client Meeting in early September 2019 at 58 Harvest Moon Dr. in Caledon. I met Sera and we toured the property. She showed me completed renovations as well as an array of incomplete projects.

Over the course of the next hour Sera explained her current situation and separation from her husband and that they were trying to determine how to move forward. Ideally, it would be to sell the house, split the proceeds and move on.

Mr. Ferranti arrived to pick up the children and Sera suggested that I exit out the back and down the side of the house to avoid him. I complied, went straight to my car, got in and shut the door. He ran up to my car and banged on the window insisting that I speak with him. He was very intimidating. I rolled down the window just an inch to say that I was just there to evaluate the house and he screamed something like "she's never going to get anything out of this house and you're never gonna sell it!" Then he banged on the hood of my car and walked towards the house. I was quite shaken and very concerned for Sera's safety.

Please contact me if you would like to discuss this further.

Regards,

Nancy Richards

NANCY RICHARDS
Sales Representative

Direct 416.788.7561
Office 905.568.2121
nancy@nancyrichards.com
www.NancyRichards.com

Gmail georgia@woodgold.ca

Compose

Inbox 2,831
Starred
Snoozed
Important
Sent
Drafts 6
Categories
Social 890

Meet
New meeting
Join a meeting

Hangouts
Serafina
Unknown
Missed video call

Market value of 58 Harvest Moon Dr., Bolto

Paul Rishi
Hi Sera, Thanks for giving me tour of your house at 88 Harvest Moon

Serafina Ferrante <serafinaferrante@gmail.com>
to georgia

Hi Georgia,

Last one

---------- Forwarded message ---------
From: **Paul Rishi** <paulr@royallepage.ca>
Date: Tue, Sep 17, 2019 at 12:08 AM
Subject: Market value of 58 Harvest Moon Dr., Bolton
To: <serafinaferrante@gmail.com>

Hi Sera,

Thanks for giving me tour of your house at 58 Harvest Moon Dr., Bolton

Your house has the potential to get sold for 1.2 million.

Market value can change based upon changes in demand, competition,

Sincerely,
PAUL RISHI
ROYAL LEPAGE

Broker, Royal LePage Vendex Realty
Direct: (416) 857-7285, Office: (905) 542-7272
Website: www.PaulRishi.com

* CERTIFIED IN ACCORDANCE WITH THE LAND TITLES ACT * SUBJECT TO RESERVATIONS IN CROWN GRANT *

PROPERTY DESCRIPTION: LOT 169, PLAN 43M1324, CALEDON. S/T RIGHT IN FAVOUR OF PAPERTIOUS INVESTMENTS INC., UNTIL THE LATER OF FIVE YEARS FROM 1999/04/16 OR UNTIL THE SAID PL 43M-1324 IS ASSUMED BY THE CORPORATION OF THE TOWN OF CALEDON, AS SET OUT IN LT1931120.

PROPERTY REMARKS:

ESTATE/QUALIFIER:
FEE SIMPLE
ABSOLUTE

RECENTLY:
SUBDIVISION FROM 14326-0129

PIN CREATION DATE:
1999/03/24

OWNERS' NAMES	CAPACITY	SHARE
FERRANTE, RINO	JTEN	
FERRANTE, SERAFINA	JTEN	

REG. NUM.	DATE	INSTRUMENT TYPE	AMOUNT	PARTIES FROM	PARTIES TO	CERT/ CHKD
EFFECTIVE 2000/07/29 THE NOTATION OF THE "BLOCK IMPLEMENTATION DATE" OF 1997/09/23 ON THIS PIN						
WAS REPLACED WITH THE "PIN CREATION DATE" OF 1999/03/24						
*** PRINTOUT INCLUDES ALL DOCUMENT TYPES AND DELETED INSTRUMENTS SINCE 1999/03/24 ***						
LT622250	1982/10/22	AGREEMENT		*** DELETED AGAINST THIS PROPERTY ***	THE CORPORATION OF THE TOWN OF CALEDON	
FAD5172	1990/05/16	APL FIRST REGN		*** DELETED AGAINST THIS PROPERTY ***	PAPERTIOUS INVESTMENTS INC.	
43R17832	1990/05/16	PLAN REFERENCE				C
43R19894	1993/06/24	PLAN REFERENCE				C
LT1834862	1998/06/01	CHARGE		*** DELETED AGAINST THIS PROPERTY *** PAPERTIOUS INVESTMENTS INC.	CANADIAN IMPERIAL BANK OF COMMERCE	
REMARKS: ACKNOWLEDGES CONTINUANCE OF THE LAND REGISTRAR'S CAUTION SAID LAND REGISTRAR'S CAUTION WITHDRAWN (J.MODDISON 99/03/23)						
43R23112	1998/09/21	PLAN REFERENCE				C
LT1884623	1998/11/09	NOTICE AGREEMENT		*** DELETED AGAINST THIS PROPERTY *** PAPERTIOUS INVESTMENTS INC.	THE CONSUMERS' GAS COMPANY LTD.	
43M1324	1999/03/22	PLAN SUBDIVISION				C
LT1922721	1999/03/22	PLAN DOCUMENT		PAPERTIOUS INVESTMENTS INC.		C
LT1922722	1999/03/22	APL INH ORDER-LAND		*** DELETED AGAINST THIS PROPERTY *** THE CORPORATION OF THE TOWN OF CALEDON		
REMARKS: SUBD.AGT. : LTS 1 TO 285,BLKS 286 TO 320 ; TRANS TO CAL : BLKS 306 TO 308,311,312 & 315 TO 320 ; TRANS OF EASE TO CAL : PT LTS 3,4,7 TO 11,14 TO 20,26,27,30,31,35,36,40,41,69,70,72,73,76,77,102 TO 105,107,108,111,112,120 TO 123,139 TO 142,144 TO 147,179,180,182,183,185,186,190 TO 196,201 TO						

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REG. NUM.	DATE	INSTRUMENT TYPE	AMOUNT	PARTIES FROM	PARTIES TO	CERT/ CHKD
				208,259 TO 263,PT BLKS 287,290 TO 293,297 TO 300,302,303 ; TR EASE TO PEEL : PT LTS 13,14,23,33,34,45,46,70,71,74,75,85,86,97,98,136,137,157,158,166,171, 172,178 TO 181,189,208,209,217,PT BLKS 290 TO 295,297,310,314,315 ; RESTR. : LTS 1 TO 23,25,30,33 TO 44,46 TO 151,156,157,159 TO 161,168 TO 201,204,206,209,212 TO 226,228 TO 238,241,242,247,248,250,251,254,255,260 TO 267,271 TO 285,BLKS 286 TO 305,309,310,313 & 314		
LT1929760	1999/04/14	RELEASE		*** COMPLETELY DELETED ***	THE CORPORATION OF THE TOWN OF CALEDON	
		REMARKS: RE: LT622250				
LT1930856	1999/04/16	APL (GENERAL)		*** COMPLETELY DELETED *** OWNER	THE CONSUMERS' GAS COMPANY LTD.	
		REMARKS: LT1884623				
LT1930857	1999/04/16	NOTICE AGREEMENT		PAPERTIOUS INVESTMENTS INC.	THE REGIONAL MUNICIPALITY OF PEEL THE CORPORATION OF THE TOWN OF CALEDON	C
		CORRECTIONS: 'PARTY' CHANGED FROM 'THE CORPORATION OF THE CITY OF TOWN OF CALEDON' TO 'THE CORPORATION OF THE TOWN OF CALEDON' ON 1999/08/05 BY LAND REGISTRAR #17.				
LT1930858	1999/04/16	POSTPONEMENT		*** DELETED AGAINST THIS PROPERTY *** CANADIAN IMPERIAL BANK OF COMMERCE	THE CORPORATION OF THE TOWN OF CALEDON THE REGIONAL MUNICIPALITY OF PEEL	
		REMARKS: LT1834862 TO LT1930857				
LT1930869	1999/04/16	RESTRICTION-LAND		*** DELETED AGAINST THIS PROPERTY *** PAPERTIOUS INVESTMENTS INC.		
		REMARKS: NO TRANSFER OR CHARGE WITHOUT THE CONSENT OF THE COMMISSIONER OF PUBLIC WORKS OF THE REGIONAL MUNICIPALITY OF PEEL				
LT1931078	1999/04/16	NOTICE		*** DELETED AGAINST THIS PROPERTY *** COMMISSIONER OF PUBLIC WORKS THE REGIONAL MUNICIPALITY OF PEEL		
		REMARKS: 1. TRANSFER FROM PAPERTIOUS INVESTMENTS INC. TO MILLERTON HEIGHTS DEVELOPMENT CORP. 2. CHARGE FROM MILLERTON HEIGHTS DEVELOPMENT CORP. TO PAPERTIOUS INVESTMENTS INC. 3. CHARGE FROM MILLERTON HEIGHTS DEVELOPMENT CORP. TO THE BANK OF NOVA SCOTIA RE: LT1930869 DELETED FROM 14326 0625 BY VMIKLOSKA 2003 11 24 DELETED FROM ALL REMAINING PINS BY C.NORMAN 2004/04/23				
LT1931079	1999/04/16	APL ANNEX REST COV		PAPERTIOUS INVESTMENTS INC.		C
		REMARKS: FOR TWENTY (20) YEARS FROM THE 1ST DAY OF MARCH 1999				
LT1931120	1999/04/16	TRANSFER		*** COMPLETELY DELETED *** PAPERTIOUS INVESTMENTS INC.	MILLERTON HEIGHTS DEVELOPMENT CORP.	
LT1931205	1999/04/16	CHARGE		*** DELETED AGAINST THIS PROPERTY *** MILLERTON HEIGHTS DEVELOPMENT CORP	PAPERTIOUS INVESTMENTS INC.	
		CORRECTIONS: 'THIS INSTRUMENT' WAS DELETED FROM PROPERTY 14326-0429 IN ERROR AND WAS RE-INSTATED ON 1999/10/22 BY CATHY PRYDE. 'THIS INSTRUMENT' WAS				

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REG. NUM.	DATE	INSTRUMENT TYPE	AMOUNT	PARTIES FROM	PARTIES TO	CERT/ CHKD
DELETED FROM PROPERTY 14326-0425 IN ERROR AND WAS RE-INSTATED ON 2000/01/27 BY LORETTA CHRISTIE.						
LT1932385	1999/04/21	CHARGE		*** DELETED AGAINST THIS PROPERTY *** MILLERTON HEIGHTS DEVELOPMENT CORP.	THE BANK OF NOVA SCOTIA	
CORRECTIONS: 'THIS INSTRUMENT' WAS DELETED FROM PROPERTY 14326-0425 IN ERROR AND WAS RE-INSTATED ON 2000/01/27 BY LORETTA CHRISTIE.						
LT1957579	1999/06/28	APL (GENERAL)		*** COMPLETELY DELETED *** THE REGIONAL MUNICIPALITY OF PEEL		
REMARKS: LT1930869						
LT1963452	1999/07/13	TRANSFER OF CHARGE		*** DELETED AGAINST THIS PROPERTY *** PAPERTIOUS INVESTMENTS INC.	CANADIAN IMPERIAL BANK OF COMMERCE	
REMARKS: LT1931205 *CORRECTIONS: 'THIS INSTRUMENT' WAS DELETED FROM PROPERTY 14326-0429 IN ERROR AND WAS RE-INSTATED ON 1999/10/22 BY CATHY PRYDE. 'THIS INSTRUMENT' WAS DELETED FROM PROPERTY 14326-0425 IN ERROR AND WAS RE-INSTATED ON 2000/01/27 BY LORETTA CHRISTIE.*						
LT1967948	1999/07/26	DISCH PART CHARGE		*** COMPLETELY DELETED *** CANADIAN IMPERIAL BANK OF COMMERCE		
REMARKS: RE: LT1834862						
PR128754	2001/08/28	DISCH OF CHARGE		*** COMPLETELY DELETED *** CANADIAN IMPERIAL BANK OF COMMERCE		
REMARKS: RE: LT1931205						
PR222575	2002/03/28	TRANSFER	$235,452	MILLERTON HEIGHTS DEVELOPMENT CORP.	FERRANTE, RINO FERRANTE, SERAFINA	C
PR222576	2002/03/28	CHARGE		*** COMPLETELY DELETED *** FERRANTE, RINO FERRANTE, SERAFINA	CIBC MORTGAGES INC.	
PR226938	2002/04/08	DISCH PART CHARGE		*** COMPLETELY DELETED *** THE BANK OF NOVA SCOTIA		
REMARKS: RE: LT1932385						
PR344518	2002/11/08	CHARGE		*** COMPLETELY DELETED *** FERRANTE, RINO FERRANTE, SERAFINA	CIBC MORTGAGES INC.	
PR366880	2002/12/19	DISCH OF CHARGE		*** COMPLETELY DELETED *** CIBC MORTGAGES INC.		
REMARKS: RE: PR222576						

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PR532176	2003/10/29	CHARGE		*** COMPLETELY DELETED *** FERRANTE, RINO FERRANTE, SERAFINA	XCEED MORTGAGE CORPORATION XCEED FUNDING INC.	
PR772519	2004/12/13	DISCH OF CHARGE		*** COMPLETELY DELETED *** CIBC MORTGAGES INC.		
REMARKS: RE: PR344518						
PR1096824	2006/07/13	CHARGE		*** COMPLETELY DELETED *** FERRANTE, RINO FERRANTE, SERAFINA	MAPLE TRUST COMPANY	
PR1175440	2006/11/28	CHARGE		*** COMPLETELY DELETED *** FERRANTE, RINO FERRANTE, SERAFINA	HOME TRUST COMPANY	
PR1175442	2006/11/28	CHARGE		*** COMPLETELY DELETED *** FERRANTE, RINO FERRANTE, SERAFINA	CAMILLERI, RITA	
PR1179691	2006/12/04	DISCH OF CHARGE		*** COMPLETELY DELETED *** MAPLE TRUST COMPANY		
REMARKS: RE: PR1096824						
PR1183180	2006/12/11	NOTICE		*** COMPLETELY DELETED *** CAMILLERI, RITA	FERRANTE, RINO FERRANTE, SERAFINA	
REMARKS: PR1175442-AGT AMENDING						
PR1184866	2006/12/14	TRANSFER OF CHARGE		*** COMPLETELY DELETED *** CAMILLERI, RITA	MAPLE TRUST COMPANY	
REMARKS: PR1175442						
PR1191066	2006/12/28	DISCH OF CHARGE		*** COMPLETELY DELETED *** XCEED MORTGAGE CORPORATION XCEED FUNDING INC.		
REMARKS: RE: PR532176						
PR1589049	2008/12/31	CHARGE		*** COMPLETELY DELETED *** FERRANTE, RINO FERRANTE, SERAFINA	MALATESTA, ANTONIO	
PR1601223	2009/02/04	DISCH OF CHARGE		*** COMPLETELY DELETED ***		

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				MAPLE TRUST COMPANY		
REMARKS: RE: PR1175442						
PR1732975	2009/11/06	CHARGE		*** COMPLETELY DELETED *** FERRANTE, RINO FERRANTE, SERAFINA	HOME TRUST COMPANY	
PR1732976	2009/11/06	CHARGE		*** COMPLETELY DELETED *** FERRANTE, RINO FERRANTE, SERAFINA	HOME TRUST COMPANY	
PR1732977	2009/11/06	DISCH OF CHARGE		*** COMPLETELY DELETED *** MALATESTA, ANTONIO		
REMARKS: PR1589049.						
PR1748522	2009/12/09	DISCH OF CHARGE		*** COMPLETELY DELETED *** HOME TRUST COMPANY		
REMARKS: PR1175440.						
PR1941051	2010/12/22	CHARGE		*** COMPLETELY DELETED *** FERRANTE, RINO FERRANTE, SERAFINA	CAIROMA INVESTMENTS INC.	
PR1960927	2011/02/10	DISCH OF CHARGE		*** COMPLETELY DELETED *** HOME TRUST COMPANY		
REMARKS: PR1732976.						
PR2111106	2011/11/22	CHARGE		*** COMPLETELY DELETED *** FERRANTE, RINO FERRANTE, SERAFINA	HOME TRUST COMPANY	
PR2111839	2011/11/23	DISCH OF CHARGE		*** COMPLETELY DELETED *** CAIROMA INVESTMENTS INC.		
REMARKS: PR1941051.						
PR2142645	2012/01/27	DISCH OF CHARGE		*** COMPLETELY DELETED *** HOME TRUST COMPANY		
REMARKS: PR1732975.						
PR2619522	2014/10/22	CHARGE		*** COMPLETELY DELETED *** FERRANTE, RINO FERRANTE, SERAFINA	EQUITABLE BANK	

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PR2642081	2014/12/03	DISCH OF CHARGE		*** COMPLETELY DELETED *** HOME TRUST COMPANY		
REMARKS: PR2111106.						
PR2822040	2015/11/13	CHARGE		*** COMPLETELY DELETED *** FERRANTE, RINO FERRANTE, SERAFINA	RIVERROCK MORTGAGE INVESTMENT CORPORATION	
PR3087738	2017/03/01	CHARGE		*** COMPLETELY DELETED *** FERRANTE, RINO FERRANTE, SERAFINA	CANADIAN WESTERN TRUST COMPANY	
PR3087739	2017/03/01	CHARGE		*** COMPLETELY DELETED *** FERRANTE, RINO FERRANTE, SERAFINA	MADONIA, JOHN	
PR3088845	2017/03/02	DISCH OF CHARGE		*** COMPLETELY DELETED *** RIVERROCK MORTGAGE INVESTMENT CORPORATION		
REMARKS: PR2822040.						
PR3105815	2017/04/04	DISCH OF CHARGE		*** COMPLETELY DELETED *** EQUITABLE BANK		
REMARKS: PR2619522.						
PR3214686	2017/10/05	DISCH OF CHARGE		*** COMPLETELY DELETED *** MADONIA, JOHN		
REMARKS: PR3087739.						
PR3214687	2017/10/05	CHARGE		*** COMPLETELY DELETED *** FERRANTE, RINO FERRANTE, SERAFINA	JOHN MADONIA	
PR3454361	2019/03/07	DISCH OF CHARGE		*** COMPLETELY DELETED *** JOHN MADONIA		
REMARKS: PR3214687.						
PR3454369	2019/03/07	CHARGE		*** COMPLETELY DELETED *** FERRANTE, RINO FERRANTE, SERAFINA	THE EFFORT TRUST COMPANY	
PR3487330	2019/06/03	DISCH OF CHARGE		*** COMPLETELY DELETED *** CANADIAN WESTERN TRUST COMPANY		
REMARKS: PR3087738.						

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PR3487397	2019/06/03	CHARGE		*** COMPLETELY DELETED *** FERRANTE, RINO FERRANTE, SERAFINA	INDIGOBLUE MORTGAGE INVESTMENT CORPORATION	
PR3674720	2020/07/10	DISCH OF CHARGE		*** COMPLETELY DELETED *** INDIGOBLUE MORTGAGE INVESTMENT CORPORATION		
REMARKS: PR3487397.						
PR4184486	2023/03/30	DISCH OF CHARGE		*** COMPLETELY DELETED *** THE EFFORT TRUST COMPANY		
REMARKS: PR3454369.						
PR4196101	2023/05/03	APL COURT ORDER		ONTARIO SUPERIOR COURT OF JUSTICE	FERRANTE, RINO	C
PR4196106	2023/05/03	CHARGE	$840,000	FERRANTE, RINO	FERRA CONSTRUCTION LTD.	C

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EFFORT TRUST

The Effort Trust Company
980 Yonge Street, Suite 30
Toronto, ON M4W3V8
Tel: (416) 924-4680
Fax: (416) 924-4685
www.efforttrust.com

MORTGAGE OFFER

February 15, 2019

Rino Ferrante and Serafina Ferrante
58 Harvest Moon Drive
Bolton, ON L7E 2L2

Dear Clients:

Re: Mortgage Loan No. 108473
Property Address: 58 Harvest Moon Drive, Bolton, ON, L7E 2L2

We are pleased to confirm that The Effort Trust Company (Effort Trust) is prepared to provide a First Mortgage Loan to you on the following terms and conditions:

Principal:	**$812,000.00**
Annual Interest Rate:	**5.60% per annum** Calculated semi-annually, not in advance and payable monthly, interest on overdue interest at same rate.
Payment:	**$4,379.62**, principal & interest, payable monthly **$ 522.00**, taxes **$4,901.62**
Term:	**2 year(s)**
Amortization:	**35 years**
Prepayment:	**10% prepayment annually**
Closing Date:	**February 28, 2019**
Interest Adjustment Date:	**March 01, 2019**
First Payment Date:	**April 01, 2019**
Maturity Date:	**March 01, 2021**

Taxes: Taxes will be added to the monthly payment at the rate of 1/12th of the annual taxes.

Mortgagor's Name: The mortgage loan is to be drawn in the name of Rino Ferrante and Serafina Ferrante.

Security: A mortgage comprising of First Mortgage upon the lands and premises municipally known as 58 Harvest Moon Drive, Bolton, ON, L7E 2L2. The legal descriptions are subject to the verification by our solicitor.

Conditions Precedent: It is a condition precedent to the obligations of Effort Trust to make the advance under the loan that you shall have:

Title Insurance: Title Insurance will be accepted from the following companies:
Stewart Title, Chicago Title, and First Canadian Title.

Title: Title to the subject property, and all matters relating thereto, must be satisfactory to our solicitors.

Representation: You warrant that all representation made in connection with this mortgage application are correct, subsequent to acceptance of this commitment and if any event occurs which in our opinion increases our risk or lowers the value of our security, then the loan may be cancelled, reduced or any funds advanced will forthwith become due and payable.

Insurance: You shall insure the building and keep it constantly insured against loss or damage by fire and against loss or damage by any other cause or peril which in our opinion should be protected by insurance to the full extent of its insurable value and in any case not less than the full replacement cost.

Expropriation: The proceeds of/from any expropriation affecting the whole or part of the property shall be paid to us in priority to claims of any other party.

Amendment:	Any agreement to alter, modify or extend the terms of this commitment will only be valid if agreed to in writing by both parties.
Assignment:	This mortgage commitment may not be assigned, transferred or otherwise disposed of without our written consent.
Solicitors for the Mortgagees:	Robert Anthony Cooper 23 Lesmill Road, Suite 304 Toronto, ON, M3B 2T3

SPECIAL PROVISIONS

The following clauses are to be included in the mortgage document:

Fees:	Returned Cheques (Including N.S.F., Stop Payment)	**$200.00**
	Approval of Purchaser for Assumption purposes	**$300.00**
	Insurance Cancellation	**$200.00**
	Discharge fee per secured property	**$395.00**

Cross Defaults:	The occurrence of an event of default under any other indebtedness to Effort Trust shall be an event of default hereunder.
Non-Merger:	Notwithstanding the registration of this Mortgage and the advance of funds hereunder, the terms and provisions of the Commitment Letter dated **February 15, 2019**, shall remain binding and effective upon the parties hereto. It is understood and agreed that any default under the Commitment Letter shall be deemed a default under this Mortgage. In the event of an inconsistency between the terms of the Commitment Letter, the terms of the Mortgage shall prevail.
Non-Transfer Clauses:	In the event that you sell or otherwise dispose of the mortgaged premises or a part thereof, the whole of the principal sum then remaining unpaid and all other sums secured hereby shall at the sole option of the mortgagee and notwithstanding any of the provisions of this commitment letter or the mortgage document, forthwith become due and be payable; provided that in the event you sell or agree to sell or otherwise dispose of the mortgaged premises or a part thereof to a purchaser or other party approved by us, we may, by notice in writing, waive the provision of this paragraph.
Vacancy Clause:	If the mortgage is in arrears, and the property is vacant for a period of ten (10) days, it shall be deemed to be abandoned, and at the mortgagees' option, they may take immediate possession without notice, change the locks, and secure the premises.

Real Estate Services: The Mortgagor agrees that the Mortgagee may, at its option, use the real estate brokerage services of the Effort Trust Company in exercising the power of sale hereunder and that Mortgagor agrees to reimburse the Mortgagee for all legal fees, real estate commissions *in the usual amount* and other costs incurred thereby.

Credit Bureau Report The Borrower and Guarantor (if applicable) give consent to Effort Trust to obtain credit bureau report(s) for the Borrower and Guarantor (if applicable) for mortgage renewal purposes at the Borrower's expense. Such credit bureau report(s) may be obtained within three (3) months prior to the maturity date of the mortgage.

Prepayment Privilege: Provided that the Mortgagor, when not in default hereunder, may prepay once on each anniversary of the date of advance up to **10% ($81,200.00)** of the original principal sum secured by this mortgage without penalty or bonus. Such prepayment priviledge shall not be cumulative.

Prepayment Charges: If you want to pay out all or part of your mortgage (more than the Prepayment Privilege allows) before the maturity date, you will pay a prepayment penalty.

Your prepayment penalty will be the GREATER OF:

(i) **Three** months interest calculated as follows: the amount being prepaid multiplied by your contractual mortgage interest rate divided by **four;**

OR

(ii) The Interest Rate Differential calculated as follows:
a. The difference between your contractual mortgage interest rate and the current annual interest rate of an Effort Trust Guaranteed Investment Certificate (GIC) that is closest to the remaining term in your existing mortgage (round down if exactly between **2** terms)*;

multiplied by:

b. The amount being prepaid;

multiplied by:

c. The number of days remaining from the date of prepayment to the maturity date divided by **365**.

*Please refer to www.efforttrust.com for GIC annual interest rates applicable at the time of the prepayment calculation.

For example (using sample figures), if you wanted to pay out **$100,000** on a mortgage with a **4%** contractual mortgage interest rate at the end of the **2nd** year of a **3** year term (**365** days remaining to the maturity date), your prepayment penalty would be the GREATER OF:

(i) **$100,000 X 4% / 4 = $1,000;**

OR

(ii) **(4% - 2%** (sample **1** year GIC annual interest rate posted on www.efforttrust.com) **X $100,000 X 365/365 = $2,000.**

If you would like more information about this calculation or the values of its components, please contact our Toronto Office at 416-924-4680 and ask to speak to Branch Manager, Toronto.

Other Provisions:

Effort Trust will require receipt of LETTER FROM EMPLOYER confirming length of service, position held, annual or hourly income as stated,two(2) current pay stubs, and the 2017/2018 T4's.

This mortgage loan is conditional upon Effort Trust receiving a written appraisal report, prepared by an Effort Trust approved appraiser, in form and content acceptable to Effort Trust, confirming a market value of not less than $1,086,000.00.

Effort Trust will require the Solicitor to payout and discharge the current First mortgage of $583,000 held by Optimim Mortgage with proceeds of this Advance. Effort Trust will require the Solicitor to payout and discharge the current Second mortgage of $200,000 held by a Private Lender with proceeds of this Advance.

Effort Trust will require the Solicitor to pay out the following debts with the proceeds of this advance:

1. **Scotiabank Visa, accxxx879: $5,236.00**
2. **Capital One Bank ,accxxx690: $7,801.00**

The above noted account balances are estimates only. Please provide your solicitor with recent statements for payment.

Effort Trust will require the Solicitor to provide supporting documentation showing the following debts are paid in full prior to funding:

1. **Scotialine, accxxx692: $25,000.00**
2. **Canadian Tire Bank ,accxxx: $15,000.00**

Effort Trust will require confirmation that the existing mortgage is up to date and paid as agreed via 12 months FULL bank statements, recent mortgage statement, and the 2018 FINAL property tax bill for the subject property.

Effort Trust will require the Solicitor to confirm all registered charges against the subject property to be satisfactory to Effort Trust. Effort Trust

will also require a copy of the Parcel Abstract along with all discharge statements for all registered charges against the subject property to be satisfactory to Effort Trust.

Effort Trust will require the Solicitor to provide confirmation that all property taxes for the subject property are up to date.

This offer is conditional upon the Real Estate meeting Effort Trust minimum property requirements.

Prior to disbursement of funds, Effort Trust will require acceptable proof of identity for each mortgagor, guarantor and consenting spouse.

This documentation must be in our office 15 days prior to closing.

Fees and Expenses:

A) **Undertaking to Pay:** You will unconditionally undertake to pay all fees and expenses incurred in connection with the loan, without limitation, all solicitor's fees, registration costs, appraisal fees, surveyor's costs and the costs for all deeds or documents relating to the loan.

B) **Our Fees:** You are to pay us the following fees:
i) On or before acceptance of this commitment a non-refundable processing fee of **$8,120.00.**

C) **Deductions from Advance:**
i) Tax Holdback up to a maximum of **six (6) months** (if applicable);
ii) Accrued Interest from date of closing to interest adjustment date;
iii)Processing/Commitment Fee of **$ 8,120.00** (if not previously paid);
iv) Courier Fee/Wire Fee (if applicable); and
v) Real Estate Appraisal Fees (if applicable)

Expiry Date: The principal amount shall be advanced in full by **February 28, 2019**, failing which this commitment shall automatically terminate and be null and void and Effort Trust shall be released from any and all obligations hereunder.

This commitment may be cancelled at our option if any of the above conditions are not complied with or if our requirements or those of our solicitor are not fulfilled in a manner satisfactory to us.

Acceptance: This offer is open for acceptance until **February 22, 2019** by executing the copy hereof and returning it to us.

Yours very truly,

THE EFFORT TRUST COMPANY
Per:

Jason Tetreault
Branch Manager, Toronto

I hereby accept this mortgage loan for a term of **2** year(s) as set out above and authorize you to instruct my solicitor to prepare the necessary documents.

Date: 02/19/2019

Borrower: _____
Rino Ferrante

Borrower: _____
Serafina Ferrante

EFFORT TRUST

The Effort Trust Company
980 Yonge Street, Suite 30
Toronto, ON M4W3V8
Tel:(416) 924-4680
Fax:(416) 924-4685
www.efforttrust.com

March 07, 2019

Rino Ferrante and Serafina Ferrante
58 Harvest Moon Drive
Bolton, ON L7E 2L2

Dear Sir/Madam,

RE: Mortgage Number: 108473
Property: 58 Harvest Moon Drive, Bolton, ON

Welcome and thank you for choosing The Effort Trust Company. At this time would like to confirm the following details with respect to your new mortgage:

Principal Balance	: $812,000.00
Payment Frequency	: Monthly
Payment Amount (Principal, Interest)	: $4,379.62
Tax Payment	: $410.00
Total Payment	: $4,789.62
Interest Rate	: 5.60%
Term	: 24 months
First Payment Date	: May 01, 2019
Maturity Date	: April 01, 2021

Should any of the above information be incorrect, please advise us immediately so that we can make the necessary corrections. As a valued client, we will strive to provide you the best of service.

Having completed your pre-authorization payment form and depending on your choice of payment frequency, weekly, bi-weekly (every two weeks) or monthly, your payment will automatically be withdrawn from your bank account.

Once again, welcome to The Effort Trust Company and thank you for placing your confidence in us. Should you have any questions, please do not hesitate to contact our staff at (416) 924-4680

Yours truly,
The Effort Trust Company

Gino Ajon
Mortgage Analyst
E.& O.E.

Courtney
037

INDIGOBLUE
MORTGAGE INVESTMENT CORPORATION

MORTGAGE COMMITMENT

Date: 24-May-2019

Rino Ferrante, and Serafina Ferrante
58 Harvest Moon Drive
Bolton, ON L7E 2L2

RE: "" mortgage on 58 Harvest Moon Drive, Bolton, ON L7E 2L2 Mortgage #402

Based upon, and subject to the accuracy of the information provided, Indigoblue Mortgage Investment Corporation is pleased to offer mortgage financing for the property described as "security" below, subject to the following and additional terms and conditions captured under Mortgage Conditions Letter:

Borrower(s):	Rino Ferrante, and Serafina Ferrante
Guarantor(s):	n/a
Mortgage Amount:	$65,000.00
Interest Rate:	13.99%
Prepayment Charges:	n/a
Monthly Payment:	$757.79
Term (in months):	12 months
Amortization:	Interest only loan
Lender Fees:	$5,000.00
Broker Fees:	$0.00
Other fees:	Refer to Schedule A
Administration Fee:	$299.00
Closing date:	31-May-2019
Interest Adjustment Date:	01-Jun-2019
First Payment Date:	01-Jul-2019
Maturity Date:	01-Jun-2020
Prior Encumbrance	Effort Trust Company $812,000.00
Security:	58 Harvest Moon Drive, Bolton, ON L7E 2L2

Initials: RF & SF

135 Queens Plate Drive, Suite 410, Toronto, ON M9W 6V1 1.800.380.4078 | www.ibmic.ca | mortgages@indigoblue.ca

INDIGOBLUE
MORTGAGE INVESTMENT CORPORATION

LETTER OF CONDITIONS

Prior to advance the lender shall be satisfied that each of the following conditions has been met by the borrower and acceptable by the lender.

Broker/Borrower Conditions

• Signed commitment and PAD form with void cheque.
• Satisfactory interview with the borrower(s) at lenders discretion.
• Satisfactory appraisal made out to Indigoblue Mortgage Investment Corporation. Visit https://www.ibmic.ca/approved-appraisers for list of approved appraisal companies.
• Satisfactory property inspection by lender at lender's discretion.
• 2 pieces of government issued ID (one must be picture, no health cards).
• Recent property tax statement.
• Recent mortgage statements for existing mortgages
• Recent Paystub/Business Registration (If BFS), Recent Notice of Assessment(s) and 3 months bank statements.
• All legal fees incurred by the lender and appraisal fee to be paid by the borrower.

Solicitor Conditions

• All security in place to the satisfaction of Indigoblue MIC and its solicitor.
• Evidence of property insurance for the full replacement value of the property with Indigoblue MIC named as second loss payee.
• Evidence of satisfactory title and zoning has been provided.
• Solicitor to facilitate a lender title insurance policy to be paid for by the borrower.
• Evidence of property taxes having been paid up-to-date. Lawyer to direct funds for any arrears.
• An up to date survey of the property or title insurance acceptable to the lender and its solicitor to be provided prior to funding.
• Payout creditors as listed below or per statements of debts where applicable.
• 2 pieces of valid government issued ID (one must be picture, no health cards).
• If property is a condo, satisfactory status certificate dated maximum 30 days prior to closing date.
• Assignment of Rents where applicable.
• Completed PAD form & void cheque.

Initials: PIF & _____

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INDIGOBLUE
MORTGAGE INVESTMENT CORPORATION

Additional Borrower Provisions

PROVIDED that borrower is to ensure property taxes are kept up to date and that Property is to be insured for the full replacement value with Indigoblue MIC named first loss payee if Indigoblue MIC is in first position and/or as second loss payee if Indigoblue MIC is in second position.
PROVIDED FURTHER that should the Borrower sell, transfer, convey, or otherwise dispose of the subject property, then the principal balance outstanding hereunder shall forthwith become due and payable together with interest owing to the date of such payment as well as applicable prepayment penalty of 3 months interest.
PROVIDED FURTHER that in the event that any of the said mortgage payments are not honoured when presented for payment to the financial institution on which they are drawn, the Borrower shall pay the Lender for each such cheque or pre authorized payment an administrative charge as outlined in Schedule A. Late payments are subject to interest per diem.
PROVIDED FURTHER that the Borrower shall provide the Lender, on a semi annual basis with satisfactory evidence that the property taxes are current and up to date.
PROVIDED FURTHER that the Borrower shall provide the Lender, on an annual basis at a minimum or at any time in the term with any change, with satisfactory evidence that the property and all buildings and structures thereon are insured for loss or damage by or from fire with extended perils coverage and by and from such additional perils, risks or events as the Lender may at any time require, with full insurable value and showing second loss payable to the Lender.
PROVIDED FURTHER that in the event that the said mortgage matures and becomes due and payable and that the borrower has not been offered a mortgage renewal by the lender, THREE MONTHS interest at the said rate calculated on the remaining balance will be added to the outstanding principal, if the Borrower does not pay the balance of the mortgage by the due date, the mortgage will be considered in default.
PROVIDED FURTHER that the Borrower shall not create or permit to exist any other mortgage, lien or other encumbrance, or changes to the existing prior principal mortgage balance (i.e. increase) against the property charged herein without the prior written approval of the Lender, and if approved, without such other security holder agreeing to be fully subsequent in priority and subordinated in payment to all amounts that may from time to time be secured by the Charge herein. In the event of the Borrower further encumbering the property charged herein without the prior written consent of the Lender, such further encumbering shall constitute a default under this mortgage and in such event, at the sole option of the Lender, all money owing under the herein Charge shall immediately become due and payable.
Notwithstanding the registration of this Charge and advance of funds hereunder, the terms and provisions of the loan proposal shall remain binding and effective upon the parties hereto. Any default under the loan proposal shall be deemed a default under the Charge. In the event of any discrepancy between the provisions of the loan proposal and terms of this Charge, the Lender, in his sole discretion, shall determine which of the provisions shall prevail.
The lender reserves the right to assign or transfer the subject loan, in full or in part, herein without prior consent to the borrower.
If at any time prior to release of funds, lender learns of any material change in the information or misrepresentation made by the borrower, the lender reserves the right to withhold the funds, which would otherwise be transferred to the borrower.
Borrower accepts full responsibility as it relates to the above property in obtaining consent from the first mortgagee if or when the borrower acquires any subsequent mortgages on the same property. Any subsequent mortgagee will not be held responsible for any damages or loss the borrower incurs as a result of failing to obtain the required consent from the first mortgagee.

Initials: RP & [illegible]

INDIGOBLUE
MORTGAGE INVESTMENT CORPORATION

The Borrower is liable for all expenses or damages, including, without limitation, all reasonable legal fees, disbursements and applicable taxes, directed towards the Lender, its directors and officers, directly or indirectly arising out of, or attributable to, the use, generation, storage, release, threatened release,
discharge, disposal or presence on, under or about the lands or improvements of any hazardous or noxious substances. Further, the Borrower will indemnify the Lender, its directors and officers, for any such loss suffered. Such liability will survive foreclosure of the Loan and any other existing obligations of the Borrower to the Lender in respect to both the Loan and any remedies available to the Lender for any default under the Loan. If requested, the Borrower will, at the request of the Lender, execute a separate environmental indemnity agreement in form and substance satisfactory to the Lender's Solicitor.

Initials: _____ & _____.

135 Queens Plate Drive, Suite 410, Toronto, ON M9W 6V1 1.800.380.4078| www.ibmic.ca | mortgages@indigoblue.ca

INDIGOBLUE
MORTGAGE INVESTMENT CORPORATION

Schedule A: Administration and Servicing Fees

(Mortgages administered by Indigoblue Management Corporation, License #12910)

1.	Statement Preparation Fee - payable for preparation of each statement	$250.00
2.	Demand Letter - payable for preparation of letter prepared by our office	$500.00
3.	Insurance cancellation, premium payment or non-compliance	$500.00
4.	Administration Processing Fee NOTE: option to renew and terms are at discretion of the lender	$299.00
5.	NSF Payment Fee - payable for each NSF cheque or other returned payment	$350.00
6.	Stop Payment/Re-arrange Payment Fee - payable for administering any stop payment of a transaction and for arranging processing of any payment other than on the mortgage payment date	$100.00
7.	Default Administration Fee - payable for any preparation of a file commencing legal action	$2,500.00
8.	Property Inspection Fee - payable on each occurrence where deemed necessary to inspect the property either internally or externally	$250.00
9.	Maintenance for security of property in our possession	$100.00/day
10.	Late payment fee	$350.00
11.	Discharge Administration Fee - payable for the registration of a mortgage discharge	$500.00
12.	Letter of Good Standing	$100.00
13.	Realty Tax arrears - for dealing with each notice of realty tax arrears, realty tax payment Or other non-compliance	$500.00

Note: Lender has the right to change the schedule of fees above with 30 days notice to the borrower(s).

Furthermore, the lender has the right to charge reasonable additional fees for items that may not be listed above.

Indigoblue Mortgage Investment Corporation reserves the right at its sole discretion to offer a renewal of mortgage and any related changes to terms/conditions as applicable. Failure to act within a minimum of 15 days prior to this maturity of said renewal, the lender reserves the right to automatically renew your mortgage for up to an additional 3 months at 19.99% per annum on a fully OPEN term. In addition, an administrative fee of $299 plus a renewal fee of 3% of the original principal amount or $2500, whichever is greater, will be applied and collected at time of discharge.

A courtesy notice of your maturing mortgage will be provided a minimum of 30 days prior to your maturity. Borrower recognizes they are to keep track of their mortgage maturity and act well in advance.

Initials: _____ & _____

Initials: _____ & _____

INDIGOBLUE
MORTGAGE INVESTMENT CORPORATION

Lawyer Information

Please provide us with the name and contact information of your lawyer who will be representing and advising you on your mortgage. We will arrange for instructions to be sent to your lawyer.
Lawyer Name: MANJEET KAUR
Firm Name: KAUR LAW PROFESSIONAL CORP.
Address: 1- 2575 Steeles AVE. E, BRAMPTON- ON, L6T 5T1
Telephone: 905-454-0099
Fax: 905-454-2234
Email: KAUR@KAURLAW.COM

Privacy Consent

For the purposes of this section, Personal Information is financial information associated with the Borrower, including credit history, and other information establishing Borrower's identity and any other information that the Borrower has provided to Indigoblue MIC for the purposes of obtaining the loan.

Borrower hereby consents to Indigoblue MIC collecting Personal Information on Borrower from any source, including, but not limited to, credit reporting agencies, during the course of the relationship between Borrower and Indigoblue MIC. Borrower authorizes these sources to provide such personal Information to Indigoblue MIC whom may use this information for the following purposes:

- To confirm the information provided
- To satisfy lenders, investors and auditors that the loans are valid, in force and that the
- information provided is accurate so that their investment is a prudent investment.
- To protect Indigoblue MIC from fraudulent activities
- To conform with regulatory bodies requirements and policies of Indigoblue MIC.

For these purposes, Indigoblue MIC may make this information available to its employees, agents, service providers, and affiliates, including other financial institutions.

Initials: RF & [illegible]

INDIGOBLUE
MORTGAGE INVESTMENT CORPORATION

Irrevocable Authorization & Direction

TO: EFFORT TRUST
(First Mortgage Lender)

416-924-4685
(Fax Number)

RE: 108473
(Mortgage Number)

BORROWER(s):

ADDRESS:

This is to direct you and shall constitute your good and sufficient and irrevocable authority to release any and all information in connection with my/our mortgage held by you on the above noted property to Indigoblue Mortgage Investment Corporation.

Borrower: _____ MAY 25, 2019
DATE

Borrower: _____ MAY 25, 2019
DATE

Initials: R. F & _____

INDIGOBLUE
MORTGAGE INVESTMENT CORPORATION

Acceptance

ALL BORROWERS AND GUARANTORS NAMED IN THIS MORTGAGE APPROVAL MUST SIGN THIS ACCEPTANCE. THE ACCEPTED APPROVAL MUST BE RETURNED TO US WITHIN 3 BUSINESS DAYS FROM DATE OF ISSUANCE. THIS MORTGAGE APPROVAL WILL EXPIRE IF IT IS NOT RETURNED TO US FULLY SIGNED AND ACCEPTED BY THIS DATE.

By signing this document, you agree that you have read and accepted all the foregoing contained in this document, and that you have provided your consent for us to verify any and all financial and employment information provided to the agent of the lender in support of your mortgage application, including contacting the Canada Revenue Agency to verify any Notice of Assessment submitted.

Indigoblue MIC is part of the Indigoblue Group of Companies ("IBGOC"). From time to time, IBGOC provides special offers & promotions. You can agree to receive such communication from IBGOC, however are not obligated and can opt out from such communication by e-mailing info@indigoblue.ca.

"You certify that **"Rami Barnet"** of **""** is your exclusive mortgage broker representing you as the borrower(s) to arrange a mortgage loan as proposed herein on the above mentioned security. Your Broker will be receiving a finder's fee of $2000.00. During the term of your mortgage, you acknowledge we may contact your broker noted here to discuss administrative or maturing details of your mortgage, unless you provide us written notification otherwise."

If you have any questions, please do not hesitate to contact your mortgage broker.

Signature of Borrower — Date: MAY 25, 2019

Borrower Email

Signature of Borrower — Date: MAY 25, 2019

sferrante@rogers.com
Borrower Email

Indigoblue Mortgage Investment Corporation

Initials: RF & [illegible]

135 Queens Plate Drive, Suite 410, Toronto, ON M9W 6V1 1.800.380.4078| www.ibmic.ca | mortgages@indigoblue.ca

Indigoblue Management Corp.
Mortgage Administrator for
Indigoblue Mortgage Investment Corporation

Mortgage Payment Pre-Authorized
Form and Agreement

I / WE authorize Indigoblue Management Corp. and the financial institution designated (or any other financial institution I / WE may authorize at any time) to debit the bank account identified below for $_____ **on the ____ of every month or the next business day beginning _____**. You may deduct payments as per my/our instructions for monthly regular recurring payments and/or one-time payments from time to time, for payment of all charges arising under my/our mortgage account.

1. Customer Information (please print clearly):
Indigoblue Mortgage Investment Corporation Mortgage Number:

Serafina	Rino
First Name	First Name
Ferrante	Ferrante
Last Name	Last Name
58 Harvest Moon DR	58 Harvest Moon DR
Address	Address
BOLTON ONT L7E2L2	BOLTON ON L7E2L2
City Province Postal Code	City Province Postal Code
647-993-6874	647-992-6874
Telephone number	Telephone number

2. Pre-Authorized Debit (PAD) Banking Information
Please provide us with a cheque marked VOID drawn on the account where you would like the mortgage payments taken from or fill out the banking information below:

☑ Chequing account ☐ Savings account

BMO	145 WOODBRIDGE AVE, WOODBRIDGE-ON, L4L 2S6
Financial Institution:	Branch Address:

24332	001	3060446
Transit Number	Financial Institution Number	Bank Account Number

How to find your banking information on a cheque:

This service is for (check one): ☑ Personal ☐ Business

In this authorization, "you" and "your" refer to each holder of the PAD account who signs this Form. You have read, understand and agree to the terms of the Pre-Authorized Payment Agreement that forms part of this Form. If Joint Account, ~~all authorized~~ signatures are required.

Signature of account holder	Signature of account holder
MAY 25, 2019	MAY 25, 2019
Date	Date

Pre-Authorized Payment Agreement

AS THE PAYMENT AMOUNT MIGHT VARY, YOU WAIVE ANY REQUIREMENT THAT INDIGOBLUE MANAGEMENT CORP. GIVE PRE-NOTIFICATION OF ANY PAYMENT AMOUNT.

You may cancel this authorization at any time by giving us 30 days prior notice. Such notice may be in writing or may be given orally (if we are able to verify your identity). To obtain a sample cancellation form, or for more information on your rights to cancel a PAD Agreement, you may contact your financial institution or visit www.cdnpay.ca. Cancellation of this authorization does not terminate your mortgage account with Indigoblue Mortgage Investment Corporation or relieve you of any obligation to pay all amounts owing to us by a method of payment that is satisfactory to us. This authorization applies only to the method of payment and does not otherwise affect your obligations to us.

You acknowledge that this authorization to us constitutes delivery by you to the PAD Institution. You acknowledge that the PAD Institution is not required to verify that each PAD submitted by us has been issued in accordance with this authorization, including, but not limited to, the amount, or that the purpose of payment for which the PAD was submitted has been fulfilled by us as a condition of honouring the PAD.

Indigoblue Management Corp. may not assign this authorization, whether directly or indirectly, by operation of law, change of control or otherwise, without providing at least 10 days prior written notice to me/us.

You have certain recourse rights if any debit does not comply with this agreement. For example, you have the right to receive reimbursement for any debit that is not authorized or is not consistent with this Agreement. To obtain more information on your recourse rights, you may contact your financial institution or visit www.cdnpay.ca. You warrant to us on a continuing basis that all persons whose signatures are required to deal with the PAD Account have signed the Form and that the information set out on the Form with regard to the PAD account is accurate and complete. You undertake to notify us in writing of any change in such information at least two (2) weeks prior to the next due date of a PAD.

Questions? Please call or contact us:

Indigoblue Management Corporation
Suite 410
135 Queens Plate Drive
Toronto, Ontario M9W 6V1
Tel: 1-800-380-4078
Email: management@indigoblue.ca

MRS SERA FERRANTE
MR RINO FERRANTE
58 HARVEST MOON DR
BOLTON ON L7E 2L2

161

DATE 2 0 - -
Y Y Y Y M M D D

PAY TO THE ORDER OF _____ $

VOID

_____ 100 DOLLARS

Security features included. Details on back.

STYLE 113

BMO Bank of Montreal
145 WOODBRIDGE AVE.
WOODBRIDGE, ONT. L4L 2S6

MEMO _____

⑈161⑈ ⑆24332⑈001⑆ 3060⑈446⑈

FINDER'S FEE DISCLOSURE

For the arrangement of the following mortgage by Other Private Lender

Mortgagor(s):	Rino Ferrante and Serafina Ferrante
Amount:	$ 65,000.00
Closing:	31/05/2019
Interest Rate:	13.990 %
Term:	1 Years
Payment:	$ 757.79 Monthly
Mortgaged Property:	58 Harvest Moon Drive Bolton, Ontario L7E 2L2
Lender:	Other Private Lender

The mortgagor(s) acknowledge the following:
MA Mortgage Architects Inc. will receive a finder's fee in the amount of $ 2,000.00 from Other Private Lender

Date: MAY 25, 2019

Witness: _____ Mortgagor: _____

Witness: _____ Mortgagor: _____

MA Mortgage Architects Inc. ()
#8 - 2425 Matheson Boulevard E, Mississauga, Ontario, L4W5K4
License #: 12728

Agent : Rami Barnet -M08010668
Phone: (416) 876-0041

EFFORT TRUST

.e Effort Trust Company
980 Yonge Street, Suite 30
Toronto, ON M4W3V8
Tel:(416) 924-4680
Fax:(416) 924-4685
www.efforttrust.com

MORTGAGE RENEWAL

Rino Ferrante
Serafina Ferrante
58 Harvest Moon Drive
Bolton, ON L7E 2L2

February 4, 2021

Property Description
58 Harvest Moon Drive, Bolton, ON

Mortgage Number
108473

Mortgage Renewal Agreement

Dear Clients

Effort Trust would be pleased to offer a mortgage renewal for an additional term.

We have your renewal options detailed on page 2. We ask that you initial the option that you prefer on the bottom line of the table on page 2. If you require further information, please contact our mortgage renewal department at 416-924-4680.

Your signed Mortgage Renewal Agreement must be in our office **5** days prior to the Maturity Date.

Maturity Date: April 1, 2021
This is the date the principal balance on the mortgage is payable in full, unless it is renewed. This is also the renewal date for the renewal option you select.

Payment Frequency: Monthly

Principal Amount: $809,776.32
This is the amount that will be outstanding on the mortgage on the Maturity Date, assuming all payments are made as due.

Current Remaining Amortization: 396 months

Current Prepayment Privilege: 10% prepayment annually

Renewal Fee: $500.00

First Payment due date under Renewal Term: May 1, 2021 (assumes existing payment frequency)

✓

EFFORT TRUST

AMOUNTS IN THE TABLE BELOW ARE BASED UPON YOUR EXISTING PAYMENT FREQUENCY AND THE CURRENT REMAINING AMORTIZATION FOR YOUR MORTGAGE.

Renewal Term	6 Month OPEN Rate	1 Year Fixed Rate	2 Year Fixed Rate	3 Year Fixed Rate	5 Year Fixed Rate
Interest Rate	7.500%	3.490%	3.490%	3.750%	3.950%
Principal & Interest Payment	$5,465.05	$3,434.70	$3,434.70	$3,553.91	$3,646.94
Property Taxes	$410.00	$410.00	$410.00	$410.00	$410.00
Total Payment	$5,875.05	$3,844.70	$3,844.70	$3,963.91	$4,056.94
Total of all Principal & Interest Payments	$32,790.30	$41,216.40	$82,432.80	$127,940.76	$218,816.40
Annual Percentage Rate	7.509%	3.527%	3.496%	3.742%	3.931%
Total Cost of Borrowing	$30,357.94	$28,346.88	$55,723.10	$88,785.34	$152,950.04
Balance at New Maturity Date	$806,843.96	$796,406.80	$782,566.62	$770,120.90	$743,409.96
New Maturity Date	Oct 1, 2021	Apr 1, 2022	Apr 1, 2023	Apr 1, 2024	Apr 1, 2026
Borrower(s) must Initial choice		JF			

Additional terms and conditions for this Mortgage Renewal are set out in the Schedule to this Agreement.

The interest rates set out in the renewal options are guaranteed against increase provided the fully completed and signed renewal agreement is returned to us and the other requirements for renewal are completed before the Renewal Date.

The renewal does not take effect until the date that is the latter of the specified renewal date and the date that is 21 days after you received this disclosure statement.

To complete the renewal, all regular payments that become due up to the Maturity Date must be paid when due, including the payment on the Maturity Date.

File No.
108473

EFFORT TRUST

We require that you provide us with the signed agreement and confirmation of property insurance by initialing the box below.

You are required to inform all subsequent mortgagees of the new renewal terms. If you have subsequent mortgages on this property, please complete and initial the box below.

The Borrower and Guarantor (if applicable) give consent to Effort Trust to obtain credit bureau report(s) for the Borrower and Guarantor (if applicable) for mortgage renewal purposes at the Borrower's expense. Such credit bureau report(s) may be obtained within three (3) months prior to the maturity date of the mortgage.

Your signature on this Renewal Agreement means that you have read and understand and you agree to the terms and conditions of this Agreement, including those in the Schedule which forms part of this Agreement.

We are committed to providing excellent service to our Effort Trust mortgage customers and we appreciate you choosing us as your lender.

Yours Truly,

The Effort Trust Company

Kannchan Ahuja
Mortgage Administration Officer

Main: 416-924-4680
Direct: 416-924-4687 x233
Fax: 416-924-4685
Email: kahuja@efforttrust.com

File No.
108473

EFFORT TRUST

Renewal Acceptance

By signing below, you accept our renewal offer on the terms of the option you have selected by initialing above and on the additional terms set out in the Schedule. You agree to pay the Principal Amount with interest for the renewal term you selected and to perform all other terms and conditions of this renewal agreement. By signing you also confirm to us the property is insured as required and certify to us that all realty taxes on the property have been paid to date (if you are responsible for paying your own taxes).

Note: All borrowers and any guarantors must sign the Renewal Acceptance.

Dates this 24 day of march, 2021

Accepted by: _____
Rino Ferrante

Accepted by: _____
Serafina Ferrante

Accepted by: _____

Accepted by: _____

Spousal Consent

I, _____, am the spouse of _____, the (Transferor/Chargor) and hereby consent to the terms and conditions of this Renewal Agreement.

RF
SF.

File No.
108473

EFFORT TRUST

Guarantor Acceptance

I/we agree that my/our guarantee shall extend to the terms and conditions of this Renewal Agreement.

Accepted by: _____

Accepted by: _____

Accepted by: _____

Accepted by: _____

AF
EF.

File No.
108473

EFFORT TRUST

Schedule of Renewal Agreement
Additional Terms and Conditions

Further explanation of what certain terms for the renewal option mean:

Principal Amount	The principal amount of the renewal is the principal balance that comes due on the Maturity Date set out at the beginning of this letter.
Renewal Term	This is the time period for the renewal that starts on the Renewal Date and ends on the New Maturity Date.
New Maturity Date	This is the date you must repay the principal balance that is outstanding on the Mortgage in full, unless it is renewed again.
Current Remaining Amortization	This is the time it would take to pay off in full the Mortgage as renewed based on the interest rate and the payment frequency and amount for the option you select.
Annual Interest Rate	This is the rate of interest payable for the renewal term you select. Interest is calculated semi-annually, not in advance.
Annual Percentage Rate (APR)	This is your total cost of borrowing for this mortgage loan expressed as an annual percentage for the Term.
Principal and Interest Payment	This is the amount of principal and interest to be paid on each payment date for your payment frequency.
Total Payment	This is the amount of the Principal and Interest Payment plus, where we have notified you that we will be paying taxes, the amount payable on account of taxes.
Total of all Principal and Interest Payments	This is the total of all the payments you will make during the Renewal Term.
Total Cost of Borrowing	This is the total of all the interest you have to pay in the terms of the renewal you select.
Application of Payments	Each regular payment made during the Renewal Term will be applied first to the accumulated cost of borrowing and then to the outstanding principal, then to taxes (if applicable).
Balance at New Maturity Date	This is the amount of principal that will be outstanding on the New Maturity Date if all regular payments are made as due during the Term.

FIF

File No.
108473

EFFORT TRUST

Prepayment Privilege	If the Renewal Term you have chosen is an Open Term, then you will have the privilege of prepaying the loan in part or in full at any time without notice and without penalty. If the Renewal Term you have chosen is a Closed Term, then you will have the privilege of paying once per year on the anniversary date up to 10% of the original mortgage amount towards your outstanding balance without paying a penalty.
Changes to Payment Frequency	At your request we may permit you to change the frequency of your regular payments to weekly, bi-weekly, semi-monthly or monthly. A weekly payment is equal to ¼ of a monthly payment and is payable every seven (7) days. A bi-weekly payment is equal to ½ of a monthly payment and is payable every fourteen (14) days. A semi-monthly payment is equal to ½ of a monthly payment and is payable on the first and fifteenth day of every month. On a change of payment frequency, an interest adjustment amount may be payable. Such amounts will be immediately payable. If applicable, amounts payable on account of taxes and insurance will be on separate payment schedules.
Other Fees	Other fees that may be incurred on the mortgage as renewed are set out below: Returned Cheques (including NSF and stop payment) $200.00 Approval of Purchaser for Assumption purposes $300.00 Insurance Cancellation $200.00 Discharge fee per secured property $395.00 If these fees are not paid directly by the borrower, then the fees will be added to the principal.
Effect of the Renewal on the Mortgage	This agreement amends and extends your Mortgage. It does not create a new mortgage or amend or prejudice any rights we may have with respect to any security or against any person not a party to this Agreement with respect to the Mortgage. All the terms and conditions of your Mortgage will remain in effect except as amended by this Agreement.

FIF
SF

File No.
108473

EFFORT TRUST

Prepayment Charges

Non-CMHC Insured Mortgages

If you want to pay out all or part of your mortgage (more than the Prepayment Privilege allows) before the maturity date, you will pay a prepayment penalty. Your prepayment penalty will be the GREATER OF:

(i) **Three months** interest calculated as follows: the amount being prepaid multiplied by your contractual mortgage interest rate divided by **four**;

OR

(ii) The Interest Rate Differential calculated as follows:

a. The difference between your contractual mortgage interest rate and the current annual interest rate of an Effort Trust Guaranteed Investment Certificate (GIC) that is closest to the remaining term in your existing mortgage (round down if exactly between **2** terms)*;

multiplied by:

b. The amount being prepaid;

multiplied by:

c. The number of days remaining from the date of prepayment to the maturity date divided by **365.**

*Please refer to www.efforttrust.com for GIC annual interest rates applicable at time of the prepayment calculation.

For example (using sample figures), if you wanted to pay out **$100,000** on a mortgage with a **4%** contractual mortgage interest rate at the end of the **2nd** year of a **3** year term (**365** days remaining to the maturity date), your prepayment penalty would be the GREATER OF:

(i) **$100,000 X 4%/4 = $1,000;**

OR

(ii) (**4% - 2%** (sample **1 year** GIC annual interest rate posted onwww.efforttrust.com)) **X $100,000 X 365/365 = $2,000.**

RIF

File No.
108473

EFFORT TRUST

CMHC Insured Mortgages

If you would like to pay out all or part of your mortgage (more than the Prepayment Privilege allows) before the maturity date, you will pay a prepayment penalty.

Prior to the Third Anniversary:

If your prepayment is made prior to the **third anniversary** of the interest adjustment date of the Term or prior to the **third anniversary** of any subsequent renewal, your prepayment penalty will be the GREATER OF:

(i) **Three** months interest calculated as follows: the amount being prepaid multiplied by your contractual mortgage interest rate divided by **four**;

OR

(ii) The Interest Rate Differential calculated as follows:

a. The difference between your contractual mortgage interest rate and the current annual interest rate of an Effort Trust Guaranteed Investment Certificate (GIC) that is closest to the remaining term in your existing mortgage (round down if exactly between **2** terms)*;

multiplied by:

b. The amount being prepaid;

multiplied by:

c. The number of days remaining from the date of prepayment to the maturity date divided by **365**.

*Please refer to www.efforttrust.com for GIC annual interest rates applicable at the time of the prepayment calculation.

For example (using sample figures), if you wanted to pay out **$100,000** on a CMHC insured mortgage with a **4%** contractual mortgage interest rate at the end of the **2nd** year of a **3** year term (**365** days remaining to the maturity date), your prepayment penalty would by the GREATER OF:

(i) **$100,000 X 4%/4 = $1,000**;

OR

(ii) **(4% - 2%** (sample **1 year** GIC annual interest rate posted on www.efforttrust.com)) **X $100,000 X 365/365 = $2,000**.

File No.
108473

EFFORT TRUST

On or After the Third Anniversary:

If your prepayment is made on or after the **third anniversary** of the interest adjustment date of the Term or the **third anniversary** of any subsequent renewal and provided all your mortgage payments are up to date and there is no other default with your mortgage terms, your prepayment penalty will be:

(i) **Three** months interest calculated as follows: the amount being prepaid multiplied by your contractual mortgage interest rate divided by **four**.

For example (using sample figures), if you wanted to pay out **$100,000** on a CMHC insured mortgage with a **4%** contractual mortgage interest rate at the end of the **4**th year of a **5** year term, your prepayment penalty would be:

(i) **$100,000 X 4%/4 = $1,000**.

Contact us for More Information:

If you would like more information about these calculations or the value of their components, please contact our Toronto office toll-free at 1-855-924-4680 and ask to speak to the Branch Manager, Toronto.

File No.
108473

BACK TO INDEX

From: Pat Dowling pat.dowling@mortgagearchitects.ca
Subject: Mortgage Approval
Date: Mar 11, 2021 at 6:54:43 PM
To: Mary Ann mallia13@yahoo.ca
Cc: Sarah Pereira sarah.pereira@mtgarc.ca

Hi Mary Ann,

Please find attached the first 5 pages of the mortgage commitment from Home
Trust.

I need you and Rino to initial and sign on the pages as indicated to just let Home Trust know you wish to proceed with the deal. They have set aside this money for you and want to confirm that you want to go forward with the refinance. There is no penalty if you decide not to proceed with them.

We will go through all of the paperwork properly once the appraisal has been done and we have done up the entire package for you both to sign.

In addition, we will need to pay out the following items:

- RBC - $28,000.00
- Fairstone - $3,805.00
- Capital One - $7,415.00
- Scotialine - $22,000.00
- CIBC - $3,259.00

There is a 1% lender fee of $8,800.00 and Home Trust will be holding back 5 months of property taxes on closing of $2,104.55.

I have estimated approximately $1,500.00 for legals so you will need to come up with around $8,000.00 of your own money plus whatever you owe Serafina

This is based on an appraised value of $1.1 million.

ONTARIO

Superior Court of Justice
(Name of court)

at 7755 Hurontario Street, Brampton ON L6W 4T6
Court office address

Court File Number
FS-22-00102481-000

Form 22: Request to Admit

Applicant(s)

Full legal name & address for service - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Serafina Ferrante 49 Highmore Avenue Bolton, ON L7E 1V9 Tel: (647) 615-4370 serafinaferrante@gmail.com	David Pomer Pomer & Boccia Professional Corporation 212 - 4000 Steeles Ave. W. Woodbridge, ON L4L 4V9 Tel: (416) 213-7450 ext. 2301 Fax: (905) 850-8086 david.pomer@pomerandboccia.com

Respondent(s)

Full legal name & address for service - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Rino Ferrante 58 Harvest Moon Drive Bolton, ON L7E 2L2 Tel: (647) 992-6874 rferrante@rogers.com	Margaret Barnes 30th Street Legal 146 Thirtieth Street Toronto, ON M8W 3C4 Tel: (416) 251-5900 margaret@30streetlegal.com

TO: *(name of party)* Rino Ferrante

YOU MUST RESPOND TO THIS REQUEST WITHIN 20 DAYS AFTER BEING SERVED WITH IT.

You make your response by serving a *response to request to admit* in Form 22A, a blank copy of which should be attached to this request. If the blank form is missing, contact your own lawyer or the court office as soon as possible.

IF YOU DO NOT RESPOND WITHIN THE TIME GIVEN, THIS CASE WILL GO TO COURT ON THE BASIS THAT YOU ARE ADMITTING, FOR THE PURPOSE OF THIS CASE ONLY, THAT THE FACTS SET OUT BELOW ARE TRUE AND THAT THE DOCUMENTS DESCRIBED BELOW ARE GENUINE.

You are requested to admit, only for the purposes of this case, that the following facts are true:

1. The Respondent's sister drafted the Separation Agreement after the Applicant terminated the lawyer and no copy of the draft Separation Agreement was provided to the Applicant's lawyer.
2. The Applicant and Respondent separated on September 1, 2019.
3. The Respondent had a restraining Order on or about September 3, 2019.
4. The Respondent attended at the residence of the Applicant after the restraining was in place and the Respondent was on bail, in or about the beginning of September 2019. The Respondent took for his own, all jewellery and personal identification of the Applicant as well as the children's personal identification.
5. The Respondent was charged with at least 11 breaches of his bail in 2019 and dismissed prior to the court date for completing an anger management program.
6. The Respondent blocked the driveway and did not allow the Applicant to leave the matrimonial home on September 11, 2019.

7. The Separation Agreement was signed at the mobile trailer in Albion Hills on October 4, 2019 where the Respondent was residing at that time, as there were bail restrictions preventing the Respondent not to be within 100 to 200 feet or more of the Applicant.
8. At the time the Separation Agreement was signed, the Respondent returned the personal identification of the Applicant and one son, Matteo. The Respondent maintained Luca's identification.
9. The Applicant moved out of the matrimonial home on October 5, 2019.
10. The Applicant never had a lawyer at the time she executed the Separation Agreement on October 4, 2019.
11. The Respondent never ordered or paid or reviewed an appraisal by a qualified appraiser for the matrimonial home before the date of the Separation Agreement being executed on October 4, 2019.
12. The Respondent represented to the Applicant that the house was only $800,000.00.
13. The Respondent's first sworn Financial Statement confirmed the house was $800,000.00.
14. The Respondent only reviewed an appraisal of the property from Jason Tetrault of Effort Trust, after the litigation was commenced and not before.
15. The real estate agent, Paul Ricci, or the Applicant presented the Respondent a Letter of Opinion of the property in the amount of $1,200,000.00 before the date of execution of the Separation Agreement.
16. The Respondent has no bank records or other evidence that he talked to the Applicant about transferring a deed to the Applicant in February 2021.
17. There was no communication between the Respondent and Applicant at all for 6 months prior to February 2021.
18. The Respondent initiated the first call to the Applicant in February 2021.
19. The Respondent has no written confirmation or evidence in February 2021 that the Applicant wanted more money than what was set out in the Separation Agreement.
20. The Respondent has not provided to the Applicant or her lawyer, phone records for the month of February 2021.
21. Effort Trust knew that the Applicant and Respondent were separated as of September, 2019.
22. Effort Trust never provided to the Respondent any document for the Applicant to be removed from the mortgage with Effort Trust in February or March 2021.
23. The Respondent never sent any document to the Applicant in February/March 2021 for the Applicant to have her name removed from the existing mortgage with Effort Trust.
24. The Applicant never attended at the Respondent's home in February 2021.
25. The Respondent and his girlfriend first attempted to obtain a mortgage to take out the Applicant's name, pursuant to the Separation Agreement in February 2021 with Home Trust, and said mortgage was never executed by the Respondent.
26. The Respondent received a commitment to renew with Effort Trust the existing mortgage on or about February 4, 2021.
27. That Effort Trust only sent the renewal for the mortgage on the matrimonial home in February 2021 and the Respondent has no proof of any kind that the renewal commitment of February 2021 was sent to the Applicant by email.

28. The Respondent executed a signed mortgage commitment and forwarded the commitment to any lender in March 2021.
29. The Respondent never provided a copy of the mortgage commitment from a private lender for March 2021 or had a written commitment from a private lender in March 2021.
30. The Respondent had a draft commitment from Pat Dowling, the Respondent's private mortgage broker, in March 2021 with extensive conditions.
31. The Respondent never had a signed mortgage commitment in his possession executed by Mary Anne D'Alberto for March 2021.
32. The Respondent in 2021 never executed a mortgage commitment with Mary Anne D'Alberto with Home Trust dated March 15, 2021.
33. The Respondent has no evidence to confirm the Respondent and his girlfriend Mary Anne D'Alberto never returned the signed mortgage commitment back to the broker, Pat Dowling or sent an executed copy of the mortgage commitment to Home Trust as of March 2021 for Home Trust to send an executed copy to their lawyer.
34. The Respondent in March 2021 then reverted back to Effort Trust and obtained a renewal for another one year period.
35. The Respondent received from the mortgage broker, a commitment for the Respondent and his girlfriend to sign a new mortgage commitment on March 11, 2021.
36. The commitment for the new mortgage with Home Trust was never provided to the Applicant by the Respondent or there was no requirement on the mortgage commitment with Home Trust on March 11, 2021 for the signature of the Applicant.
37. The Respondent cancelled the mortgage commitment in March 2021 with Home Trust for the reason that the Applicant refused to take her name off.
38. The Applicant pursuant to the Separation Agreement, had no obligation to renew the mortgage in March 2021.
39. The Respondent on March 24, 2021 called the Applicant many times to insist on coming to her house.
40. The Respondent sent a text to the Applicant on or about March 24, 2021 without an explanation, and asked the Applicant "what time can I come by"?
41. The Respondent had discussions with the Applicant on March 24, 2021, and told the Applicant that if she did not sign the extension they would lose the house and bad credit would be affected.
42. The Respondent attended the Applicant's residence on or about March 24, 2021 without bringing a Deed or Transfer to the home.
43. The Effort Trust Extension Agreement of March 24, 2021 was for one year only.
44. The Respondent presented the Applicant with an extension to renew the existing mortgage with Effort Trust only and had the Applicant execute the extension agreement with Effort Trust.
45. The Applicant signed the renewal with Effort Trust or March 24, 2021, without asking for more consideration than as set out in the Separation Agreement.
46. Mary Anne D'Alberto was present when the mortgage extension was signed at 58 Harvest Moon Drive.

47. The Respondent on March 24, 2021 at the Applicant's home, never cancelled the mortgage extension or never received a copy of the Deed or Transfer to put the property in the name of the Respondent and his girlfriend.
48. The Applicant never attended at the Respondent's home in March 2021.
49. As of March 24, 2021, the Respondent never attended at a lawyer's office to have the transfer of the matrimonial home prepared to have the Applicant sign.
50. The Respondent advised the Applicant in March 2021 that the Applicant would have to take her name off the mortgage and then the Applicant, with the $20,000.00 would be free and the Applicant would not owe any of the family debt, the second mortgage, absolutely nothing.
51. The Respondent tendered a cheque for $20,000.00 in March 2021.
52. The Respondent never tendered a cheque for $20,000.00 in March 2021.
53. The Respondent never listed the matrimonial home, municipally known as 58 Harvest Moon Drive in March 2021 or March 2022.
54. The Respondent never offered to pay for the services of a lawyer for the transfer of 58 Harvest Moon Drive to the Respondent in March 2021 or March 2022.
55. The Respondent never had a solicitor prepare a transfer of the matrimonial home, municipally known as 58 Harvest Moon Drive in March 2022 and never presented the Applicant or her solicitor with a copy of the Transfer Deed.
56. The Respondent never tendered or produced a cheque in the amount of $20,000.00.
57. The Respondent never told the Applicant in February/March 2022 to go to a lawyer and sign although it was the Respondent's understanding that the Applicant had to pay lawyer fees to transfer the house and take the Respondent's name off of the Deed and the Respondent was advised as to same.
58. The basement of the home was fully occupied by the Respondent's sister and her son and they have paid $850.00 per month from approximately 2012 to present date or more, or since the date of the Applicant moving out.
59. Transcript, page 103, question 368, refers that client cancelled. The "cancel" by the Respondent refers to the mortgage commitment obtained by the Respondent.
60. In March 2022, there was no tendering by the Respondent for a cheque in the amount of $20,000.00 to finalize "the deal" being the Separation Agreement and the only action taken by the Respondent was to bring an urgent motion in March 2022, to extend the mortgage for one (1) year or more instead of paying off the Applicant $20,000.00 and having the Applicant sign off on the Deed in favour of the Respondent.

You are requested to admit, only for the purposes of this case, that the following documents are genuine. *(Being "genuine" also means:*

- *that a document that claims to be an original was written, signed or sealed as it appears to have been;*
- *that a document claiming to be a copy is a true copy of the original; and*
- *where the document claims to be a copy of a letter, fax, electronic-mail message or other document ordinarily sent from one person to another, that it was sent as it appears to have been sent and received by the person to whom it was addressed.)*

Describe each document and identify it by date, type of document, author, name of person to whom it was sent, etc. Indicate whether the document is an original or a copy.

1. Text message between the Applicant and Respondent dated March 24, 2021, wherein the Respondent asks the Applicant "what time can I come by".

Form 22: Request to Admit **(Page 5)**

Court File Number
FS-22-00102481-000

2. Picture of the Respondent blocking the driveway of the matrimonial home on September 11, 2019 not allowing the Applicant to leave.

3. Picture of the moving truck on October 5, 2019 moving the Applicant out of the matrimonial home.

A copy of each document named above is attached to this Request, except for: *(Give the number of any document that you are NOT attaching and state your reason for not doing so. Generally, you must attach copies of all the documents mentioned unless the other party already has a copy or it is impractical to attach a copy.)*

Signature

February 22, 2024
Date of signature

10:36
21
R
Rino >
They have one there but I only try to go once a week
I'm lost
I have to go there once a week if they need me
U at work in your own office
My office is at home
So u want to be a bad girl ?
Mar 24, 2021 at 4:48 PM
Hi
What time can I come by

8:23
Bolton
September 11, 2019 7:09 PM
Edit

8:20
October 5, 2019
9:50 AM
Edit
LIVE
ND A TRUCK
no Care"
siness
1941-2636
Franchises Available 1-866MOVINGNU
1025

David Pomer

From: Serafina Ferrante <serafinaferrante@gmail.com>
Sent: Monday, December 12, 2022 7:40 PM
To: David Pomer
Subject: Date to sign 2021 mortgage

E

BACK TO INDEX

8:23

Bolton

September 11, 2019 7:09 PM

Edit

BACK TO INDEX

ONTARIO

Superior Court of Justice

(Name of Court)

at **7755 Hurontario St. Brampton, ON L6W 4T6**

(Court office address)

Court File Number
FS-22-00102481-0000

Endorsement

Date			
February 25, 2022	Applicant(s):	FERRANTE, Serafina	☐ Present
	Counsel:	POMER, David M. (David.pomer@pomerandboccia.com)	☐ Present
Videoconference			☐ Duty Counsel
	Respondent:	FERRANTE, Rino	☐ Present
	Counsel:	OSADET, Margaret (margaret@osadetlaw.com)	☐ Present
			☐ Duty Counsel

☐ Order to go in accordance with minutes of settlement or consent filed.

Order

[1] Upon reviewing the material filed and hearing the submissions of counsel. I order the following on an interim without prejudice basis:

a) The Respondent is permitted to renew the mortgage scheduled for renewal on March 1, 2022, without the need for the signature or consent of the Applicant. This order dispensing with the Applicant's consent and signature is granted on a one time basis only and only with respect to the March 1, 2022 renewal.

b) The said renewal shall be for a period not exceeding 12 months and the renewal shall be for an open mortgage.

c) The entirety of the relief sought in the Respondent's notice of motion shall proceed in the normal course and

www.DIVORCEmate.com

proceed to the case management conference scheduled for April 25, 2022.

d) No further motion shall be brought in this matter without leave of the court.

Overview

[2] The Respondent sought certain relief in his urgent motion. The parties are separated. The premise of the Respondent's urgent motion is that the mortgage on the matrimonial home may fall into default if the mortgage was not renewed on March 1, 2022.

[3] During the hearing, the Applicant disclosed a document provided by the Respondent that indicated that in the event of a failure to renew on March 1, 2022, the lender would not commence any legal proceedings until April 30, 2022. I conclude however, that with a case conference scheduled for April 25, 2022, the issues in the litigation will not conclude in sufficient time to resolve whether or not the mortgage should be renewed.

[4] The parties' dispute is founded on differing interpretations of a Separation Agreement the parties entered into. The Respondent seeks certain orders premised on the

validity of the Separation Agreement. The Applicant challenges the validity of the Separation Agreement and hence the relief the Respondent seeks. In addition, or in the alternative, the Applicant alleges that the Respondent is in violation of the Separation Agreement and is not entitled to any of the relief he seeks.

[5] The order I have made preserves the interest of each party in the matrimonial home without prejudice to either party's legal interests. This order is not a determination of the issues raised in the Respondent's notice of motion. It is interim in nature in the manner previously described.

Costs

[6] Neither party was successful on this motion. The Respondent was unsuccessful in his attempt to have the issues adjudicated on a final basis on this motion. The Applicant was unsuccessful in her attempt to prevent the March 1, 2022, renewal of the mortgage. No costs are awarded to either party.

Justice Barnes

ONTARIO
Superior Court of Justice

Court File Number
FS--22-00102481-0000

at **7755 Hurontario St. Brampton, ON L6W 4T6**
(Court office address)

Endorsement

Date			
FEB 25, 2022	Applicant(s):	FERRANTE, Serafina	[x] Present
	Counsel:	POMER, David M.	[x] Present
		Email:david.pomer@pomerandboccia.com	[ ] Duty Counsel
(VIDEO)	Respondent(s):	FERRANTE, Rino	[ ] Present
	Counsel:	OSADET, Margaret	[ ] Present
		Email:	[ ] Duty Counsel

[ ] Order to go in accordance with minutes of settlement or consent filed.

1. Respondent brought an urgent motion. I ordered the parties to appear at 9.00a.m on February 25, 2022 and for the Applicant to be served with motion materials. This was to permit the Applicant to respond to the motion.

2. The Respondent did not attend at 9.00a.m today to address his own urgent motion. The Applicant attended with counsel.

3. The Respondent's motion is dismissed as abandoned. The Respondent may seek leave of the court to refile. The Applicant is awarded costs of $500.00 for today. This is payable forthwith and shall bear post judgment interest of 2% per annum.

JUSTICE BARNES.

ONTARIO
Superior Court of Justice

Court File Number
FS-22-00102481-0000

at **7755 Hurontario St. Brampton, ON L6W 4T6**
(Court office address)

Endorsement

Date				
April 25, 2022	Applicant(s):	FERRANTE, Serafina	[x]	Present
(VIDEO)	Counsel:	POMER, David M.	[x]	Present
		Email: david.pomer@pomerandboccia.com	[ ]	Duty Counsel
	Respondent(s):	FERRANTE, Rino	[x]	Present
	Counsel:	OSADET, Margaret	[x]	Present
		Email: margaret@osadetlaw.com	[ ]	Duty Counsel

[ ] Order to go in accordance with minutes of settlement or consent filed.

CASE CONFERENCE

1. The parties have leave to conduct questioning.

2. The Respondent has leave to bring a motion with respect to the renewal of the mortgage on the matrimonial home. This is without prejudice to the Applicant's position that the issue is *res judicata*. The motion will be heard at 10:00 AM on July 8, 2022.

3. The Respondent shall serve and file his Notice of Motion and supporting affidavit material by May 23, 2022. The Applicant shall serve and file her responding affidavit material by June 15, 2022. Any reply material shall be served and filed by the Respondent by June 24, 2022.

4. The Applicant has leave to bring a motion for interim child support. The motion will be heard on July 19, 2022.

5. The Applicant shall serve and file her Notice of Motion and supporting affidavit material by May 23, 2022. The Respondent shall serve and file his responding affidavit material by June 20, 2022. Any reply material shall be served and filed by the Applicant by July 4, 2022.

C Petersen

PETERSEN J.

ONTARIO
Superior Court of Justice

Court File Number
FS-22-00102481-0000

at **7755 Hurontario St. Brampton, ON L6W 4T6**
(Court office address)

Endorsement

Date				
September 23, 2022 Via Zoom	Applicant(s):	FERRANTE, Serafina	[x]	Present
	Counsel:	POMER, David M. Email: David.pomer@pomerandboccia.com	[x]	Present
			[ ]	Duty Counsel
	Respondent(s):	FERRANTE, Rino	[x]	Present
	Counsel:	OSADET, Margaret Email: margaret@osadetlaw.com	[x]	Present
			[ ]	Duty Counsel

[ ] Order to go in accordance with minutes of settlement or consent filed.

ENDORSEMENT

1. This family law motion brought by the Respondent/father was set for 59 minutes today on the regular motion list.

2. At no time prior to the start of court was the Court able to access the materials which the parties' counsel advised had been uploaded to Caselines. Ultimately Ms. Osadet indicated she may have uploaded materials to the wrong bundle, being a Case Conference bundle, such that the bundles for the Motion today, which were available to the assigned motion judge, were empty.

Adjournment ordered:

3. In the result the motion could not proceed and must be adjourned accordingly.

Settlement discussions generally encouraged:

4. I urged the parties, and their counsel, to use the interim time prior to return of the rescheduled motion to consider options for resolution of the motion issue (mortgage renewal terms) without the need for judicial adjudication of this discreet step.

Next scheduled steps:

5. Respondent's motion is adjourned to January 19th, 2023 at 10 am.

6. Neither party may add to their motion materials filed for return of motion today, with the exception of notices of confirmation to be field per the practice direction; an also updated draft orders and cost outlines which shall made available to the motion judge on request.

7. Neither party shall add to the relief sought on the adjourned motion, by way of additional motion or cross-motion.

8. A settlement conference has now been booked for May 25, 2023 at 2:15pm. SETTLEMENT CONFERENCES PRESUMPTIVELY TAKE PLACE IN PERSON.

9. Parties are directed to review and comply with applicable filing requirements pursuant to Notices to the Profession and practice directions of the SCJ and the Central West Region.

Costs:

10. I invited submissions on costs thrown away today, and heard counsel's submissions.

11. I have considered those submissions and circumstances of today. I note that neither party's materials, although allegedly uploaded to Caselines as required, were available for review by the motions judge before the motion. The parties both having contributed to the time spent in court today unproductively, I make no order as to costs.

Digitally signed by Justice L. McSweeney
Date: 2022.09.23 '13:26:56 -04'00

ONTARIO
Superior Court of Justice

Court File Number
FS-22-102481-0000

at 7755 Hurontario St. Brampton, ON L6W 4T6
(Court office address)

Endorsement

Date			
November 24, 2022	Applicant(s):	Serafina Ferrante	✓ Present
	Counsel:	David Pomer David.pomer@pomerandboccia.com	✓ Present
	Respondent(s):	Rino Ferrante	✓ Present
	Counsel:	Margaret Osadet margaret@osadetlaw.com	✓ Present

Via Zoom

☐ Order to go in accordance with minutes of settlement or consent filed.

ENDORSEMENT

1. The Advocates' Society's *Principles of Civility and Professionalism for Advocates* remind lawyers:

    a. "Advocates should consult opposing counsel regarding scheduling matters and make a genuine effort to avoid conflicts."

    b. "Advocates, and not the client, have the sole discretion to determine the accommodations to be granted to opposing counsel and litigants in all matters not directly affecting the merits of the cause or prejudicing the client's rights. Advocates should not accede to a client's demands that the advocate act in a discourteous or uncooperative manner."

    c. "Advocates should attempt to accommodate the commitments of opposing counsel previously scheduled in good faith for hearings, examinations, meetings, conferences, seminars, professional development programs, vacations, personal commitments, or other functions."

    d. "Advocates should agree to reasonable requests for scheduling changes, such as extensions of time and

adjournments, provided the client's legitimate interests will not be materially and adversely affected."

2. The applicant Serafina Ferrante moves for a temporary order that the respondent Rino Ferrante pay child support in the table amount of $958 for Luca Ferrante, the child of the marriage.

3. In April 2022, Justice Petersen granted the parties leave to bring two motions: (a) Rino's motion for renewal of the mortgage on the matrimonial home on July 8, 2022; and (b) Serafina's motion for interim child support on July 19, 2022. Rino says that if (and, he is sure, when) his motion is granted, he will have sufficient cash flow to pay table child support, rendering Serafina's motion moot. Serafina opposes Rino's motion for reasons that were not disclosed to me.

4. The motions had to be adjourned (for undisclosed reasons). Rino's motion is scheduled for January 2023. As I understand, Serafina proposed dates for her motion. Rino's lawyer advised that she was unavailable as she was scheduled for trial on the offered dates. Serafina's lawyer demanded proof that Rino's lawyer was unavailable. Rino's lawyer did not respond—I don't question her decision not to do so as counsel should not presume that other lawyers are lying about their schedule.

5. Serafina's lawyer went ahead and scheduled the motion for today even though Rino's lawyer was unavailable. Rino's lawyer says she was not notified about the motion until she received Serafina's motion materials on November 15, 2022. Serafina's lawyer says Rino should have known about the date because both counsel ought to have received the same communications from the court.

6. Rino moves for an adjournment of Serafina's motion. Serafina says she will consent if Rino will agree to an order that he pay table child support and disclose certain documents—in effect, if he will consent to the motion itself.

7. Serafina says that though she became available today, she has had insufficient time to prepare responding materials. She mentioned a personal matter but, frankly, the reason is irrelevant—if counsel says that they cannot proceed, in part because the moving party's materials were served at or near the time limit, the adjournment should be consented to.

8. The motion is adjourned to December 6, 2022, for a short motion. The costs of today's hearing are in the cause of the motion.

Agarwal, J

ONTARIO
Superior Court of Justice

at 7755 Hurontario St., Brampton, Ontario
(Court office address)

Court File Number
FS-22-00102481

Endorsement

Date				
December 6, 2022	Applicant(s):	FERRANTE, Serafina	X	Present
	Counsel:	POMER, David M. david.pomer@pomerandboccia.com	X	Present
				Duty Counsel
	Respondent(s):	FERRANTE, Rino	X	Present
	Counsel:	OSADET, Margaret margaret@osadetlaw.com	X	Present
				Duty Counsel

☐ Order to go in accordance with minutes of settlement or consent filed.

ENDORSEMENT

[1] The applicant mother brought a motion returnable December 6, 2022, seeking a variety of relief and, in the alternative, relating to child support with respect to the parties' child Luca Ferrante, born October 22, 2005.

[2] The parties separated on September 1, 2019, and at that time entered into a Separation Agreement, which is being challenged by the applicant on several bases including misrepresentation, duress, lack of independent legal advice, and incomplete financial disclosure.

[3] A copy of the Separation Agreement was not filed in evidence by either party with respect to this motion by the applicant.

[4] As is evident from the affidavit material filed by both parties, there is a clear dispute as to the respondent's line 150 income for the purpose of calculating child support.

[5] The child is currently in the care of the applicant and the respondent's affidavit states that he is prepared to pay "table child support" however at the same time he is seeking relief in being allowed to remortgage the matrimonial home without the applicant's signature.

Matters relating to the mortgage on the home were not before the court on this motion. The evidence from the respondent with respect to the refinancing of the mortgage on the matrimonial home has little or no bearing on the issues raised by the applicant in her motion.

[6] In her motion and Confirmation of Motion the applicant states that the primary relief sought is that the respondent pay child support in the table amount of $958 per month pursuant to annual employment income of $105,949.92 in accordance with the *Child Support Guidelines*.

[7] In his responding affidavit, the respondent states that he has been paying child support under the terms of the Separation Agreement at the rate of $450 per month over a period of 25 months for a total of $11,250. Of the $450 per month, he states that $200 has been paid by him directly to the child and that he also pays an unspecified sum to the child relating to income he has received from a snowplowing contract. His affidavit is largely taken up with explaining his financial position and the mortgage liabilities which he claims to have been dealing with.

[8] The evidentiary record is significantly lacking in that the Separation Agreement is not in evidence nor is there an exact statement as to what child support arrangements were agreed to by the parties. However, it appears that the respondent has been paying less than "table child support" and it may be that these payments have been made pursuant to the Separation Agreement, however there is no clear evidence regarding this.

[9] There is significant contradiction in the evidence presented by these parties as to the income being received by the respondent over the course of time since the parties separated. The affidavit evidence has not been tested by cross-examination.

[10] There is significant contradiction in the evidence presented by these parties as to the income being received by the respondent over the course of time since the parties separated. The affidavit evidence has not been tested by cross-examination.

[11] Ironically each party submitted a draft order in advance of the argument of this motion. The applicant sought child support based on the amounts set forth in paragraph [6] above and the respondent in his draft order proposed that child support be paid by him in the same amount based on the same annual income in favour of the child commencing December 1, 2022.

[12] Even absent proper and full disclosure of the respondent's income over the time in dispute, I suspect that he has been paying child support at a rate lower than as provided for by the *Child Support Guidelines*.

[13] During submissions from counsel, I questioned whether parents could contract out of the *Child Support Guidelines* so far as the table amounts were concerned, however counsel were not able to assist in referring me to any relevant case authority.

[14] The Supreme Court of Canada in its decision in *Willick v. Willick*, [1994] 3 SCR 670, considered the court's power to review and very an award of child support which was provided for in a separation agreement and incorporated into a court order. The beginning premise is that the court is "not bound by the terms of a separation agreement in exercising its jurisdiction to award support under the Act." See also *Wright v. Zayer*, 158 O.A.C. 146 (2002).

[15] Given the conflict on the evidence as to the respondent's financial position and his line 150 income over the relevant time, and given the alleged arrears and child support, as the parties both put forward a similar proposed temporary child support order, pending further

cogent evidence as to the respondent's income and as well pending the determination of the enforceability of the Separation Agreement and subject to any further order of the court that may be made in the meantime – it is ordered that the respondent pay to the applicant temporary child support commencing December 1, 2022 in the table amount of $958 per month in respect of the child, based on annual income from employment of $105,949.92, in accordance with the *Child Support Guidelines*. The issue as to child support arrears is left to be determined at trial on a more complete evidentiary record.

[16] By obiter only, it seems most unfortunate that these parties are utilizing strategies involving "death by a thousand cuts" in the manner in which they are litigating this action and as such they are incurring very significant legal costs as a result of the combative strategies they have implemented. This action has had several motions before a number of judges none of which have moved this action in any meaningful way towards either resolution or trial.

[17] As to the costs of this motion, counsel for the applicant shall serve and file brief submissions as to costs along with a costs outline within 15 days followed by similar submissions and a costs outline from counsel for the respondent within 15 days thereafter. No reply submissions are to be filed.

Daley J.

Daley J.

Dated: January 10, 2023

ONTARIO

Superior Court of Justice
(Name of court)

at 7755 Hurontario Street, Brampton ON L6W 4T1
Court office address

Court File Number
FS-22-00102481-000

Form 25: Order (general)
☒ **Temporary** ☐ **Final**

Justice Daley
Judge (print or type name)

December 6, 2022
Date of order

Applicant(s)

Full legal name & address for service - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Serafina Ferrante 33 Country Stroll Crescent Bolton, ON L7E 2H3 Tel: (647) 615-4370 serafinaferrante@gmail.com	David Pomer Pomer & Boccia Professional Corporation 212 - 4000 Steeles Ave. W. Woodbridge, ON L4L 4V9 Tel: (416) 213-7450 ext. 2301 Fax: (905) 850-8086 david.pomer@pomerandboccia.com

Respondent(s)

Full legal name & address for service - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Rino Ferrante 58 Harvest Moon Drive Bolton, ON L7E 2L2 Tel: (647) 992-6874 rferrante@rogers.com	Margaret Osadet 100 Richmond Street West Suite 414 Toronto, ON M5H 3K6 Tel: (416) 251-5900 margaret@osadetlaw.com

☐ This order is made pursuant to provincial legislation only.

The court heard a motion made by *(name of person or persons)*

the Applicant, Serafina Ferrante

The following persons were in court *(names of parties and lawyers in court)*

the Applicant, Serafina Ferrante and her solicitor, David Pomer

the Respondent, Rino Ferrante and his solicitor, Margaret Osadet

The court received evidence and heard submissions on behalf of *(name or names)*

the Applicant and the Respondent

~~**PURSUANT TO THE DIVORCE ACT (CANADA), THIS COURT ORDERS THAT:** *(if not applicable, cross out this line)*~~

~~**PURSUANT TO THE CHILDREN'S LAW REFORM ACT, THIS COURT ORDERS THAT:** *(if not applicable, cross out this line)*~~

~~**PURSUANT TO THE FAMILY LAW ACT, THIS COURT ORDERS THAT:** *(if not applicable, cross out this line)*~~

DivorceMate.com

Court File Number
FS-22-00102481-000

THIS COURT ORDERS THAT: *(specify legislation, where applicable)*

1. The Respondent shall pay to the Applicant temporary child support commencing December 1, 2022 in the Table amount of $958.00 per month in respect of the child, namely, Luca Ferrante, born October 22, 2005, based on an annual income from employment of $105,949.92, in accordance with the *Child Support Guidelines.*

2. The issue as to child support arrears is left to be determined at trial on a more complete evidentiary record.

3. For as long as support is paid, the payor and recipient, if applicable, must provide updated income disclosure to the other party, within 30 days of the anniversary of this Order, in accordance with section 24.1 of the *Child Support Guidelines.*

4. Unless the support order is withdrawn from the office of the Director of the Family Responsibility Office, it shall be enforced by the Director and amounts owing under the order shall be paid to the Director, who shall pay them to the person to whom they are owed.

This Order bears interest at the rate of 4.0% from per annum on any payment(s) in default from the date of default.

March 9, 2023

Date of signature

Rosa D'Oppido Digitally signed by Rosa D'Oppido Date: 2023.03.09 15:54:44 -05'00'

Signature of judge or clerk of the court

ONTARIO
Superior Court of Justice

Court File Number
FS-22-102481-00

at **7755 Hurontario St. Brampton, ON L6W 4T6**
(Court office address)

Endorsement

Date			
December 30, 2022	Applicant(s):	Serafina Ferrante	☐ Present
	Counsel:	David Pomer dmp@pomerandboccia.com	☐ Present ☐ Duty Counsel
	Respondent(s):	Rino Ferrante	☐ Present
	Counsel:	Margaret Osadet margaret@osadetlaw.com	☐ Present ☐ Duty Counsel

☐ Order to go in accordance with minutes of settlement or consent filed.

ENDORSEMENT

[1] The issue of the mortgage renewal has been the subject of multiple motions and endorsements (seven in total) over the past year. There is currently a motion scheduled for January 19, 2023. This motion cannot be dealt with in writing and certainly without the participation of the Applicant. My concerns are compounded by an endorsement by Justice Barnes of March 2, 2022 which appears to set limits to any mortgage renewal.

[2] Given the suggested urgency, the motion is to be added to the motions list for Tuesday, January 3, 2023.

[3] CSD is kindly requested to provide the judge hearing motions with access to the Sharepoint file. The parties should also be given a Caselines invitation to upload their materials.

[4] The issue for determination shall be limited to determining the interactions that the parties may have with EFFORT TRUST in an effort to forestall foreclosure proceedings.

[5] Although it is recognized that the Applicant may not have time to serve and file responding materials, specifically for this issue,

counsel is granted leave to serve and file responding materials up until 9:30 a.m. on January 3, 2023.

[6] This endorsement shall serve as the Confirmation Sheet.

JUSTICE TZIMAS

ONTARIO
Superior Court of Justice

Court File Number
FS-22-102481

at **7755 Hurontario St. Brampton, ON L6W 4T6**
(Court office address)

Endorsement

Date			
January 3, 2023 By Zoom Videoconference	Applicant(s):	Serafina Ferrante	[X] Present
	Counsel:	David Pomer david.pomer@pomerandboccia.com	[X] Present
			[ ] Duty Counsel
	Respondent(s):	Rino Ferrante	[ ] Present
	Counsel:	Margeret Osadet margaret@oasadetlaw.com	[X] Present
			[ ] Duty Counsel

[ ] Order to go in accordance with minutes of settlement or consent filed.

ENDORSEMENT

[1] On October 4, 2019, the parties entered a written agreement regarding the dissolution of their relationship. Neither appears to have received independent legal advice before it was executed.

[2] Under that agreement, the Respondent was to retain title to the matrimonial home at 58 Harvest Moon Drive, Bolton, ON, L7E 2L2 and, in return, he was to pay the Applicant $40,000 for her share of the equity in the home. The agreement contemplated two $10,000 payments by the Respondent to the Applicant, the first when she signed the agreement, the second when she moved out of the matrimonial home, and a further payment of $20,000 once the documents were executed to remove her from title and the mortgage.

[3] The terms of the agreement were never put into effect; the Applicant refused to finalize the transfer of the property to the Respondent. Instead, she commenced this application. In it, she seeks to set aside the agreement which she claims was entered under duress, to compel the sale of the matrimonial home, and to have the proceeds divided between the parties.

[4] Since then, the issue of the mortgage on the matrimonial home has been a recurring point of disagreement between the parties. On

February 25, 2022, following a motion by the Respondent, Justice Barnes issued an order granting the Respondent authority to renew the mortgage without the Applicant's signature. The mortgage was scheduled to expire on March 1, 2022. Under that order, Justice Barnes provided that: "This order dispensing with the Applicant's consent and signature is granted on a one-time basis only and only with respect to the March 1, 2022 renewal." Further, he ordered that: "The said renewal shall be for a period not exceeding 12 months and the renewal shall be for an open mortgage."

[5] After Justice Barnes issued his order, the Respondent was only able to renew the mortgage for six- months because the existing mortgagee does not offer one-year mortgages.

[6] With the mortgage needing to be renewed in October 2022, the Respondent brought a further motion to seek an order to permit him to again renew the mortgage without the Applicant's consent (given that she was unwilling to consent to its renewal). That motion was made returnable on September 23, 2022. The motion could not be heard that day because neither of the parties had uploaded their respective materials for the motion to CaseLines. Accordingly, Justice McSweeney ordered the motion adjourned to January 19, 2023, at 10:00 a.m. In her endorsement, Justice McSweeney ordered, that:

> 6. Neither party may add to their motion materials filed for return of the motion today, with the exception of notices of confirmation to be filed per the practice direction; and also updated draft orders and cost outlines which shall [be] made available to the motion judge on request.
>
> 7. Neither party shall add to the relief sought on the adjourned motion, by way of additional motion or cross-motion.

[7] The mortgage extension agreement came to an end in October 2022. On December 22, 2022, a representative of the mortgage company advised that should the mortgage not be renewed by January 1, 2023, it would commence foreclosure proceedings.

[8] As a result of that development, counsel for the Respondent brought a motion in writing last week, seeking an order to grant the Respondent authority to renew the mortgage without the Applicant's involvement.

[9] On December 30, 2022, Justice Tzimas, in an endorsement, concluded that the relief sought was of such a nature that the motion could not be dealt with in writing and required a hearing. Given that the

issue raised was urgent, she directed that the motion be heard on an expedited basis and set it down for a hearing today.

[10] On behalf of the Respondent, Ms. Osadet submits the motion should be granted. She argues that granting the motion would not occasion any prejudice to the Applicant. And further, that a failure to obtain a new mortgage and to allow foreclosure would undoubtedly prejudice the interests of both parties.

[11] For the Applicant, Mr. Pomer opposes the motion. In doing so, he raises both procedural and substantive objections.

[12] From a procedural standpoint, he emphasizes that Justice Barnes only ordered a one-time mortgage extension, and that Justice McSweeney ordered that neither party could bring a further motion without leave and could not supplement the record that was before her in advance of the scheduled hearing on January 19, 2023. Mr. Pomer submits that the current motion runs afoul of those existing court orders and should not be heard because of that.

[13] From a substantive standpoint, I found Mr. Pomer's argument more difficult to follow. Concerning how an extension of the mortgage could potentially prejudice his client, he was hard-pressed to provide the court with a coherent answer. Instead, his argument focussed on the conduct of the Respondent since separation, the unfairness of the agreement that his client seeks to set aside, what he says is the actual value of the home, and that the Applicant has only paid a pittance in child support to date. (Parenthetically, I note that the Applicant brought a motion for interim child support that was heard by Justice Daley on December 6, 2022, and that the decision on that motion remains on reserve.)

[14] Having summarized the positions of the parties, I turn to my analysis.

[15] I start with the procedural objections raised by Mr. Pomer on behalf of the Applicant. Despite the prior orders of Justice Barnes and Justice McSweeney, I am satisfied that the imminent foreclosure proceedings represent a material change in circumstances that justify revisiting their previous orders and granting the Respondent leave to proceed with this motion at this time. In short, there is an element of urgency to the issue of the mortgage renewal that was not present when the parties

were before Justice McSweeney in September 2022 or Justice Barnes in February 2022.

[16] Turning to the substance of the motion, I wish to emphasize what is not before me today. First, it is neither necessary nor possible for me to adjudicate the validity of the settlement agreement reached by the parties. In that regard, I am not able to decide the true value of the matrimonial home and whether the agreement reached resulted in an unconscionable outcome for the Applicant. Those are issues for another judge at some future date. Second, I cannot decide whether the Respondent has improperly failed to pay child support; Justice Daley will address that question when he decides the motion for interim child support.

[17] The only question before me is whether to permit the Respondent to enter into an agreement to obtain a mortgage on the matrimonial home without the Applicant's consent, or to simply allow the property to be the subject of foreclosure proceedings by the mortgagee.

[18] I am hard-pressed to see how permitting the property to be subject to foreclosure would be to the benefit of either the Applicant or the Respondent. In the end, that process will undoubtedly come with additional costs and likely preclude the home from being sold at the best possible price. To be sure, should the mortgage be renewed, and the Applicant ultimately succeeds on the application and manages to force the sale of the home, there will be costs associated with discharging the mortgage prematurely. However, those costs will undoubtedly pale in comparison to the costs associated with foreclosure.

[19] Additionally, the renewal of the mortgage will ensure that the Respondent has additional funds available to pay monthly child support. That would undoubtedly be in the best interests of both parties.

[20] For these reasons, the following Order shall issue:

1. The Respondent, Rino Ferrante, is granted leave to proceed with the motion.

2. The Respondent, Rino Ferrante, is granted sole authority to enter into a mortgage agreement to refinance the mortgage on the matrimonial home at 58 Harvest Moon Drive, Bolton, ON,

L7E 2L2. The mortgage agreement may be entered without the approval or signature of the Applicant, Serafina Ferrante.

3. The Respondent, Rino Ferrante, has the authority to enter a mortgage agreement for the matrimonial home at 58 Harvest Moon Drive, Bolton, ON, L7E 2L2, including a closed mortgage at a fixed rate, but for a term not exceeding five-years.

4. The proceeds of any mortgage obtained by Rino Ferrante shall only be used to discharge the mortgage currently held by The Effort Trust Company and any associated legal fees. The amount of any financing shall not exceed that amount and no funds from the new mortgage should be paid to Rino Ferrante directly but instead be paid, in trust, to the lawyer or the lawyers handling the mortgage transactions.

5. The Respondent, Rino Ferrante, shall disclose to the Applicant, Serafina Ferrante, within 14 days of entering a new mortgage agreement, a copy of any mortgage agreement entered, and a copy of any reporting letters provided by the lawyer or lawyers who handle the mortgage transactions, including a full accounting of any mortgage proceeds received and how they were disbursed.

6. The motion, previously scheduled for January 19, 2023, is hereby vacated.

7. Counsel for the parties should be in contact with the Trial Office within two-business days to schedule the first available Settlement Conference.

8. The costs of this motion are reserved for the trial judge.

Justice Stribopoulos

Released: January 3, 2023

COURT FILE NO.: FS-22-00102481

SUPERIOR COURT OF JUSTICE – ONTARIO
7755 Hurontario Street, Brampton ON L6W 4T6

RE: Serafina Ferrante, Applicant

AND:

Rino Ferrante, Respondent

BEFORE: Justice P. Daley

COUNSEL: D. M. Pomer: david.pomer@pomerandboccia.com, for the Applicant
M. Osadet: margaret@osadetlaw.com, for the Respondent

HEARD: In Writing

COSTS ENDORSEMENT

[1] The applicant brought a motion seeking various forms of relief including child support.

[2] For the reasons set forth in my endorsement of January 10, 2023, the applicant was successful on her motion.

[3] Submissions as to costs were ordered to be delivered by counsel for both parties, however only counsel for the applicant filed any submissions and the time with respect to the filing of same on behalf of the respondent has long passed.

[4] The applicant seeks her costs of this motion on a substantial indemnity basis given that she tendered an Offer to Settle dated December 1, 2022 calling for payment of child support by the respondent in the monthly amount of $958 based on annual income from employment of $105,949.92 in accordance with the Child-Support Guidelines.

[5] As per my endorsement of January 10, 2023, the respondent was ordered to pay ongoing child-support at the same amount and based on the same level of income from employment as put forward in the applicant's Offer to Settle.

[6] Absent submissions on behalf of the respondent, given the result achieved as compared to the Offer to Settle in regard to ongoing child support, I am of the view that this is a proper case for an award of substantial indemnity costs payable by the respondent.

[7] I have considered the Bill of Costs submitted by counsel for the applicant in terms of the hourly rate charged and the time spent and I am satisfied that the resulting fees, on a substantial indemnity basis, are fair, reasonable and proportionate having regard to the nature of the motion.

[8] In the result, it is ordered that the respondent pay to the applicant her costs of the motion in the all-inclusive sum of $10,733.87 within 30 days from the date of release of this endorsement.

Daley J.

Dated: April 6, 2023

Ontario
Superior Court of Justice

7755 Hurontario Street, Brampton ON L6W 4T6

Court File Number
FS-22-00102481-0000

Endorsement

Date			
May 29, 2023	Applicant(s):	FERRANTE, Serafina	☒ Present
	Counsel:	POMER, David M.	☒ Present
	email:	david.pomer@pomerandboccia.com	☐ Duty counsel
JUSTICE MCSWEENEY	Respondent(s):	FERRANTE, Rino	☒ Present
	Counsel:	OSADET, Margaret	☒ Present
☒ In person	email:	margaret@osadetlaw.com	☐ Duty counsel
☐ Videoconference	Respondent(s):		☐ Present
☐ Audioconference	Counsel:		☐ Present
☐ In writing	email:		☐ Duty counsel

[1] Settlement Conference scheduled for May 25, 2023. Parties attended court in person with counsel.

[2] At the outset Applicant counsel advising court that in his view the Settlement Conference could not meaningfully proceed due to lack of financial disclosure by Respondent.

[3] Respondent counsel conceding her client had not produced an updated financial statement; nor was his original financial statement before the court.

Updated child support amount:

[4] Court was advised that despite receipt of Justice Daley's order for child support to be paid in an interim amount of more than $900 effective December 2022, the Respondent has paid a monthly amount of much less to the Applicant. His explanation was that FRO has not yet contacted him re: enforcement of the Daley J. order.

[5] Respondent counsel spoke with her client and then confirmed to the Court that he now understood his obligation to pay the support amount ordered, even if FRO has yet to take enforcement steps.

[6] Parties agreed that Respondent's applicable income for child support purposes has increased since the Daley J. order.

[7] Parties agreed to a further consent interim child support order on an interim without prejudice basis, to provide as follows: Commencing January 1, 2023, the support ordered by Justice Daley shall increase to $1,146.00.

[8] Support Deduction Order to issue.

[9] Note: the parties requested that their interim order direct how Respondent will pay arrears owing under the Daley J order. I decline to do so, as the Family Responsibility Office will credit him with payments already made, and will enforce collection of outstanding amounts per its process.

[10] Applicant counsel to take out the order. He is to provide draft consent order incorporating the above to Respondent counsel. Respondent counsel confirmed to the Court that she will respond within no more than seven (7) business days with respect to form/content approval.

Financial disclosure outstanding from Respondent:

[11] Respondent counsel acknowledged her client's financial disclosure is incomplete. Respondent shall serve and file his complete financial disclosure and certificate confirming same, including all documents responsive to his undertakings from questioning, updated sworn financial statement with documents to support values on disputed items listed therein, and his Net Family Property statement, no later than 4pm on July 31, 2023.

Mortgage renewal documents:

[12] Applicant advised that the Respondent had not complied with the order made by Justice Stribopoulos at the Respondent's urgent motion heard January 3, 2023.

[13] In granting the Respondent authority to enter a mortgage agreement for the matrimonial home without the consent of the Applicant, Justice Stribopoulos imposed specific obligations on the Respondent, including: that the funds obtained shall only be used to discharge the Effort Trust Company mortgage and any associated legal fees; that the amount of any financing shall not exceed that amount; and that the new mortgage funds must be paid directly to the lawyer or the lawyers handling the mortgage transactions, and not to the Respondent.

[14] He further ordered the Respondent to "disclose to the Applicant, Serafina Ferrante, within 14 days of entering a new mortgage agreement, a copy of any mortgage agreement entered, and a copy of any reporting letters provided by the lawyer or lawyers who handle the mortgage transactions, including a full accounting of any mortgage proceeds received and how they were disbursed. Regarding the mortgage commitment and terms thereof entered into subsequent to that attendance. These materials to be disclosed in full within 7 days." [emphasis added]

[15] Respondent counsel submitted at the conference that the Applicant had received the mortgage disclosure ordered, then corrected herself after looking at her records, at which time she attempted to send the information that she had to Applicant counsel.

[16] I am not satisfied that the Respondent has complied with the Stribopoulos J. order. As a result of his non-disclosure, the Applicant is not able to verify

what funds were procured jointly in her name by the Respondent, on what terms, and to whom the funds were paid.

[17] The Respondent is directed to provide the disclosure ordered by Stribopoulos J., to the Applicant, in full, no later than 4pm on June 2, 2023.

[18] The orders made at paragraphs 11 and 17 give further timelines for the Respondent to remedy his non-compliance with the Stribopoulos order, with his obligations under the FLR's and with his undertakings arising from questioning.

[19] Should the Respondent fail to make his disclosure by the dates I have ordered, the Applicant has leave to bring a motion to strike his pleadings and proceed to an uncontested trial.

Next steps:

[20] At present, post-separation arrears of child support, and entitlement to share in value of jointly owned matrimonial home are central issues between the parties.

[21] Respondent's position on these key issues is based on the parties' Separation Agreement of October 2019.

[22] Applicant disputes the applicability of the Separation Agreement on the basis that she signed it under duress.

[23] This issue in my view they will require a trial. Evidence in chief by way of affidavit, followed by cross-examination at trial, should in my view enable this matter to be heard and resolved within the timeframe of a "week of" trial of four days or less.

[24] TMC set for Nov 30, 2023, at 2:15 pm. Confirmation forms required, and full compliance with rules and practice direction of the SCJ and Central West Region. Detailed TSE forms are also required from each party.

[25] No other motions prior to TMC without leave of the court obtained in advance.

Costs:

[26] Applicant seeks $5,000 in costs for an unproductive conference.

[27] Rule 17(18) permits a court to award costs at a conference where a party was not prepared, did not serve required documents, did not make any required disclosure, or otherwise contributed to the conference being unproductive.

[28] In my view, the Respondent's failure to make the financial mortgage disclosure ordered precluded a productive settlement conference taking place. Such materials as he did provide were late served and did not include the required updated sworn financial statement.

[29] I note also, under the category of a party "otherwise" contributing to the conference being unproductive, that the Respondent's behaviour in court, including laughing and talking during Applicant's submissions, was so disruptive that the court directed a recess during the conference to give him time to collect himself.

[30] Pursuant to rule 17(18) I consider an award of costs appropriate for the reasons referenced. Per Rule 17(18) (a), the costs ordered must be paid immediately.

[31] Although Applicant counsel did not provide the court with a cost outline, I am satisfied, based on his settlement conference brief and the time taken for the attendance in court, that the Applicant incurred costs in excess of the amount I am ordering.

[32] Respondent is ordered to pay costs of this conference to the Applicant in the amount of $1,000, and to do so by June 6, 2023.

[33] So ordered.

Justice McSweeney

ONTARIO

Superior Court of Justice
(Name of court)

at 7755 Hurontario Street, Brampton ON L6W 4T1
Court office address

Court File Number
FS-22-00102481-000

Form 25: Order (general)
[X] Temporary [ ] Final

Justice McSweeney
Judge (print or type name)

May 29, 2023
Date of order

Applicant(s)

Full legal name & address for service - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Serafina Ferrante 33 Country Stroll Crescent Bolton, ON L7E 2H3 Tel: (647) 615-4370 serafinaferrante@gmail.com	David Pomer Pomer & Boccia Professional Corporation 212 - 4000 Steeles Ave. W. Woodbridge, ON L4L 4V9 Tel: (416) 213-7450 ext. 2301 Fax: (905) 850-8086 david.pomer@pomerandboccia.com

Respondent(s)

Full legal name & address for service - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Rino Ferrante 58 Harvest Moon Drive Bolton, ON L7E 2L2 Tel: (647) 992-6874 rferrante@rogers.com	Margaret Osadet 100 Richmond Street West Suite 414 Toronto, ON M5H 3K6 Tel: (416) 251-5900 margaret@osadetlaw.com

[ ] This order is made pursuant to provincial legislation only.

The court heard a settlement conference made by *(name of person or persons)*

the Applicant, Serafina Ferrante and the Respondent, Rino Ferrante

The following persons were in court *(names of parties and lawyers in court)*

the Applicant, Serafina Ferrante and her solicitor, David Pomer

the Respondent, Rino Ferrante and his solicitor, Margaret Osadet

The court received evidence and heard submissions on behalf of *(name or names)*

the Applicant and the Respondent

~~**PURSUANT TO THE DIVORCE ACT (CANADA), THIS COURT ORDERS THAT:** *(if not applicable, cross out this line)*~~

~~**PURSUANT TO THE CHILDREN'S LAW REFORM ACT, THIS COURT ORDERS THAT:** *(if not applicable, cross out this line)*~~

~~**PURSUANT TO THE FAMILY LAW ACT, THIS COURT ORDERS THAT:** *(if not applicable, cross out this line)*~~

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THIS COURT ORDERS THAT: *(specify legislation, where applicable)*

1. The parties agree to a further interim child support order on an interim without prejudice basis, and commencing January 1, 2023, the support ordered by Justice Daley shall increase to $1,146.00 per month.

2. The Respondent shall serve and file his complete financial disclosure and certificate confirming same, including all documents responsive to his undertakings from questioning, updated sworn financial statement with documents to support values on disputed items listed therein and his Net Family Property statement, no later than 4 p.m. on July 31, 2023.

3. The Respondent shall provide the disclosure ordered by Justice Stribopoulos to the Applicant in full, no later than 4 p.m. on June 2, 2023.

4. Should the Respondent fail to make disclosure by the dates ordered, the Applicant has leave to bring a motion to strike the Respondent's pleadings and proceed to an uncontested trial.

5. At present, post-separation arrears of child support and entitlement to share in value of jointly owned matrimonial home are central issues between the parties. Respondent's position on these key issues is based on the parties' Separation Agreement of October, 2019. Applicant disputes the applicability of the Separation Agreement on the basis that she signed it under duress. This issue in my view will require a trial. Evidence in chief by way of affidavit, followed by cross-examination at trial, should in my view enable this matter to be heard and resolved within the timeframe of a "week of" trial of four days or less.

6. Trial Management Conference is set for November 30, 2023 at 2:15 p.m. Confirmation forms required and full compliance with rules and practice directions of the SCJ and Central West Region. Detailed Trial Scheduling Endorsements forms are also required from each party.

7. No other motions prior to the TMC without leave of the court obtained in advance.

8. The Respondent is ordered to pay costs of this conference to the Applicant in the amount of $1,000.00. and to do so by June 6, 2023.

9. For as long as support is paid, the payor and recipient, if applicable, must provide updated income disclosure to the other party, within 30 days of the anniversary of this Order, in accordance with section 24.1 of the *Child Support Guidelines*.

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FS-22-00102481-000

10. Unless the support order is withdrawn from the office of the Director of the Family Responsibility Office, it shall be enforced by the Director and amounts owing under the order shall be paid to the Director, who shall pay them to the person to whom they are owed.

This Order bears interest at the rate of 6.0% from per annum on any payment(s) in default from the date of default.

June 20 2023

Date of signature

Natalie Maharaj

Digitally signed by Natalie Maharaj
Date: 2023.06.20 16:40:10 -04'00'

Signature of judge or clerk of the court

COURT FILE NO.: FS-22-00102481-0000

SUPERIOR COURT OF JUSTICE – ONTARIO
7755 Hurontario Street, Brampton ON L6W 4T6

RE: FERRANTE, Serafina

AND:

FERRANTE, Rino

BEFORE: Justice LeMay

COUNSEL: POMER, David
dpomer@pomerandboccia.com
CHATTA, Najma Raza Agent for OSADET, Margaret
margaret@osadetlaw.com
info@najmachatthalaw.ca

HEARD: October 31, 2023, by video conference

ENDORSEMENT

[1] This was a motion brought by the Applicant seeking an Order for an undefended trial. This order was sought on the basis that the Respondent has not provided financial disclosure that was ordered by McSweeney J. on May 29th, 2023. I dismissed the motion, but provided the parties with some directions at the hearing of the motion. This endorsement sets out the reasons that the motion was dismissed as well as my directions to the parties.

Dismissal of the Motion

[2] The granting of an undefended trial when the other side is participating is a drastic remedy. I must, therefore, begin my analysis by answering the question of what has the Respondent failed to do in this case. In her endorsement, at paragraph 11, McSweeney J. stated:

> [11] Respondent counsel acknowledged her client's financial disclosure is incomplete. Respondent shall serve and file his complete financial disclosure and certificate

confirming same, including all documents responsive to his undertakings from questioning, updated sworn financial statement with documents to support values on disputed items listed therein, and his Net Family Property statement, no later than 4 p.m. on July 31st, 2023.

[3] The Affidavits that have been filed by both sides make it clear that at least some of this disclosure remains outstanding and that the timeline set out by McSweeney J. was also not fully complied with. However, considerable efforts have been made to provide this documentation. I also note that this Order does not delineate specific pieces of documentation that was required to be produced.

[4] In that respect, when I asked Mr. Pomer in argument to identify what was missing, he noted, *inter alia*, that the following items had not been disclosed:

a. Although the 2019, 2020 and 2021 tax returns and Notices of Assessment had been provided, those documents were not provided for the 2022 tax year.

b. The Net Family Property statement was missing.

c. The values in the financial statement were not proper.

d. There were some undertakings, particularly with respect to joint accounts, that had not been complied with or where efforts to obtain documents were still ongoing.

[5] Based on my review of the materials, this is a case of incomplete disclosure rather than deliberate non-disclosure. I would also note that it was not clear as to what, **precisely,** was missing from the disclosure. The Respondent has produced considerable materials and, further, some of the documents that have been sought by the Applicant were records from joint accounts. I did not hear a compelling explanation from Mr. Pomer as to why the Applicant could not obtain these records, although I did point out to the agent for the Respondent's counsel that an undertaking is an undertaking and I expected that these would be fulfilled.

[6] This brings me to the test for ordering an undefended trial. An order to strike out pleadings and prevent a party from participating in the trial, as is sought here, is an order that should only be given sparingly, in exceptional circumstances, and where no other remedy would suffice. *Roberts v. Roberts* 2015 ONCA 450 at para. 15, *Martin v. Watts*, 2020 ONCA 406 at para. 7.

[7] In this case, the Applicant's argument is based on deficiencies with the disclosure rather than a wilful and egregious failure to comply with Court orders at all. Indeed, the undertakings chart that Applicant's counsel directed my attention to is replete with answers (that the Applicant challenges) or indications that additional documents are being sought.

[8] As an example of items that are missing is the documentation to support a loan that the Respondent claims was made to him by his sister. I pointed out to counsel in argument that this document might not be necessary for the Applicant to be able to argue that the loan was really a gift, as the question of whether something was a loan or a gift would be determined by the criteria set out in *Barber v. Magee* 2017 ONCA 558, (2017) 139 O.R. (3d) 78 aff'g 2015 ONSC 8054. Given the criteria for establishing a loan, the lack of documentation on the part of the Respondent might very well be enough for the Applicant to prevail. In those types of circumstances, the pleadings should generally not be struck. Instead, it is a matter for trial.

[9] Overall, then, this is not the type of case where an order striking pleadings should be granted. Instead, other remedies are more appropriate and I turn to those now.

Other Remedies

[10] Part of the basis for the Applicant's motion is the fact that the Respondent has not yet paid the costs orders that are outstanding. As a result, I am directing that the Respondent is to pay the outstanding costs orders from previous motions

within thirty (30) days of today's date, failing which the Applicant may seek to bring back her motion for an undefended trial.

[11] In terms of documentary disclosure, I have ordered as follows:

a. Any and all documents that the Respondent has been asked to produce or that the Respondent is seeking to rely upon must be produced at least seven (7) calendar days before the trial management conference scheduled for next month.

b. The financial statement seems to have some errors in it in terms of calculations and the locations of numbers. A corrected one is to be produced at least seven (7) calendar days before the trial management conference scheduled for next month.

c. Any of the undertakings that remain unanswered are to be answered at least seven (7) calendar days before the trial management conference scheduled for next month.

[12] Any issues of the remaining documentary disclosure are to be left to the judge hearing the trial management conference. For clarity, other than if the costs are unpaid, the Applicant **may not** bring a further motion for an undefended trial unless given leave to do so by the judge hearing the Trial Management Conference.

[13] Counsel for the Applicant sought to have the Trial Management Conference annulled as his view was that the Respondent was not entitled to be heard by the Court until disclosure was complete. In my view, that would be a remedy that would be similar to an undefended trial. Instead, I am of the view that this case needs to be moved forward so that it can be adjudicated on the merits.

Costs

[14] Counsel for the Applicant originally sought costs of $14,000.00 for this motion. At the hearing, he sought $5,000.00. I have determined that the costs of this motion should be deferred to the trial judge. While I would normally fix the costs of a motion such as this, it was (as I have noted) difficult to determine what disclosure was actually outstanding.

[15] A trial judge will be in a better position to determine both whether there was a significant amount of disclosure outstanding and whether the Applicant was justified in moving forward with this motion. Therefore, I decline to fix costs for this motion.

[16] As a final matter, I note that the argument of the motion took just under an hour. The bulk of that time (approximately forty minutes) was the Applicant's counsel's submissions.

[17] I am not seized of this matter.

LEMAY J.

Released: October 31, 2023

Ontario
Superior Court of Justice
7755 Hurontario Street, Brampton ON L6W 4T6

Court File Number
FS-22-00102481-0000

Endorsement

Date			
Nov 30, 2023	Applicant(s):	FERRANTE, Serafina	☒ Present
	Counsel:	POMER, David M.	☒ Present
	email:	david.pomer@pomerandboccia.com	☐ Duty counsel
Justice KUMARANAYAKE	Respondent(s):	FERRANTE, Rino	☒ Present
Page(s): 7	Counsel:	BARNES (formerly Osadet), Margaret and CHATTA, Najma	☒ Present
☒ In person	email:	margaret@30streetlegal.com	☐ Duty counsel
☐ Videoconference	Added Party:		☐ Present
☐ Audioconference	Counsel:		☐ Present
☐ In writing	email:		☐ Duty counsel

Re: Trial Management Conference at 11:30 a.m. – in person

1) The Respondent's counsel advised that her surname has changed and she should be addressed as Ms. Barnes.

2) Ms. Barnes also advised that while Ms. Chatta is co-counsel, Ms. Barnes remains counsel of record and all correspondence should be directed to Ms. Barnes.

3) Counsel did not have discussions prior to the matter being called. This is neither helpful nor acceptable.

4) At the beginning of the TMC, we reviewed the orders made by Justice LeMay on October 31, 2023 (found at paras. 10 and 11 of that Endorsement):

   a. **Respondent to pay outstanding costs orders from previous motions (para. 10)** – Ms. Barnes advised that the Respondent had

paid $11,000 of $11,783 and that he intended to pay rest today. By the time the TMC ended, (near 4 p.m.), Ms. Barnes advised that she had received that outstanding balance in trust and would be transferring that amount to the Applicant's counsel.

b. **Any documents that the Respondent has been asked to produce or that the Respondent is seeking to rely on be produced at least 7 days before today's TMC (para. 11(a))** – Ms. Barnes advised that the Respondent has complied with this order. Mr. Pomer asserted that the Respondent has not. This issues will have to be determined by the trial judge.

   I have reviewed with the parties and counsel that if the trial judge determines that the Respondent has not complied, then it is open to the trial judge to make an adverse inference against the Respondent. Similarly, if the Applicant alleges that the Respondent has not complied, but the trial judge determines that he has, the trial judge may consider it appropriate to draw an adverse inference against the Applicant. The parties are once again reminded that their disclosure obligations are automatic and ongoing.

c. **Respondent's corrected financial statement to be served at least 7 days before the TMC (para. 11(b))** – Ms. Barnes states that the Respondent has complied. Mr. Pomer asserts that the Respondent has not. Mr. Pomer acknowledges that the Respondent served a financial statement on November 21, 2023, but asserts it is deficient as it does not provide all of the backup documentation. He also raised that the value of the matrimonial home is a different amount than what was indicated in an earlier version of the Respondent's financial

statement. After receiving the updated financial statement, Mr. Pomer did not review either of these issues with Ms. Barnes. Counsel are directed to have discussions about this. Any party/counsel alleging that disclosure is outstanding must be able to articulate specifically what remains outstanding.

d. **Unanswered undertakings to be answered at least 7 days before TMC (para. 11(c))** – counsel took the same positions as they took with regard to the Respondent's financial statement. Again, counsel are directed to have discussions about this.

5) The Trial Scheduling Endorsement Form (TSEF) was completed and it forms part of this Endorsement. In addition to the directions and orders set out in the TSEF, the following additional directions/order are made. Counsel and the parties are expected to review and comply with the directions/orders set out in the TSEF and what is set out below:

a. Re: Amending Pleadings:

i. By December 20, 2023, the Applicant shall serve and file an Amended as Fresh Application;

ii. By January 20, 2024, the Respondent shall serve and file an Amended Answer;

iii. If the Applicant wishes to rely on a Reply, then by February 20, 2024, she shall serve and file a Reply.

b. Re: Financial Statements – the parties shall exchange updated financial statements 45 days before the 1st day of the trial sittings;

FERRANTE

c. Re: Net Family Property Statements and Comparative Property Statements:

i. The parties shall exchange updated net family property statements no later than 30 days before the 1st day of the trial sitting;

ii. No later than 30 days before the 1st day of the trial sittings, the parties shall file a jointly prepared comparative net family property statement. If the parties are unable to jointly prepare one, then each party shall prepare a comparative net family property statement.

d. Re: Request to Admit:

i. each party shall serve a Request to Admit no later than February 23, 2024. Each party shall respond to the opposite parties' Request to Admit by March 26, 2024.

ii. The parties shall file a Statement of Agreed Facts with the Trial Record. The Respondent's counsel has agreed to be responsible for preparing the Statement of Agreed Facts.

e. Re: Exhibit Books:

i. each counsel confirmed that their respective client has produced all documents that they intend to rely on.

ii. When counsel serve each party's request to admit, they shall include an index of the documents that each party intends to rely on.

iii. By the deadline for responding to the request to admit, each counsel shall advise which documents are admitted as genuine copies and also for the truth of their contents (and therefore no further proof is required); which documents are only admitted as genuine copies, but still need to be proved; and which documents need to be proved in their entirety.

iv. Counsel shall then jointly prepare a joint document brief. The index shall be hyperlinked to the documents. The index shall also indicate which documents are admitted for the truth of their contents; which documents are only admitted as genuine copies; and which documents much be proved in their entirety.

v. The joint document brief must be prepared by the return date (Family Assignment Court).

vi. The joint document brief shall be filed no later than 60 days prior to the 1st day of the trial sitting.

6) The deadlines set out in this Endorsement and the TSEF were set with input from counsel. These deadlines were also reviewed with the parties and counsel at today's TMC. Neither counsel nor the parties requested any clarification.

7) Counsel shall review the TSEF and this Endorsement with their respective clients. Counsel and the parties shall each sign the Confirmation (last page of the TSEF). Once counsel and the parties have all signed the Confirmation, counsel shall return the signed TSEF to my judicial assistant at the following email address: sarah.molina@ontario.ca. The signed TSEF shall be returned no later than December 15, 2023.

8) I reviewed with the parties and counsel that any party who fails to comply with the directions given today will be in breach of a court order and may face consequences for failing to comply with the Order.

9) Neither party is permitted to bring any motions without leave of the Court. In the event that either party needs to bring a motion, then that party shall follow the procedure set out in the regional practice directions for how to bring an urgent motion request.

10) This matter shall be spoken to at **Family Assignment Court on April 22, 2024 at 2:00 p.m. (by videoconference).** Time estimate for trial is 6 to 7 days.

11) I should not hear the trial in this matter.

12) Counsel are reminded that they cannot wait until a court appearance to have discussions. This does not assist the Court or the parties. Counsel must take a reasonable approach to their communications.

13) There is ample time before Family Assignment Court for the parties and counsel to discuss the possibility of pursuing mediation/arbitration.

Costs

14) Neither counsel requested costs, although Mr. Pomer stated that if the Respondent was seeking costs against the Applicant, then he would seek costs against the Respondent. Taking this stance is discouraged.

15) In my view, neither party is entitled to costs.

16) Counsel and the parties were not properly prepared for today's conference and disregarded the *Family Law Rules* as well as the regional practice directions.

17) Neither party shall receive costs for today's TMC.

Justice Kumaranayake

Released: December 8, 2023

ONTARIO

Superior Court of Justice
(Name of Court)

at **7755 Hurontario Street, Brampton, ON L6W 4T1**
(Court office address)

Court File Number
FS-22-00102481-0000

Form 14A: Affidavit (General)
dated September 15, 2022

Applicant(s)

Full legal name & address for service — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Serafina Ferrante **33 Country Stroll Cres.** **Bolton, ON L7E 2H3**	**David Pomer** **Pomer & Boccia** **4000 Steeles Avenue West** **Woodbridge, ON L4L 4V9** **dmp@pomerandboccia.com**

Respondent(s)

Full legal name & address for service — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Rino Ferrante **58 Harvest Moon Drive** **Bolton, ON L7E 2L2**	**Margaret Osadet** **Barrister & Solicitor** **Richmond Law Chambers** **Suite 414, 100 Richmond St. West** **Toronto, ON M5H 3K6** **Tel: 416-251-5900** **margaret@osadetlaw.com**

My name is
(Full legal name) **Rino Ferrante**

I live in
(municipality and province) **Bolton, Province of Ontario**

and I swear/affirm that the following is true:
Set out the statements of fact in consecutively numbered paragraphs. Where possible, each numbered paragraph should consist of one complete sentence and be limited to a particular statement of fact. If you learned a fact from someone else, you must give that person's name and state that you believe that fact to be true.

1. I am the respondent in the matter and as such I have knowledge of the matters herein deposed. Where my knowledge is based on information and belief, I have identified the source and believe in the truth of that information.
2. By way of background, the applicant and I entered into a separation agreement in September 2019.
3. At the time of the separation agreement, the value of the applicant mother's share in the house amounted to $40,000.
4. When the property prices went very high at the end of 2020, into 2021, the applicant refused to transfer her title to the property without renegotiating the separation agreement.

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5. I refused to re-negotiate the separation agreement because I did not have an increased ability to pay for a larger mortgage.
6. Ultimately, the applicant brought this application seeking to sell the home, despite our separation agreement – which she now denies is valid.
7. When we negotiated the separation agreement the Applicant was represented by counsel, but she fired that counsel and signed the separation agreement.
8. On February 28, 2022, a motion was brought seeking the right to remortgage the property, as the mortgage was coming due.
9. Justice Barnes allowed me to use the same mortgagor, as already used, and to have the mortgage renewed on terms that included, the mortgage be open.

   Attached and marked exhibit A is a true copy of Justice Barnes' endorsement.
10. The interest rate is very high on an open mortgage, at 8%.
11. I have the opportunity for an open mortgage at the rate of 3.89%, as set out in the mortgage offer.

    Attached and marked Exhibit B is a true copy of the mortgage offer.

    Attached and marked Exhibit C is a true copy of the existing mortgagee' correspondence.
12. I have tried to book a settlement conference, but there are no dates available until May 2023, and at the time of writing this affidavit, the counsel for the Applicant has not provided his availability to my lawyer.

    Attached and marked Exhibit D is true copy of correspondence from the Trial Office at Brampton re dates for settlement conferences.
13. Justice Barnes' ordered that I could renew the mortgage without the permission of the Applicant, on the terms that were very narrow including an open mortgage with the current mortgagor, Effort Trust.
14. This mortgage is only renewable on six months terms and it comes up for renewal on October 1, 2022.
15. Again, I can have a mortgage payment per month that will be $3,500 less than what it is right now.
16. I am asking the Court to permit me to enter this much more affordable mortgage on the same terms as those set out in the Order of Justice Barnes, dated February 28, 2022.

17. I am also seeking to have this mortgage payment lowered so that I can pay table amount child support to the Applicant for our son, Luca, who is 17 years old. Now, I pay $400 per month, but I have agreed to pay the table amount, once the mortgage payments have been reduced to a manageable amount.
18. The Applicant has the control over this happening because she can agree to permit me to remortgage on a reasonable rate while we negotiate a settlement, however, that has not happened.
19. I am asking the Court to assist me in this matter, so that I can come out from under this financial pressure.
20. I make this affidavit in support of this motion and for no other or improper purpose.

Put a line through any blank space on this page.

Sworn/Affirmed before me at:
VIA O.Reg 431/20
(municipality)
in Province of Ontario
(province, state or country)
on September 15, 2022
(date)

Margaret Osadet, LSO 61286H

Rino Ferrante

This is Exhibit A to the Affidavit of Rino Ferrante affirmed via O.Reg 431/20 in the Province of Ontario on the 15th day of September 2022

Margaret Osadet, LSO 61286H

ONTARIO

Superior Court of Justice

(Name of Court)

at **7755 Hurontario St. Brampton, ON L6W 4T6**

(Court office address)

Court File Number
FS-22-00102481-0000

Endorsement

Date			
February 25, 2022	Applicant(s):	FERRANTE, Serafina	☐ Present
	Counsel:	POMER, David M. (David.pomer@pomerandboccia.com)	☐ Present
Videoconference			☐ Duty Counsel
	Respondent:	FERRANTE, Rino	☐ Present
	Counsel:	OSADET, Margaret (margaret@osadetlaw.com)	☐ Present
			☐ Duty Counsel

☐ Order to go in accordance with minutes of settlement or consent filed.

Order

[1] Upon reviewing the material filed and hearing the submissions of counsel. I order the following on an interim without prejudice basis:

a) The Respondent is permitted to renew the mortgage scheduled for renewal on March 1, 2022, without the need for the signature or consent of the Applicant. This order dispensing with the Applicant's consent and signature is granted on a one time basis only and only with respect to the March 1, 2022 renewal.

b) The said renewal shall be for a period not exceeding 12 months and the renewal shall be for an open mortgage.

c) The entirety of the relief sought in the Respondent's notice of motion shall proceed in the normal course and

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proceed to the case management conference scheduled for April 25, 2022.

d) No further motion shall be brought in this matter without leave of the court.

Overview

[2] The Respondent sought certain relief in his urgent motion. The parties are separated. The premise of the Respondent's urgent motion is that the mortgage on the matrimonial home may fall into default if the mortgage was not renewed on March 1, 2022.

[3] During the hearing, the Applicant disclosed a document provided by the Respondent that indicated that in the event of a failure to renew on March 1, 2022, the lender would not commence any legal proceedings until April 30, 2022. I conclude however, that with a case conference scheduled for April 25, 2022, the issues in the litigation will not conclude in sufficient time to resolve whether or not the mortgage should be renewed.

[4] The parties' dispute is founded on differing interpretations of a Separation Agreement the parties entered into. The Respondent seeks certain orders premised on the

validity of the Separation Agreement. The Applicant challenges the validity of the Separation Agreement and hence the relief the Respondent seeks. In addition, or in the alternative, the Applicant alleges that the Respondent is in violation of the Separation Agreement and is not entitled to any of the relief he seeks.

[5] The order I have made preserves the interest of each party in the matrimonial home without prejudice to either party's legal interests. This order is not a determination of the issues raised in the Respondent's notice of motion. It is interim in nature in the manner previously described.

Costs

[6] Neither party was successful on this motion. The Respondent was unsuccessful in his attempt to have the issues adjudicated on a final basis on this motion. The Applicant was unsuccessful in her attempt to prevent the March 1, 2022, renewal of the mortgage. No costs are awarded to either party.

Justice Barnes

This is Exhibit B to the Affidavit of Rino Ferrante affirmed via O.Reg 431/20 in the Province of Ontario on the 15th day of September 2022

Margaret Osadet, LSO 61286H

This mortgage offer is made by Ferra Construction Ltd. (the "**Mortgagee**") to Rino Ferrante (the "**Mortgagor**").

Collectively referred to as "**Parties**"

1. **The Property**

1.1. The Property subject of this offer is a home located at 58 Harvest Moon Drive, Bolton, Ontario **L7E 2L2** (the "**Property**")

2. **The Mortgage**

2.1. The Mortgagee is offering a loan to the Mortgagor in the sum of $793,000.00 subject to the terms and conditions hereunder:

a. The Mortgage will be open, and renewable on six month terms.

b. A current mortgage rate of 3.89% fixed over 5 years and amortized over a period of 25 years.

c. The Mortgagor shall pay a monthly mortgage of $ 4,500.

d. In case the Mortgagor fails and/or refuse, for any reason whatsoever, to fully comply with his obligations, then the Mortgagee, at her option, foreclose the Property.

e. The Mortgagee's loan will constitute a first charge on the Property,

3. **Expenses**

3.1. The Mortgagor shall maintain mortgage insurance acceptable to the Mortgagee.

3.2. Property taxes will be paid by the Mortgagor.

Claudio Ferrante, on behalf of Ferra Construction Ltd.	Rino Ferrante, Mortgagor

This is Exhibit C to the Affidavit of Rino Ferrante affirmed via O.Reg 431/20 in the Province of Ontario on the 15th day of September 2022

Margaret Osadet, LSO 61286H

Effort Trust Mortgage Renewal Agreement #108473

Jason Tetreault <JTetreault@efforttrust.com>
Wed 9/14/2022 3:58 PM

To: Rino <rferrante@rogers.com>;Margaret Osadet <margaret@osadetlaw.com>

Cc: Serafina Ferrante <serafinaferrante@gmail.com>;David Pomer <dpomer@pomerandboccia.com>;Kannchan Ahuja <KAhuja@efforttrust.com>;Dharmesh Chaudhary <DChaudhary@efforttrust.com>

1 attachments (543 KB)
4152_001.pdf;

Rino/Serafina; As per my correspondence with Rino Ferrante today, Please see the attached mortgage renewal agreement. As you are aware, your current 6 month open term will expire on October 1st, 2022. I have offered an additional 6 month open term at the same open rate as you have currently. If you choose to renew this mortgage, it would be the second 6 month open term. Therefore, I believe that pursuant to the court order of Justice Barnes, I will not be able to extend another renewal when this mortgage renewal expires on April 1st, 2023. Please return the signed renewal agreement to me as soon as possible. Otherwise the mortgage is due in full on October 1st, 2022. Please contact me if you have any questions. Thank you and be well.

Jason Tetreault
Branch Manager, Toronto

EFFORT TRUST
Our Effort Is For You

The Effort Trust Company
980 Yonge Street, Suite 30
Toronto ON M4W 3V8 Canada
Direct: 416-924-4687 X224
Phone: 416-924-4680
Fax: 416-924-4685
www.efforttrust.com

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MORTGAGE RENEWAL

Rino Ferrante
Serafina Ferrante
58 Harvest Moon Drive
Bolton, ON L7E 2L2

September 14, 2022

Property Description
58 Harvest Moon Drive, Bolton, ON

Mortgage Number
108473

Mortgage Renewal Agreement

Dear Clients

Effort Trust would be pleased to offer a mortgage renewal for an additional term.

We have your renewal options detailed on page 2. We ask that you initial the option that you prefer on the bottom line of the table on page 2. If you require further information, please contact our mortgage renewal department at 416-924-4680.

Your signed Mortgage Renewal Agreement must be in our office **5** days prior to the Maturity Date.

Maturity Date: October 1, 2022
This is the date the principal balance on the mortgage is payable in full, unless it is renewed. This is also the renewal date for the renewal option you select.

Payment Frequency: Monthly

Principal Amount: $793,286.62
This is the amount that will be outstanding on the mortgage on the Maturity Date, assuming all payments are made as due.

Current Remaining Amortization: 378 months

Current Prepayment Privilege: Open - no penalty

Renewal Fee: $500.00

First Payment due date under Renewal Term: November 1, 2022 (assumes existing payment frequency)

EFFORT TRUST

AMOUNTS IN THE TABLE BELOW ARE BASED UPON YOUR EXISTING PAYMENT FREQUENCY AND THE CURRENT REMAINING AMORTIZATION FOR YOUR MORTGAGE.

Renewal Term	6 Month OPEN Rate	1 Year Fixed Rate	2 Year Fixed Rate	3 Year Fixed Rate	5 Year Fixed Rate
Interest Rate	7.500%	5.450%	5.700%	5.950%	6.250%
Principal & Interest Payment	$5,414.82	$4,365.00	$4,488.35	$4,613.09	$4,764.55
Property Taxes	$410.00	$410.00	$410.00	$410.00	$410.00
Total Payment	$5,824.82	$4,775.00	$4,898.35	$5,023.09	$5,174.55
Total of all Principal & Interest Payments	$32,488.92	$52,380.00	$107,720.40	$166,071.24	$285,873.00
Annual Percentage Rate	7.512%	5.453%	5.665%	5.899%	6.183%
Total Cost of Borrowing	$29,744.24	$43,009.81	$88,853.96	$138,002.66	$238,326.01
Balance at New Maturity Date	$790,041.94	$783,416.43	$773,920.18	$764,718.04	$745,239.63
New Maturity Date	Apr 1, 2023	Oct 1, 2023	Oct 1, 2024	Oct 1, 2025	Oct 1, 2027
Borrower(s) must Initial choice					

Additional terms and conditions for this Mortgage Renewal are set out in the Schedule to this Agreement.

The interest rates set out in the renewal options are guaranteed against increase provided the fully completed and signed renewal agreement is returned to us and the other requirements for renewal are completed before the Renewal Date.

The renewal does not take effect until the date that is the latter of the specified renewal date and the date that is 21 days after you received this disclosure statement.

To complete the renewal, all regular payments that become due up to the Maturity Date must be paid when due, including the payment on the Maturity Date.

EFFORT TRUST

We require that you provide us with the signed agreement and confirmation of property insurance by initialing the box below.

You are required to inform all subsequent mortgagees of the new renewal terms. If you have subsequent mortgages on this property, please complete and initial the box below.

The Borrower and Guarantor (if applicable) give consent to Effort Trust to obtain credit bureau report(s) for the Borrower and Guarantor (if applicable) for mortgage renewal purposes at the Borrower's expense. Such credit bureau report(s) may be obtained within three (3) months prior to the maturity date of the mortgage.

Your signature on this Renewal Agreement means that you have read and understand and you agree to the terms and conditions of this Agreement, including those in the Schedule which forms part of this Agreement.

We are committed to providing excellent service to our Effort Trust mortgage customers and we appreciate you choosing us as your lender.

Yours Truly,

The Effort Trust Company

Loan Administration

EFFORT TRUST

Renewal Acceptance

By signing below, you accept our renewal offer on the terms of the option you have selected by initialing above and on the additional terms set out in the Schedule. You agree to pay the Principal Amount with interest for the renewal term you selected and to perform all other terms and conditions of this renewal agreement. By signing you also confirm to us the property is insured as required and certify to us that all realty taxes on the property have been paid to date (if you are responsible for paying your own taxes).

Note: All borrowers and any guarantors must sign the Renewal Acceptance.

Dates this _____ day of _____, 20____

Accepted by: _____
Rino Ferrante

Accepted by: _____
Serafina Ferrante

Accepted by: _____

Accepted by: _____

Spousal Consent

I, _____, am the spouse of _____, the (Transferor/Chargor) and hereby consent to the terms and conditions of this Renewal Agreement.

EFFORT TRUST

Guarantor Acceptance

I/we agree that my/our guarantee shall extend to the terms and conditions of this Renewal Agreement.

Accepted by: _____

Accepted by: _____

Accepted by: _____

Accepted by: _____

EFFORT TRUST

We also require that you provide us with your signed agreement, confirmation of property insurance and payment of realty taxes by completing and initialing the box below. In the event we receive your signed renewal agreement without the information required in the box below, your renewal is not considered to be complete.

Property Insurance

Insurance Company: _____

Policy Number: _____

Amount of Insurance: _____

Expiry Date: _____

Broker/Agent: _____

Initial ____ By initialing here you certify this insurance information is correct and you confirm Effort Trust is noted as first mortgagee on this policy.

We also require confirmation of any second mortgage that may be registered against this property. Please provide details in the box below.

Subsequent Mortgage Information

Name of Mortgagee: _____

Address: _____

Amount: _____ Interest Rate: _____ Maturity Date: _____

EFFORT TRUST

Schedule of Renewal Agreement
Additional Terms and Conditions

Further explanation of what certain terms for the renewal option mean:

Principal Amount	The principal amount of the renewal is the principal balance that comes due on the Maturity Date set out at the beginning of this letter.
Renewal Term	This is the time period for the renewal that starts on the Renewal Date and ends on the New Maturity Date.
New Maturity Date	This is the date you must repay the principal balance that is outstanding on the Mortgage in full, unless it is renewed again.
Current Remaining Amortization	This is the time it would take to pay off in full the Mortgage as renewed based on the interest rate and the payment frequency and amount for the option you select.
Annual Interest Rate	This is the rate of interest payable for the renewal term you select. Interest is calculated semi-annually, not in advance.
Annual Percentage Rate (APR)	This is your total cost of borrowing for this mortgage loan expressed as an annual percentage for the Term.
Principal and Interest Payment	This is the amount of principal and interest to be paid on each payment date for your payment frequency.
Total Payment	This is the amount of the Principal and Interest Payment plus, where we have notified you that we will be paying taxes, the amount payable on account of taxes.
Total of all Principal and Interest Payments	This is the total of all the payments you will make during the Renewal Term.
Total Cost of Borrowing	This is the total of all the interest you have to pay in the terms of the renewal you select.
Application of Payments	Each regular payment made during the Renewal Term will be applied first to the accumulated cost of borrowing and then to the outstanding principal, then to taxes (if applicable).
Balance at New Maturity Date	This is the amount of principal that will be outstanding on the New Maturity Date if all regular payments are made as due during the Term.

EFFORT TRUST

Prepayment Privilege	If the Renewal Term you have chosen is an Open Term, then you will have the privilege of prepaying the loan in part or in full at any time without notice and without penalty. If the Renewal Term you have chosen is a Closed Term, then you will have the privilege of paying once per year on the anniversary date up to 10% of the original mortgage amount towards your outstanding balance without paying a penalty.
Changes to Payment Frequency	At your request we may permit you to change the frequency of your regular payments to weekly, bi-weekly, semi-monthly or monthly. A weekly payment is equal to ¼ of a monthly payment and is payable every seven (7) days. A bi-weekly payment is equal to ½ of a monthly payment and is payable every fourteen (14) days. A semi-monthly payment is equal to ½ of a monthly payment and is payable on the first and fifteenth day of every month. On a change of payment frequency, an interest adjustment amount may be payable. Such amounts will be immediately payable. If applicable, amounts payable on account of taxes and insurance will be on separate payment schedules.
Other Fees	Other fees that may be incurred on the mortgage as renewed are set out below: Returned Cheques (including NSF and stop payment) $200.00 Approval of Purchaser for Assumption purposes $300.00 Insurance Cancellation $200.00 Discharge fee per secured property $395.00 If these fees are not paid directly by the borrower, then the fees will be added to the principal.
Effect of the Renewal on the Mortgage	This agreement amends and extends your Mortgage. It does not create a new mortgage or amend or prejudice any rights we may have with respect to any security or against any person not a party to this Agreement with respect to the Mortgage. All the terms and conditions of your Mortgage will remain in effect except as amended by this Agreement.

EFFORT TRUST

Prepayment Charges

Non-CMHC Insured Mortgages

If you want to pay out all or part of your mortgage (more than the Prepayment Privilege allows) before the maturity date, you will pay a prepayment penalty. Your prepayment penalty will be the GREATER OF:

(i) **Three months** interest calculated as follows: the amount being prepaid multiplied by your contractual mortgage interest rate divided by **four**;

OR

(ii) The Interest Rate Differential calculated as follows:

a. The difference between your contractual mortgage interest rate and the current annual interest rate of an Effort Trust Guaranteed Investment Certificate (GIC) that is closest to the remaining term in your existing mortgage (round down if exactly between **2** terms)*;

multiplied by:

b. The amount being prepaid;

multiplied by:

c. The number of days remaining from the date of prepayment to the maturity date divided by **365.**

*Please refer to www.efforttrust.com for GIC annual interest rates applicable at time of the prepayment calculation.

For example (using sample figures), if you wanted to pay out **$100,000** on a mortgage with a **4%** contractual mortgage interest rate at the end of the **2nd** year of a **3** year term (**365** days remaining to the maturity date), your prepayment penalty would be the GREATER OF:

(i) **$100,000 X 4%/4 = $1,000**;

OR

(ii) (**4% - 2%** (sample **1 year** GIC annual interest rate posted onwww.efforttrust.com)) **X $100,000 X 365/365 = $2,000.**

EFFORT TRUST

CMHC Insured Mortgages

If you would like to pay out all or part of your mortgage (more than the Prepayment Privilege allows) before the maturity date, you will pay a prepayment penalty.

Prior to the Third Anniversary:

If your prepayment is made prior to the **third anniversary** of the interest adjustment date of the Term or prior to the **third anniversary** of any subsequent renewal, your prepayment penalty will be the GREATER OF:

(i) **Three** months interest calculated as follows: the amount being prepaid multiplied by your contractual mortgage interest rate divided by **four**;

OR

(ii) The Interest Rate Differential calculated as follows:

a. The difference between your contractual mortgage interest rate and the current annual interest rate of an Effort Trust Guaranteed Investment Certificate (GIC) that is closest to the remaining term in your existing mortgage (round down if exactly between **2** terms)*;

multiplied by:

b. The amount being prepaid;

multiplied by:

c. The number of days remaining from the date of prepayment to the maturity date divided by **365**.

*Please refer to www.efforttrust.com for GIC annual interest rates applicable at the time of the prepayment calculation.

For example (using sample figures), if you wanted to pay out **$100,000** on a CMHC insured mortgage with a **4%** contractual mortgage interest rate at the end of the **2nd** year of a **3** year term (**365** days remaining to the maturity date), your prepayment penalty would by the GREATER OF:

(i) **$100,000 X 4%/4 = $1,000**;

OR

(ii) **(4% - 2%** (sample **1 year** GIC annual interest rate posted on www.efforttrust.com)) **X $100,000 X 365/365 = $2,000**.

On or After the Third Anniversary:

If your prepayment is made on or after the **third anniversary** of the interest adjustment date of the Term or the **third anniversary** of any subsequent renewal and provided all your mortgage payments are up to date and there is no other default with your mortgage terms, your prepayment penalty will be:

(i) **Three** months interest calculated as follows: the amount being prepaid multiplied by your contractual mortgage interest rate divided by **four**.

For example (using sample figures), if you wanted to pay out **$100,000** on a CMHC insured mortgage with a **4%** contractual mortgage interest rate at the end of the **4th** year of a **5** year term, your prepayment penalty would be:

(i) **$100,000 X 4%/4 = $1,000.**

Contact us for More Information:

If you would like more information about these calculations or the value of their components, please contact our Toronto office toll-free at 1-855-924-4680 and ask to speak to the Branch Manager, Toronto.

This is Exhibit D to the Affidavit of Rino Ferrante affirmed via O.Reg 431/20 in the Province of Ontario on the 15th day of September 2022

Margaret Osadet, LSO 61286H

RE: Ferrante v. Ferrante - FS-22-00102481-00

SCJ Trial Office Brampton <SCJtrialofficebrampton@ontario.ca>
Thu 9/8/2022 12:29 PM
To: Margaret Osadet <margaret@osadetlaw.com>
Cc: 'David Pomer' <dpomer@pomerandboccia.com>

Good day,

We encourage you to canvas these dates with all parties and contact this email to book a date. As per the practice of the court, it is preferable that you agree on dates on consent wherever practicable.

Our recommendation is to select **MULTIPLE** dates, as these dates are booked on strictly first come first serve basis and go very quickly.

Please advise which party is requesting the family conference date. Please also provide the email address of the Applicant and the Respondent.

Please be advised that family conferences are booked based on the date and time of the request. Please await a response.

***PLEASE BE ADVISED REGULAR FAMILY CASE CONFERENCES ARE IN* PERSON ACCORDANCE WITH THE APRIL 8th, 2022 NOTICE TO PROFESSION**

The court is currently offering the following family conference dates:

2023

May 12th 2023,- 10:00 a.m., 11:30 a.m., 2:15 p.m

May 16th 2023, 11:30 a.m., 2:15 p.m

May 17th 2023,- 10:00 a.m., 11:30 a.m., 2:15 p.m

May 18th 2023,- 10:00 a.m., 11:30 a.m., 2:15 p.m

May 19th 2023,- 10:00 a.m., 11:30 a.m., 2:15 p.m

May 23rd 2023,- 10:00 a.m., 11:30 a.m., 2:15 p.m

May 24th 2023,- 10:00 a.m., 11:30 a.m., 2:15 p.m

May 25th 2023,- 10:00 a.m., 11:30 a.m., 2:15 p.m

May 26th 2023,- 10:00 a.m., 11:30 a.m., 2:15 p.m

May 30th 2023,- 10:00 a.m., 11:30 a.m., 2:15 p.m

May 31st 2023,- 10:00 a.m., 11:30 a.m., 2:15 p.m

June 1st, 2023,-10:00 am, 11:30 am, 2:15 pm

June 2nd, 2023-10:00 am, 11:30 am.,2:15 pm
June 5th 2023-10:00 am, 11:30 am.,2:15 pm
June 6th, 2023-10:00 am, 11:30 am.,2:15 pm
June 7tn 2023-10:00 am, 11:30 am.,2:15 pm
June 8th, 2023-10:00 am, 11:30 am.,2:15 pm
June 9th, 2023-10:00 am, 11:30 am.,2:15 pm
June 13th, 2023-10:00 am, 11:30 am.,2:15 pm
June 14th, 2023-10:00 am, 11:30 am.,2:15 pm
June 15th, 2023-10:00 am, 11:30 am.,2:15 pm
June 16th, 2023-10:00 am, 11:30 am.,2:15 pm
June 19th, 2023-10:00 am, 11:30 am.,2:15 pm
June 20th, 2023-10:00 am, 11:30 am.,2:15 pm
June 21st, 2023-10:00 am, 11:30 am.,2:15 pm
June 22nd, 2023-10:00 am, 11:30 am.,2:15 pm
June 27th, 2023-10:00 am, 11:30 am.,2:15 pm
June 28th, 2023-10:00 am, 11:30 am.,2:15 pm
June 29th, 2023-10:00 am, 11:30 am.,2:15 pm
June 30th, 2023-10:00 am, 11:30 am.,2:15 pm
July 4th, 2023- 10:00 am, 11:30 am.,2:15 pm
July 5th, 2023- 10:00 am, 11:30 am.,2:15 pm
July 6th, 2023- 10:00 am, 11:30 am.,2:15 pm
July 7th, 2023- 10:00 am, 11:30 am.,2:15 pm
July 10th, 2023- 10:00 am, 11:30 am.,2:15 pm
July 11th, 2023- 10:00 am, 11:30 am.,2:15 pm
July 12th, 2023- 10:00 am, 11:30 am.,2:15 pm
July 13th, 2023- 10:00 am, 11:30 am.,2:15 pm
July 14th, 2023- 10:00 am, 11:30 am.,2:15 pm

July 17th, 2023- 10:00 am, 11:30 am.,2:15 pm
July 18th, 2023- 10:00 am, 11:30 am.,2:15 pm
July 19th, 2023- 10:00 am, 11:30 am.,2:15 pm
July 20th, 2023- 10:00 am, 11:30 am.,2:15 pm
July 24th, 2023- 10:00 am, 11:30 am.,2:15 pm
July 25th, 2023- 10:00 am, 11:30 am.,2:15 pm
July 26th, 2023- 10:00 am, 11:30 am.,2:15 pm
July 27th, 2023- 10:00 am, 11:30 am.,2:15 pm
July 28th, 2023- 10:00 am, 11:30 am.,2:15 pm

Kind Regards,
Sharon Doe
Assistant Trial Coordinator
Superior Court of Justice

From: Margaret Osadet <margaret@osadetlaw.com>
Sent: Thursday, September 8, 2022 6:22 AM
To: SCJ Trial Office Brampton <SCJtrialofficebrampton@ontario.ca>
Cc: David Pomer <dpomer@pomerandboccia.com>
Subject: Ferrante v. Ferrante - FS-22-00102481-00
Importance: High

CAUTION -- EXTERNAL E-MAIL - Do not click links or open attachments unless you recognize the sender.

Good morning,

May I please have a date for a settlement conference in this matter.

Thank you in advance.

Sincerely,

Margaret Osadet
Barrister & Solicitor
Suite 414, 100 Richmond Street West
Toronto, ON M5H 3K6

Tel: 647-989-2637

ONTARIO

Superior Court of Justice
(Name of court)

at 7755 Hurontario Street, Brampton ON L6W 4T1
Court office address

Court File Number
FS-22-00102481-000

Form 14A: Affidavit (general)
dated September 15, 2022

Applicant(s)

Full legal name & address for service - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Serafina Ferrante 33 Country Stroll Crescent Bolton, ON L7E 2H3 Tel: (647) 615-4370 serafinaferrante@gmail.com	David Pomer Pomer & Boccia Professional Corporation 212 - 4000 Steeles Ave. W. Woodbridge, ON L4L 4V9 Tel: (416) 213-7450 ext. 2301 Fax: (905) 850-8086 david.pomer@pomerandboccia.com

Respondent(s)

Full legal name & address for service - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Rino Ferrante 58 Harvest Moon Drive Bolton, ON L7E 2L2 Tel: (647) 992-6874 rferrante@rogers.com	Margaret Osadet 100 Richmond Street West Suite 414 Toronto, ON M5H 3K6 Tel: (416) 251-5900 margaret@osadetlaw.com

My name is *(full legal name)* Serafina Ferrante

I live in *(municipality & province)* Regional Municipality of Peel, Province of Ontario

and I swear/affirm that the following is true:

Set out the statements of fact in consecutively numbered paragraphs. Where possible, each numbered paragraph should consist of one complete sentence and be limited to a particular statement of fact. If you learned a fact from someone else, you must give that person's name and state that you believe that fact to be true.

1. I am the Applicant in this court action and as such have knowledge of the matters hereinafter deposed, except where stated to be on information, in which case I believe such information to be true.

2. By way of background, I commenced an Application in the Superior court on January 22, 2022, asking for inter alia, child support based on the *Child Support Guidelines*.

3. The Applicant denies each and every allegation as found in the Respondent's Affidavit sworn September 15, 2022.

4. The Respondent has delayed the process and failed to come to court with clean hands and should not be allowed his remedy as set out in the Respondent's Notice of Motion.

5. The Respondent provided an Answer on or about February 12, 2022, asking for inter alia, an Order to remove the Applicant's name from title of the property and an Order requiring the Applicant to renew the mortgage for a term of one year.

6. An urgent motion was brought by the Respondent to have various remedies with respect to renewing the mortgage.

7. Attached hereto as **Exhibit "A"** is a copy of the Endorsement allowing for one extension up to a maximum of one year, with leave of the Court.

8. Attached hereto as **Exhibit "B"** is a copy of the Case Conference Endorsement dated April 25, 2022.

9. The 6 days before the motion to allow my lawyer proper and sufficient time to prepare responding material, the request was asked for by my lawyer and granted by Her Honour in the Endorsement.

10. The Respondent was required to serve his Notice of Motion and supporting material by May 23, 2022.

11. The Endorsement was made without prejudice to my position that the issue is Res Judicata.

12. The Respondent's motion date of July 8, 2022, came and went as abandoned by the Respondent for failure to provide motion material pursuant to the Endorsement of Justice Petersen dated April 25, 2022.

13. Further, the Endorsement allowed for leave to conduct questioning.

14. The Applicant's lawyer requested in writing several times, to ensure the transcript could be ordered on a non-rush basis before the requirement to defend the Respondent's motion.

15. Attached hereto as **Exhibit "C"** is a series of emails from my lawyer requesting dates and the response of the Respondent's lawyer indicating a date of September 7, 2022 which would not allow for ordering the transcripts on a non-rush basis.

16. I have also asked in writing, through my solicitor, for consent to amend the Application which were totally ignored by the Respondent's lawyer. This is costing me considerably more legal fees.

17. I am now forced to bring three separate motions before this Honourable Court due to the Respondent attempting to financially crush me and making it impossible to pay my lawyer.

18. Due to the total disregard for my financial troubles, the Respondent has failed to pay proper ongoing child support based on his 2021 Income Tax Return and 2021 Notice of Assessment.

19. Despite written repeated requests by my lawyer and comments made at the Case Conference, the Respondent continues to underpay ongoing child support per month.

20. The *Child Support Guidelines* calls for monthly child support of $957.98 based on an annual income of $105,949.92. The Respondent is currently paying $250.00 per month.

21. The irresponsible conduct of the Respondent should not be rewarded by granting the Respondent his relief required in the Notice of Motion.

Motions

22. The first of three motions that must be brought is for proper child support.

23. The second motion that must be brought by my lawyer, due to the Respondent's failure to consent in writing, is the request to amend the Application which has already been provided by my lawyer to the Respondent's lawyer. Once again, the Respondent is attempting to cost me more money than I can afford.

24. The third and most important motion that I must bring is for questioning. My solicitor asked for questioning that could be used in my Reply Affidavit, but the Respondent delayed the questioning so as to not allow the responses and transcripts to be available in my responding material for September 23, 2022.

25. Attached hereto as **Exhibit "D"** is a Certificate of Non-Attendance as well as the invoice in the amount of $401.72

26. By email of Monday, August 8, 2022, attached hereto as **Exhibit "E"**, the Respondent's lawyer responded to a date for questioning by stating "send us the questions in writing and I will have my client answer them".

27. This was unacceptable by my lawyer, as written answers are contrary to the *Family Law Rules.*

28. The Respondent's lawyer further delayed the date for the next case conference by not responding to my lawyer's request for a regular and not an urgent 10 minute case conference as attached hereto as **Exhibit "E1"**.

29. The non-response by the Respondent's lawyer has further delayed the case conference and should be considered a reason to deny the Respondent the Orders he is asking for in his motion and specifically, any costs if he is successful in the motion.

Extra Legal Costs Incurred Due to the Action of the Respondent or his Lawyer

30. Attached hereto as **Exhibit "F"** is an email dated July 7, 2022, causing my lawyer and myself extreme anguish and expense.

31. The email asks for a link to appear by Zoom for a motion that both myself and my lawyer were unaware of.

Further Undue Influence

32. Attached hereto as **Exhibit "G"** is an email dated July 21, 2022, further evidencing duress and undue influence, being one of the defences sough by myself in overturning the original Separation Agreement that I signed under complete duress. This related to being given 24 hours to respond to an offer to settle by the Respondent.

33. Attached hereto as **Exhibit "H"** are emails of July 26, 27 and 28, 2022 to the Respondent's lawyer asking for dates for questioning and the Respondent's first response denying questioning unless I get leave of the court. The response to my lawyer's request for questioning was improper.

34. Attached hereto as **Exhibit "I"** is a Summons To Witness for August 15, 2022 by the Respondent's lawyer. It is important to note that Ms. Osadet requested the date of August 15, 2022 with the Zoom details.

35. Attached hereto as **Exhibit "J"** is an email of Monday, August 8, 2022 at 9:44 a.m., confirming that the Respondent does not have the money for questioning of himself, cancelling the August 15, 2022. On the same day of August 8th at 11:19 a.m., to save the date that was originally booked by Ms. Osadet, my lawyer sent a Notice of Questioning to Rino Ferrante, for the same date. Attached hereto as **Exhibit "K"** is a copy of the Notice of Questioning.

36. Attached hereto as **Exhibit "L"** is an email of August 8, 2022 at 11:24 a.m. confirming that Mr. Ferrante is not in a position to pay for the questioning and stating that Ms. Osadet was also unavailable for August 15, 2022 or indeed until September 12, 2022, leaving no time to order transcripts on a non-rush basis, thus eliminating the responses to be included in my responding material, for material due by myself by September 19, 2022.

37. Attached hereto as **Exhibit "M"** is an email dated August 8, 2022 at 11:45 a.m. offering other dates in August, 2022, that were totally ignored. It is submitted that this was a total delay tactic by the Respondent to not having available the transcript on a non-rush basis.

38. Attached hereto as **Exhibit "N"** is a further email of August 9, 2022, asking proof and evidence of what court or mediator that at the last minute was being scheduled and giving more dates. There was no proper response as to why the extra dates in August could not be used for questioning.

39. Attached hereto as **Exhibit "O"** is a further email of August 11, 2022, further asking for dates in August, so as to have the ability to have dates to order and receive transcripts on a non-rush basis to be included in support of my responding material.

40. The Notice of Questioning as attached at Exhibit "K" asks for such items as Answers for Information and 21 other requests, all of which have never been provided and so relevant to a proper response to this motion. The reason for non-response, is simply to delay and disallow cross-examination evidence for my responding motion material in defending the Respondent's motion of September 23, 2022.

41. The Respondent refuses to deal with the issues and should not be awarded any costs or any Orders asked for.

Response to Affidavit of Rino Ferrante

42. I have the Affidavit and deny the assumption that my share of the house was worth $40,000.00, as the property was grossly undervalued and without ever having a letter of opinion or proper appraisal of the matrimonial home.

43. I have only received $20,000.00. Paragraph 4 in particular is completely false and the Separation Agreement has been fundamentally breached.

44. The Respondent refused to provide dates for a case conference as stated in my Affidavit, although duly asked for by my lawyer.

45. There is no evidence of the lawyer's fees that will be charged by Ferra Construction Ltd. The commitment is not signed by the Landlord and the commitment is not in my name.

46. There is no clause that the mortgagor must pay the taxes monthly. The mortgage is for 6 months. There are still issues outstanding between the parties. The mortgage is only for 6 months and not 5 years.

47. In any event, I cannot afford to have the matter dragged on for 5 years, in the event the mortgage is renewed every 6 months for a period of up to 5 years.

48. As the unsigned commitment is only in the name of Rino Ferrante, I am not prepared to transfer the property to Mr. Ferrante without proper consideration. I am required to give consent for any new mortgage pursuant to the *Family Law Act,* as the house is still formerly in my name and that of the Respondent.

49. Paragraph 21(d) of the Commitment is onerous and can be cancelled at any time at the Landlord's option, and my property can be immediately foreclosed and my ability to preserve my rights in the house would be lost.

50. By executing the contract, I am setting myself for a further claim of paying one-half the mortgage payments for potentially another 5 years in addition to claims for one-half the mortgage payments from the date of separation, being September 1st, 2019 to present date. One-half the current amount for half the mortgage is $83,131.64. This claim has not been released by the Respondent and is still a live issue.

51. I am unable to contact Ferra Construction Ltd. to confirm the terms and interest rate. There is no phone number, no address or email address.

52. I also would be subject to a reduction in equity if Mr. Ferrante defaults on the mortgage of the property and the property is sold or foreclosed by the Mortgagor.

53. By granting the Order of the Respondent, permitting the Respondent to re-mortgage the property on the terms set out by Ferra Construction, I would be required to transfer my interest in the matrimonial home to Rino Ferrante without determining the issue whether the Separation Agreement was valid or a nullity, based on the breach of contract by the Respondent, Duress and Undue Influence, and breach of Rule 13 of the *Family Law Rules* and 56(4) and 56(4)(a) of the *Family Law Act.*

54. I am asking that the Respondent's motion be dismissed with costs in my favour on a substantial indemnity basis.

55. I make this Affidavit in response to a motion brought by the Respondent and for no improper purpose.

Sworn/Affirmed before me at
the City of Vaughan, in the Regional Municipality of York
municipality

in the Province of Ontario
province, state or country

on September 15, 2022
Date

Commissioner for taking affidavits (Type or print name below if signature is illegible.)

DAVID MICHAEL POMER
Barrister & Solicitor

Signature
(This form is to be signed in front of a lawyer, justice of the peace, notary public or commissioner for taking affidavits.)

TAB A

THIS IS EXHIBIT " A "
REFERRED TO IN THE AFFIDAVIT
OF SERAFINA FERRANTE
SWORN THIS 15th day of SEPTEMBER, 2022

A Commissioner, etc.

DAVID MICHAEL POMER
Barrister & Solicitor

ONTARIO

Superior Court of Justice

(Name of Court)

a **7755 Hurontario St. Brampton, ON L6W 4T6**

(Court office address)

Court File Number
FS-22-00102481-0000

Endorsement

9

Date			
February 25, 2022	Applicant(s):	FERRANTE, Serafina	☐ Present
	Counsel:	POMER, David M. (David.pomer@pomerandboccia.com)	☐ Present
Videoconference			☐ Duty Counsel
	Respondent:	FERRANTE, Rino	☐ Present
	Counsel:	OSADET, Margaret (margaret@osadetlaw.com)	☐ Present
			☐ Duty Counsel

☐ Order to go in accordance with minutes of settlement or consent filed.

Order

[1] Upon reviewing the material filed and hearing the submissions of counsel. I order the following on an interim without prejudice basis:

a) The Respondent is permitted to renew the mortgage scheduled for renewal on March 1, 2022, without the need for the signature or consent of the Applicant. This order dispensing with the Applicant's consent and signature is granted on a one time basis only and only with respect to the March 1, 2022 renewal.

b) The said renewal shall be for a period not exceeding 12 months and the renewal shall be for an open mortgage.

c) The entirety of the relief sought in the Respondent's notice of motion shall proceed in the normal course and

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proceed to the case management conference scheduled for April 25, 2022. /0

d) No further motion shall be brought in this matter without leave of the court.

Overview

[2] The Respondent sought certain relief in his urgent motion. The parties are separated. The premise of the Respondent's urgent motion is that the mortgage on the matrimonial home may fall into default if the mortgage was not renewed on March 1, 2022.

[3] During the hearing, the Applicant disclosed a document provided by the Respondent that indicated that in the event of a failure to renew on March 1, 2022, the lender would not commence any legal proceedings until April 30, 2022. I conclude however, that with a case conference scheduled for April 25, 2022, the issues in the litigation will not conclude in sufficient time to resolve whether or not the mortgage should be renewed.

[4] The parties' dispute is founded on differing interpretations of a Separation Agreement the parties entered into. The Respondent seeks certain orders premised on the

validity of the Separation Agreement. The Applicant challenges the validity of the Separation Agreement and hence the relief the Respondent seeks. In addition, or in the alternative, the Applicant alleges that the Respondent is in violation of the Separation Agreement and is not entitled to any of the relief he seeks.

[5] The order I have made preserves the interest of each party in the matrimonial home without prejudice to either party's legal interests. This order is not a determination of the issues raised in the Respondent's notice of motion. It is interim in nature in the manner previously described.

Costs

[6] Neither party was successful on this motion. The Respondent was unsuccessful in his attempt to have the issues adjudicated on a final basis on this motion. The Applicant was unsuccessful in her attempt to prevent the March 1, 2022, renewal of the mortgage. No costs are awarded to either party.

Justice Barnes

TAB B

THIS IS EXHIBIT " B "
REFERRED TO IN THE AFFIDAVIT
OF SERAFINA FERRANTE
SWORN THIS 15th day of SEPTEMBER, 2022

A Commissioner, etc.

DAVID MICHAEL POMER
Barrister & Solicitor

12

ONTARIO
Superior Court of Justice

Court File Number
FS-22-00102481-0000

at 7755 Hurontario St. Brampton, ON L6W 4T6
(Court office address)

Endorsement

Date			
April 25, 2022	Applicant(s):	FERRANTE, Serafina	[x] Present
(VIDEO)	Counsel:	POMER, David M.	[x] Present
		Email: david.pomer@pomerandboccia.com	[ ] Duty Counsel
	Respondent(s):	FERRANTE, Rino	[x] Present
	Counsel:	OSADET, Margaret	[x] Present
		Email: margaret@osadetlaw.com	[ ] Duty Counsel

[ ] Order to go in accordance with minutes of settlement or consent filed.

CASE CONFERENCE

1. The parties have leave to conduct questioning.

2. The Respondent has leave to bring a motion with respect to the renewal of the mortgage on the matrimonial home. This is without prejudice to the Applicant's position that the issue is *res judicata*. The motion will be heard at 10:00 AM on July 8, 2022.

3. The Respondent shall serve and file his Notice of Motion and supporting affidavit material by May 23, 2022. The Applicant shall serve and file her responding affidavit material by June 15, 2022. Any reply material shall be served and filed by the Respondent by June 24, 2022.

4. The Applicant has leave to bring a motion for interim child support. The motion will be heard on July 19, 2022.

5. The Applicant shall serve and file her Notice of Motion and supporting affidavit material by May 23, 2022. The Respondent shall serve and file his responding affidavit material by June 20, 2022. Any reply material shall be served and filed by the Applicant by July 4, 2022.

C Petersen

PETERSEN J.

TAB C

THIS IS EXHIBIT " C "
REFERRED TO IN THE AFFIDAVIT
OF SERAFINA FERRANTE
SWORN THIS 15th day of SEPTEMBER, 2022

A Commissioner, etc.

DAVID MICHAEL POMER
Barrister & Solicitor

13

David Pomer

From: Margaret Osadet <margaret@osadetlaw.com>
Sent: Thursday, August 11, 2022 2:48 PM
To: David Pomer
Cc: Serafina Ferrante (serafinaferrante@gmail.com)
Subject: Re: Ferrante Family Law - Rule 35, Rules of Civil Procedure

Mr. Pomer:

Stop showboating because you are misstating the law, and at your tenure, I'm embarrassed for you.

September 7 OR 9, 2022 give you enough time to prepare for the motion, which by the way, is a short motion, and is my client's motion.

If you want to bring your own motion, you will have to get your own motion date, AND if you believe you are going to adjourn my client's motion, then I suggest you get a date booked ASAP, as dates are now being booked in November 2022.

From: David Pomer <dpomer@pomerandboccia.com>
Sent: Thursday, August 11, 2022 2:29 PM
To: Margaret Osadet <margaret@osadetlaw.com>
Cc: Serafina Ferrante (serafinaferrante@gmail.com) <serafinaferrante@gmail.com>
Subject: RE: Ferrante Family Law - Rule 35, Rules of Civil Procedure

Counsel,
Once again, I invite you to read the Rules of Family Law. You must bring a Motion before the courts to have written interrogation. I thought you advised me you were busy on August 15th, 2022 in any event.

David M. Pomer, B.A., B.B.A., LL.B.
Barrister & Solicitor

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PROFESSIONAL CORPORAT

BARRISTERS AND SOLIC

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Direct Line: 905-663-1460
Fax #(905) 850-8086
Toll Free 1(888) 858-5529
Email Adds: david.pomer@pomerandboccia.com
Web Site: www.pomerandboccia.com

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From: Margaret Osadet <margaret@osadetlaw.com>
Sent: Thursday, August 11, 2022 2:23 PM
To: David Pomer <dpomer@pomerandboccia.com>
Cc: Lisa Corlevic <lisa@pomerandboccia.com>
Subject: Re: Ferrante Family Law - Rule 35, Rules of Civil Procedure
Importance: High

As previously suggested, Mr. Pomer, you can complete an Examination by Written questions.

I suggested this on Monday.

For ease of reference I am including Rule 35, Rules of Civil Procedure for your review and edification:

RULE 35 PROCEDURE ON EXAMINATION FOR DISCOVERY BY WRITTEN QUESTIONS

Questions

35.01 An examination for discovery by written questions and answers shall be conducted by serving a list of the questions to be answered (Form 35A) on the person to be examined and every other party. R.R.O. 1990, Reg. 194, r. 35.01.

Answers

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35.02 (1) Written questions shall be answered by the affidavit (Form 35B) of the person being examined, served on the examining party within fifteen days after service of the list of questions. R.R.O. 1990, Reg. 194, r. 35.02 (1). (2) The examining party shall serve the answers on every other party forthwith. R.R.O. 1990, Reg. 194, r. 35.02 (2).

My client will happily answer your questions, put to him in writing.

This is a viable option given your concerns about time. If you claim that you are unable to do this, then obviously you weren't planning on being prepared for the oral examination.

Written interrogatories are an acceptable manner to conduct questioning.

I am considering serviing you with questions to be answered in writing in advance of the motion.

Again, Mr. Ferrante is happy to proceed in this fashion.

Margaret

From: Margaret Osadet <margaret@osadetlaw.com>
Sent: Thursday, August 11, 2022 2:10 PM
To: David Pomer <dpomer@pomerandboccia.com>
Subject: Re: Ferrante Family Law

Just so we are really clear, these last two emails you sent me are abusive, so please go right ahead and report me to the LSO, so our governing body can see exactly who you are.

From: Margaret Osadet <margaret@osadetlaw.com>
Sent: Thursday, August 11, 2022 2:09 PM
To: David Pomer <dpomer@pomerandboccia.com>
Subject: Re: Ferrante Family Law

Mr. Pomer:

Go right ahead and report me to the Law Society of Ontario.

I am not available on August 15th, as I gave that day up to another matter on August 7, 2022. You ignored my requests to confirm the dates for 10 days. I have no obligation to hold dates for you or any other person. You were not given an undertaking.

You were rude, and abusive and ignored correspondence from my office; I wrote to you three times over 10 days. NO answer from you.

I will not answer any more emails about this matter.

So, here are my dates:

Septe ›er 7, or 9, 2022.

When I wrote to you two days ago, I had **four dates** available, but since you have wasted more time with your bullying emails, I am not down to 2 days.

I suggest you pick one and get back to me asap.

Margaret Osadet

From: David Pomer <dpomer@pomerandboccia.com>
Sent: Thursday, August 11, 2022 1:59 PM
To: Margaret Osadet <margaret@osadetlaw.com>
Subject: Ferrante Family Law

Counsel,

Once again we have not received any answer with respect for dates in the third week of August. We are proceeding to get a certificate for non-attendance on August 15, 2022. We have given you an alternative to your August 15 date, so that we can return for sometime in third week of August. We have received no response, and it is my clients position that our client is being prejudiced by being required to order an expedited transcript if we go back for questioning in the beginning of September. This is totally unacceptable.

Once again you have not provided this office any proper proof that you are busy on August 15,2022, and will be making a complaint to the Law Society of Ontario, and you can once again deal with the Law Society; only this time with respect to not answering proper communication by this office, not explaining why you are not available on August,15,2022, and unilaterally cancelling the questioning of my client on a Sunday, and not advising this office. In addition, you can explain why you are unable to respond to or request to have the examination held between the 22nd, and 25th of August, 2022. The questioning has been court ordered, and we have asked and insisted that in the event that you require questioning to be held after September 7,2022, why you are not in agreement to postpone the motion scheduled for September 23, 2022.

We hope to see your client once again on August 15, 2022.

David M. Pomer, B.A., B.B.A., LL.B.
Barrister & Solicitor

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David Pomer

From: David Pomer
Sent: Tuesday, August 9, 2022 10:30 AM
To: Margaret Osadet
Subject: RE: Ferrante v. Ferrante

Counsel,

For the record, you unilaterally cancelled the date being August 15, 2022, which would give my client opportunity to have the transcript ordered in ordinary course. The motion that is scheduled for September 23, 2022, requires the evidence from the questioning; the court had ordered you extra time for this office to receive the material to defend a motion that was supposed to be heard earlier, which you did not provide me material for on time. To date, we have not received the motion material for September 23, 2022. Either you agree to obtain a new date for the motion on September 23, 2022, or be available for August 15, 2022, for your client to be discovered. Pursuant to you email of todays date, it would be impossible for you to book anything on a Sunday to book up your date for August 15, 2022. You have not provided evidence as to your full day schedule and that an appearance at some tribunal or dispute resolution is needed. It would be easy for you to have three hours put aside on that date in any event.

We expect an immediate answer by 3:00pm today, and the name and any phone number of any counsel or paralegal in the dispute resolution that you have referred to in paragraph 1 of your email.

Notwithstanding anything that is provided, we must go ahead and get a Certificate of Non-Attendance. To reiterate, kindle confirm that you are prepared to adjourn the motion of September 23, 2022, so we can find a mutually agreeable date to question your client, and give proper time to order the transcript.

Your schedule that you have given back does not allow proper opportunity to order the transcript. My client is extremely upset and prejudice by your own actions, and that of your client. Also, kindly advise when you will be getting the material for the expected motion in the future that I scheduled for September 23, 2022.

It must be remembered, it was this office that asked you for dates for your client to be examined, instead you decided not to answer and give this office a date for questioning your client, but instead provided the wrong form for questioning, being a summons, without serving the summons personally to my client. You decided to take the date that was asked for you by this office for questioning your client, and instead took that date for questioning my

client. It would be impossible that you could at the last minute on Sunday the 7th of August, unilaterally cancel the date, and not accept that date as a date your client can be examined. The only reason you gave in writing for the cancellation was because your client was impecunious, without money to pay his lawyer. There was no mention in your first letter suggesting that you were busy or in any other court appearance or dispute resolution, it only came after you received notice from this office in the morning of August 8th, 2022, taking the date for your client to be examined by this office as originally asked for. I await to see what court appearance or dispute resolution appearance you have scheduled for August 15, 2022, and the name of the other lawyer, and dispute resolution officer, also kindly confirm when this arrangement was exactly made, and I require copies of correspondence that you rely on to report the date and time to the other paralegal or counsel.

David M. Pomer, B.A., B.B.A., LL.B.
Barrister & Solicitor

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Fax #(905) 850-8086
Toll Free 1(888) 858-5529
Email Adds: david.pomer@pomerandboccia.com
Web Site: www.pomerandboccia.com

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From: Margaret Osadet <margaret@osadetlaw.com>
Sent: Tuesday, August 9, 2022 9:16 AM
To: Lisa Corlevic <lisa@pomerandboccia.com>

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From: Margaret Osadet <margaret@osadetlaw.com>
Sent: Tuesday, August 9, 2022 9:16 AM
To: Lisa Corlevic <lisa@pomerandboccia.com>
Cc: 'serafinaferrante@gmail.com' <serafinaferrante@gmail.com>; David Pomer <dpomer@pomerandboccia.com>
Subject: Re: Ferrante v. Ferrante

Counsel:

1. you are wrong - I gave up the 15th of August, on Sunday to a dispute resolution in a matter that requires it to be done within 10 days , so stop accusing me of being untruthful OR I shall report you to the LSO.
2. Since this litigation started you have been abusive, uncivil, and obstreperous.
3. You have wasted my client's money with your refusal to be even remotely capable of a conversation.
4. You have ruined a very good offer to settle by insisting on a term that would NEVER be ordered.

I am finished wasting time.

I spent a week keeping August 8 and 15th open, but you refused to give me an answer.

Everything has been an argument, even setting dates at the Court.

I am NOT available on Augsut 15th, and my client advises me he is not available on September 1, or 2, 2022 but will be available on September 6, 7, 8, 9, 2022.

I have to book another questioning that week, so you better get back to me with a date ASAP because I am not waiting for you.

Margaret

From: Lisa Corlevic <lisa@pomerandboccia.com>
Sent: Tuesday, August 9, 2022 9:09 AM
To: Margaret Osadet <margaret@osadetlaw.com>
Cc: 'serafinaferrante@gmail.com' <serafinaferrante@gmail.com>; David Pomer <dpomer@pomerandboccia.com>
Subject: RE: Ferrante v. Ferrante

Dear Ms. Osadet:

It would be impossible for you to have booked two court appearances in one day. You initially booked a questioning of my client for August 15th. Kindly provide the evidence of what you are busy with on that date. If my client is not satisfied, she will make a complaint to the Law Society of Ontario.

Yours very truly,

David Pomer

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POMER & BOCCIA
PROFESSIONAL CORPORATION

BARRISTERS AND SOLICITORS

Pomer & Boccia Professional Corporation
4000 Steeles Avenue West, Suite 212
Woodbridge, Ontario, L4L 4V9
Tel: (416) 213-7450 x. 2301
Fax: (905) 850-8086

From: Margaret Osadet <margaret@osadetlaw.com>
Sent: Monday, August 8, 2022 2:50 PM
To: Lisa Corlevic <lisa@pomerandboccia.com>; David Pomer <dpomer@pomerandboccia.com>
Subject: Fw: Ferrante v. Ferrante

Copying Mr. Pomer on the email.

See below.

From: Margaret Osadet <margaret@osadetlaw.com>
Sent: Monday, August 8, 2022 2:46 PM
To: Lisa Corlevic <lisa@pomerandboccia.com>
Subject: Re: Ferrante v. Ferrante

Sorry, Mr. Pomer,

I am not available on August 15, 2022.

I filled that day yesterday and I am not available.

You have my dates, September 1, and 2, 2022, otherwise, as I said, you can question my client during the week of September 12, 2022.

From: Lisa Corlevic <lisa@pomerandboccia.com>
Sent: Monday, August 8, 2022 2:41 PM
To: Margaret Osadet <margaret@osadetlaw.com>
Cc: 'serafinaferrante@gmail.com' <serafinaferrante@gmail.com>
Subject: Ferrante v. Ferrante

Dear Ms. Osadet:

Thank you for your various emails of Monday, August 8, 2022. It is clear that your client and you are available for August 15th as that was the date you sent your Summons to this office.

You advised that you unilaterally cancelled the questioning due to your client's impecuniosity.

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We took the opportunity to use this date that you were available for and your client was available for to have the questioning of your client.

The Order of April 25, 2022, grants the parties leave to conduct questioning. This was the Order of Justice Petersen.

We need ample time to ask questions and questions arising from the answers from your client on an oral examination.

This is exactly the procedure you asked my client to have taken place. You never asked my client to answer any written questions.

My client deserves the same rights as what you asked my client to do and what the *Family Law Rules* dictate.

We are now bringing to your attention Rule 20(1) that states: "questioning under this Rule shall take place orally under oath or affirmation".

Rule 20(2) states: "the right to question a person includes the right to cross-examine".

It is our position that no other Rule disallows my client the right to examine your client orally.

You have had since the date of the Order, being April 25, 2022, to bring any motion to have changed the method of questioning and you failed to do so. This was done by Minutes of Settlement on consent of all parties.

The leave to conduct questioning was on consent by both parties as setout in Justice Petersen's Order.

All terms of the Endorsement were agreed upon at that time. There was absolutely no suggestion of written questioning suggested by you.

The jurisdiction is the same place where your client wished to examine my client and therefore there has been tacit agreement to hold the questioning in the same place where you requested my client to attend.

As you aware, the questioning is by way of Zoom.

This letter will be used in the event that your client or your office refuses to attend the questioning on August 15, 2022, in defending your motion of September 23, 2022 to have the right to ask for a further date to extend the mortgage.

It is absolutely our client's position that your client is delaying this matter, abusing the *Family Law Rules* and more importantly, non-complying with the Order of Justice Petersen of April 25, 2022.

There can be no excuse why your client is not available for oral questioning pursuant to Rule 20 of the *Family Law Rules*.

My client and myself have spent considerable time over the last few days preparing for questioning of your client and preparing for the questioning of my client. In fact, the time spent has been over 10 hours.

To reiterate, we need time to examine and cross-examine your client and if required, to bring a motion for refusals or incomplete answers.

As you are further aware, both clients have little or no money to litigate and transcripts are not affordable on a rush basis. We need all the time we can from the date of the examination to order transcripts on a non-rush basis.

Kindly confirm that your client will be attending pursuant to the court Order of April 25, 2022, and a date of August 15, 2022 which both you and your client were available based on your Summons to my client on that date, being Monday, August 15, 2022.

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We of course will be getting a Certificate of Non-attendance if your client does not attend for oral questioning pursuant to the Rules.

Your correspondence of today's date clearly indicates you cancelled the date of my client only because your client did not have the financial resources for questioning. There is nothing in your correspondence to suggest that you or your client were not available.

Yours very truly,

David Pomer

POMER & BOCCIA
PROFESSIONAL CORPORATION

BARRISTERS AND SOLICITORS

Pomer & Boccia Professional Corporation
4000 Steeles Avenue West, Suite 212
Woodbridge, Ontario, L4L 4V9
Tel: (416) 213-7450 x. 2301
Fax: (905) 850-8086

TAB D

THIS IS EXHIBIT " D "
REFERRED TO IN THE AFFIDAVIT
OF SERAFINA FERRANTE
SWORN THIS 15th day of SEPTEMBER, 2022

A Commissioner, etc.

DAVID MICHAEL POMER
Barrister & Solicitor

Court File No. FS-22-00102481-000

ONTARIO
SUPERIOR COURT OF JUSTICE

BETWEEN:

Serafma Ferrante

Applicant

-and-

Rino Ferrante

Respondent

Certificate of Non-Attendance

I, Darcie Stocking, of the City of Toronto, in the Province of Ontario, hereby certify:

That on the 8th day of August, 2022, an appointment was issued returnable the 15th day of August, 2022, to take place with my office, Network Reporting & Mediation, via Virtual Meeting using Zoom, at the hour of Ten o'clock in the forenoon, for the Examinations for discovery of Rino Ferrante, the Respondent herein.

That at the said last above-mentioned time and place our reporter was attended virtually by David M. Pomer, of the office of Pomer & Boccia, who waited for Fifteen Minutes, but the said Rino Ferrante, did not appear.

Dated at Toronto this 15th day of August, 2022.

Darcie Stocking
Commissioner of Oaths

INVOICE 24

NETWORK
REPORTING & MEDIATION

tel. 416.359.0305

Invoice No.	Invoice Date	Job No.
665246	2022-08-16	556670
Job Date	**Case No.**	
2022-08-15		
Case Name		
FERRANTE V. FERRANTE		
Payment Terms		
Due upon receipt		

Mr. David M. Pomer
Pomer & Boccia
212 - 4000 Steeles Avenue West
Woodbridge, ON L4L 4V9

Scheduled Examination of Rino Ferrante		0.00
Half Day Per Diem	243.00	243.00
Certification of Non-Attendance	100.00	100.00
Handling	12.50	12.50
SALES TAX		46.22
	TOTAL DUE >>>	**$401.72**

Interest will be charged at a rate of 1.5% per month on all invoices outstanding 90 days and over.

We now accept payment by Interac e-transfer. Deposits can be made to accounts_receivable@networkcourt.ca. Please reference the invoice number in the memo field.

Tax ID: H.S.T. #89283 7493RT0001

Please detach bottom portion and return with payment.

Mr. David M. Pomer
Pomer & Boccia
212 - 4000 Steeles Avenue West
Woodbridge, ON L4L 4V9

Invoice No. : 665246
Invoice Date : 2022-08-16
Total Due : $401.72

Job No. : 556670
BU ID : 4-VIRTUAL
Case No. :
Case Name : FERRANTE V. FERRANTE

Remit To: **Network Reporting & Mediation**
3600-100 King Street West
Toronto, ON M5X 1E3

POMER & BOCCIA PROFESSIONAL CORPORATION
GENERAL ACCOUNT

G 30206

Date	08/17/2022
Paid to	NETWORK REPORTING AND MEDIATION
For	pay court reporter
Chk. #	30206
Amount	$401.72

Client / G/L	Amount	Client / G/L	Amount	Client / G/L	Amount
061169001	$401.72				

POMER & BOCCIA PROFESSIONAL CORPORATION
BARRISTER & SOLICITOR
4000 STEELES AVE. W., SUITE 212
WOODBRIDGE, ONTARIO L4L 4V9
PHONE 416-213-7450

TD CANADA TRUST
Steeles & Weston Branch
4999 Steeles Ave. W.
Weston, Ontario M9L 1R4

30206

G 30206

DATE 08 17 2022
M M D D Y Y Y Y

PAY ****Four Hundred One & 72/100 dollars $ **********401.72

TO THE ORDER OF NETWORK REPORTING AND MEDIATION

POMER & BOCCIA PROFESSIONAL CORPORATION
GENERAL ACCOUNT

Per _____

pay court reporter
061169001 1029

⑈030206⑈ ⑆14592⑉0041⑆ 1459⑉520804 8⑈

25

TAB E

THIS IS EXHIBIT " E "
REFERRED TO IN THE AFFIDAVIT
OF SERAFINA FERRANTE
SWORN THIS 15th day of SEPTEMBER, 2022

A Commissioner, etc.

DAVID MICHAEL POMER
Barrister & Solicitor

26

Lisa C levic

From: Margaret Osadet <margaret@osadetlaw.com>
Sent: Monday, August 8, 2022 12:05 PM
To: Lisa Corlevic
Cc: 'serafinaferrante@gmail.com'
Subject: Re: Ferrante v. Ferrante

It's not a delay tactic.

Send us the questions, in writing, and I will have my client answer them.

Thank you.

From: Lisa Corlevic <lisa@pomerandboccia.com>
Sent: Monday, August 8, 2022 11:44 AM
To: Margaret Osadet <margaret@osadetlaw.com>
Cc: 'serafinaferrante@gmail.com' <serafinaferrante@gmail.com>
Subject: RE: Ferrante v. Ferrante

Dear Ms. Osadet:

We need the information on the Notice of Questioning much before the date for your motion to extend the renewal period. This motion has been scheduled by you for September 23, 2022.

This is a delay tactic that will not be tolerated. Your client has not provided any evidence that he has booked a holiday outside the jurisdiction.

In the event your client cannot attend on the 18th we will get a Certificate of Non-Attendance and will use this letter in defence of your motion to extend the date for the renewal.

We of course need time to order the transcripts in normal course as evidence in our defence of your motion to obtain a new mortgage renewal.

In the event that you are unable to attend on the 18th we will make ourselves available for August 19th or 24th .

You have unilaterally cancelled the date that we originally asked for examinations of your client, but you preempted this office by sending a wrong form of Subpoena instead of a Notice of Questioning.

As you have finally confirmed, the court has granted leave to questioning and your actions for non-attendance are not acceptable or provable by your client.

WE MUST PROCEED ON AUGUST 18TH.

In the event that you do not proceed, we will be asking for an adjournment of the motion that you have brought for September 23, 2022 and we will be using this letter in defence to dismiss your motion by your unilateral cancelling of any questioning.

Your excuse that your client is impecunious, is not acceptable and all your client is trying to do is delay the process by not having to pay my client today's market price as to her exact interest as determined by the courts.

Kindly also provide dates for a case conference by Wednesday, August 10, 2022, failing which we will book our own date.

Yours very truly,

David Pomer

POMER & BOCCIA
PROFESSIONAL CORPORATION

BARRISTERS AND SOLICITORS

Pomer & Boccia Professional Corporation
4000 Steeles Avenue West, Suite 212
Woodbridge, Ontario, L4L 4V9
Tel: (416) 213-7450 x. 2301
Fax: (905) 850-8086

From: Margaret Osadet <margaret@osadetlaw.com>
Sent: Monday, August 8, 2022 11:24 AM
To: Lisa Corlevic <lisa@pomerandboccia.com>
Cc: David Pomer <dpomer@pomerandboccia.com>
Subject: Re: Ferrante v. Ferrante
Importance: High

I have already sent an email cancelling the questioning as Mr. Ferrante is not in a position to pay for the questioning.

I am not available on August 18, 2022, or indeed until the beginning of September .

I am available on the following dates in September:

1. September 12, 13, 14, and 15th, 2022
2. September 22, 2022

Please confirm which of those dates work, I cannot hold onto them indefinitely.

From: Lisa Corlevic <lisa@pomerandboccia.com>
Sent: Monday, August 8, 2022 11:19 AM
To: Margaret Osadet <margaret@osadetlaw.com>
Subject: Ferrante v. Ferrante

Dear Ms. Osadet:

My client will be available for questioning on August 15, 2022.

28

Attached please find Notice of Questioning of Rino Ferrante scheduled for August 18, 2022, served upon you pursuant to the *Far··'v Law Rules.*

As well as set out in the Notice of Questioning, here are the virtual Zoom details for August 18, 2022:

Date	2022-08-18
Time	10:00 AM

Join Zoom Meeting

Meeting ID	91706050828
Meeting URL	https://networkcourt.zoom.us/j/91706050828?pwd=dDVubHdsclEwdXI0YkdVKzFueHdtUT09
Password	828513

Join By Telephone

Dial (Canada):	+1 2042727920, +1 4388097799, +1 5873281099, +1 6473744685, +1 6475580588, +1 7789072071, and +1 7806660144
Meeting ID	91706050828
Password	828513

International numbers available upon request

Join from an H.323/SIP room system

H.323	69.174.57.160
Meeting ID	91706050828
Password	828513
SIP	91706050828@zoomcrc.com
Password	828513

Kind Regards,

Lisa Corlevic
Senior Legal Assistant

POMER & BOCCIA
PROFESSIONAL CORPORATION
BARRISTERS AND SOLICITORS

Pomer & Boccia Professional Corporation
4000 Steeles Avenue West, Suite 212
Woodbridge, Ontario, L4L 4V9
Tel: (416) 213-7450 x. 2306 or **Direct Line: (905) 663-1453**
Fax: (905) 850-8086

TAB E 2

THIS IS EXHIBIT "E1"
REFERRED TO IN THE AFFIDAVIT
OF SERAFINA FERRANTE
SWORN THIS 15th day of SEPTEMBER, 2022

A Commissioner, etc.

DAVID MICHAEL POMER
Barrister & Solicitor

29

Lisa rlevic

From:	Lisa Corlevic
Sent:	Monday, August 8, 2022 11:45 AM
To:	Margaret Osadet
Cc:	'serafinaferrante@gmail.com'
Subject:	RE: Ferrante v. Ferrante

Dear Ms. Osadet:

We need the information on the Notice of Questioning much before the date for your motion to extend the renewal period. This motion has been scheduled by you for September 23, 2022.

This is a delay tactic that will not be tolerated. Your client has not provided any evidence that he has booked a holiday outside the jurisdiction.

In the event your client cannot attend on the 18th we will get a Certificate of Non-Attendance and will use this letter in defence of your motion to extend the date for the renewal.

We of course need time to order the transcripts in normal course as evidence in our defence of your motion to obtain a new mortgage renewal.

In the event that you are unable to attend on the 18th we will make ourselves available for August 19th or 24th .

You have unilaterally cancelled the date that we originally asked for examinations of your client, but you preempted this office by sending a wrong form of Subpoena instead of a Notice of Questioning.

As you have finally confirmed, the court has granted leave to questioning and your actions for non-attendance are not acceptable or provable by your client.

WE MUST PROCEED ON AUGUST 18TH.

In the event that you do not proceed, we will be asking for an adjournment of the motion that you have brought for September 23, 2022 and we will be using this letter in defence to dismiss your motion by your unilateral cancelling of any questioning.

Your excuse that your client is impecunious, is not acceptable and all your client is trying to do is delay the process by not having to pay my client today's market price as to her exact interest as determined by the courts.

Kindly also provide dates for a case conference by Wednesday, August 10, 2022, failing which we will book our own date.

Yours very truly,

David Pomer

TAB F

THIS IS EXHIBIT " F "
REFERRED TO IN THE AFFIDAVIT
OF SERAFINA FERRANTE
SWORN THIS 15th day of SEPTEMBER, 2022

A Commissioner, etc.

DAVID MICHAEL POMER
Barrister & Solicitor

30

David Pomer

From: Margaret Osadet <margaret@osadetlaw.com>
Sent: Thursday, July 7, 2022 10:55 PM
To: SCJ Trial Office Brampton
Cc: David Pomer
Subject: Ferrante v. Ferrante -

Hello, Madam Trial Coordinator:

May we please have a link to appear by zoom tomorrow, for this motion?

Thank you.

Sincerely,

Margaret Osadet
Barrister & Solicitor
Suite 414, 100 Richmond Street West
Toronto, ON M5H 3K6

Tel: 416-251-5900

TAB G

THIS IS EXHIBIT " G "
REFERRED TO IN THE AFFIDAVIT
OF SERAFINA FERRANTE
SWORN THIS 15th day of SEPTEMBER, 2022

A Commissioner, etc.

DAVID MICHAEL POMER
Barrister & Solicitor

David Pomer

From:	David Pomer
Sent:	Thursday, July 21, 2022 10:27 AM
To:	Margaret Osadet
Cc:	Serafina Ferrante (serafinaferrante@gmail.com)
Subject:	RE: THIS IS THE FINAL VERSION Re: Ferrante Family Law - RESPONDENT"S reply to OFFER TO SETTLE

Nothing is final until both parties execute the agreement. This is the same duress and undue pressure that your client used in getting her to sign the first Separation Agreement. This is the same undue influence and duress your client put on my client in order for your client to give the younger son his car which unfortunately is in the name of your client for insurance purposes.

I can and will not take your client's acts of harassment and undue influence to get this agreement executed in such a short time In the event that we do not settle this matter, this letter will be used as a clear defense to void the first agreement. Your timelines are indeed inappropriate and far too short. Your office is aiding and abetting in acts of undue influence and duress in having my client sign without the proper time to consult with me and finalize this agreement.

It took your office over 24 hours to respond to my client's offer.

I will advise when my client and the writer has the opportunity to review your "final offer"

David M. Pomer, B.A., B.B.A., LL.B.
Barrister & Solicitor

POMER & BOC
PROFESSIONAL CORPORAT
BARRISTERS AND SOLIC

Pomer & Boccia Barristers & Solicitors
4000 Steeles Ave West, Suite 212
Woodbridge, Ontario L4L 4V9.

TAB H

THIS IS EXHIBIT " H "
REFERRED TO IN THE AFFIDAVIT
OF SERAFINA FERRANTE
SWORN THIS 15th day of SEPTEMBER, 2022

A Commissioner, etc.

DAVID MICHAEL POMER
Barrister & Solicitor

32

From: ' 'id Pomer <>
Sent: Tuesday, July 26, 2022 2:14 PM
To: Margaret Osadet <margaret@osadetlaw.com>
Cc: Serafina Ferrante (serafinaferrante@gmail.com) <serafinaferrante@gmail.com>
Subject: Questioning - Ferrante

Counsel,
Pursuant to the Court Order, Kindly provide dates for Questioning of your client after two weeks. I will need a full day for examination of your client . I need an answer no later than Thursday July 28th, at 12 noon., failing which I will unilaterally book a date and expect your client to attend.

David M. Pomer. B.A., B.B.A., LL.B.
Barrister & Solicitor

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PROFESSIONAL CORPORAT
BARRISTERS AND SOLIC

Pomer & Boccia Barristers & Solicitors
4000 Steeles Ave West, Suite 212
Woodbridge, Ontario L4L 4V9.
Tel # (416) 213-7450 Ext 2301 or (905) 663-1440
Direct Line: 905-663-1460
Fax #(905) 850-8086
Toll Free 1(888) 858-5529
Email Adds: david.pomer@pomerandboccia.com
Web Site: www.pomerandboccia.com

This e-mail and any attachments may contain confidential and privileged information. If you are not the intended recipient, please notify the sender immediately by return e-mail, delete this e-mail and destroy any copies. Any dissemination or use of this information by a person other than the intended recipient is unauthorized and may be illegal. Unless otherwise stated, opinions expressed in this e-mail are those of the author and are not endorsed by the author's employer.

From: Margaret Osadet <margaret@osadetlaw.com>
Sent: Monday, July 25, 2022 1:48 PM
To: David Pomer <dpomer@pomerandboccia.com>

To: David Pomer <dpomer@pomerandboccia.com>
Subject: Re: Questioning - Ferrante
Impor ce: High

33

Counsel,

There is no order for questioning, so until you have leave from the Court, your request to question my client is denied.

Thank you,
Margaret Osadet

From: David Pomer <dpomer@pomerandboccia.com>
Sent: Wednesday, July 27, 2022 12:26 PM
To: Margaret Osadet <margaret@osadetlaw.com>
Cc: Serafina Ferrante (serafinaferrante@gmail.com) <serafinaferrante@gmail.com>
Subject: FW: Questioning - Ferrante

Counsel,
Friendly Reminder

David M. Pomer, B.A., B.B.A., LL.B.
Barrister & Solicitor

P&B

POMER & BOC
PROFESSIONAL CORPORAT

BARRISTERS AND SOLIC

Pomer & Boccia Barristers & Solicitors
4000 Steeles Ave West, Suite 212
Woodbridge, Ontario L4L 4V9.
Tel # (416) 213-7450 Ext 2301 or (905) 663-1440
Direct Line: 905-663-1460
Fax #(905) 850-8086
Toll Free 1(888) 858-5529
Email Adds: david.pomer@pomerandboccia.com

Web Site: www.pomerandboccia.com

34

This e-n. id any attachments may contain confidential and privileged information. If you are not the intended recipient, please notify the sender immediately by return e-mail, delete this e-mail and destroy any copies. Any dissemination or use of this information by a person other than the intended recipient is unauthorized and may be illegal. Unless otherwise stated, opinions expressed in this e-mail are those of the author and are not endorsed by the author's employer.

From: David Pomer <>
Sent: Wednesday, July 27, 2022 10:51 AM
To: David Pomer <dpomer@pomerandboccia.com>
Cc: Serafina Ferrante (serafinaferrante@gmail.com) <serafinaferrante@gmail.com>
Subject: RE: Questioning - Ferrante

Counsel,

This is a friendly reminder. Kindly provide dates for Questioning of your client. I will arrange for personal attendance at Reporting Agency to question your client on all issues. I trust you will be providing a number of dates for the questioning. Failure to provide dates will require me to pick my own dates and serve your office, accordingly.

David M. Pomer, B.A., B.B.A., LL.B.
Barrister & Solicitor

POMER & BOC
PROFESSIONAL CORPORAT
BARRISTERS AND SOLIC

Pomer & Boccia Barristers & Solicitors
4000 Steeles Ave West, Suite 212
Woodbridge, Ontario L4L 4V9.
Tel # (416) 213-7450 Ext 2301 or (905) 663-1440
Direct Line: 905-663-1460
Fax #(905) 850-8086
Toll Free 1(888) 858-5529
Email Adds: david.pomer@pomerandboccia.com
Web Site: www.pomerandboccia.com

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35

David Pomer

From: David Pomer
Sent: Thursday, July 28, 2022 1:25 PM
To: Margaret Osadet
Cc: Serafina Ferrante (serafinaferrante@gmail.com)
Subject: RE: Questioning - Ferrante

Counsel,
As has been my continued experience with your office, I disagree, I will book the questioning and get a Certificate of Non Attendance, if your client does not show. I am now booking a date unilaterally as you refuse to provide a date.

David M. Pomer, B.A., B.B.A., LL.B.
Barrister & Solicitor

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PROFESSIONAL CORPORAT
BARRISTERS AND SOLIC

Pomer & Boccia Barristers & Solicitors
4000 Steeles Ave West, Suite 212
Woodbridge, Ontario L4L 4V9.
Tel # (416) 213-7450 Ext 2301 or (905) 663-1440
Direct Line: 905-663-1460
Fax #(905) 850-8086
Toll Free 1(888) 858-5529
Email Adds: david.pomer@pomerandboccia.com
Web Site: www.pomerandboccia.com

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From: Margaret Osadet <margaret@osadetlaw.com>
Sent: Wednesday, July 27, 2022 8:09 PM

TAB I

THIS IS EXHIBIT "I"
REFERRED TO IN THE AFFIDAVIT
OF SERAFINA FERRANTE
SWORN THIS 15th day of SEPTEMBER, 2022

A Commissioner, etc.

DAVID MICHAEL POMER
Barrister & Solicitor

36

ONTARIO

Superior Court of Justice
(Name of Court)

at 7750 Hurontario Street, Brampton, ON L6W 4T3
(Court office address)

Court File Number
FS-2200102481-00

Form 23: Summons to Witness

Applicant(s)

Full legal name & address for service — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Serafina Ferrante 33 Country Stroll Cres. Bolton, ON L7E 2H3 Email: serafinaferrante@gmail.com	David Pomer Pomer & Boccia 4000 Steeles Avenue West Woodbridge, ON L4L 4V9 Email: dpomer@pomerandboccia.com

Respondent(s)

Full legal name & address for service — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Rino Ferrante 58 Harvest Moon Drive Bolton, ON L7E 2L2 Email: rferrante@rogers.co	Margaret Osadet Barrister & Solicitor Richmond Law Chambers Suite 414, 100 Richmond St. West Toronto, ON M5H 3K6 Tel: 6479892637 margaret@osadetlaw.com

TO: *(full legal name of witness)* Serafina Ferrante

of *(address: – street & number, municipality, postal code)*

33 Country Stroll Cres.
Bolton, ON L7E 2H3

YOU MUST:

(1) Sign on to a Virtual meeting via Zoom

Meeting ID	98251458387
Meeting URL	https://networkcourt.zoom.us/j/98251458387?pwd=T1JrZEJ4RU5NY0J2RFM3ejVTVVU3QT09
Password	864975

on *(date)* Monday, Aug 15, 2022 **at** *(time)* 10:00 a.m. ;

(2) give evidence in the case or examination before *(court or other person)*

(3) bring with you the documents and things listed on page 2 of this summons; and

(4) remain there until this case or examination is finished or until the person conducting it says otherwise.

Draw a line through any blank space left on this page.

Name, address, telephone & fax numbers and e-mail address of person or lawyer who prepared this summons.	**Margaret Osadet** **Barrister & Solicitor** **Richmond Law Chambers** **Suite 414, 100 Richmond St. West** **Toronto, ON M5H 3K6** **Tel: 6479892637** **margaret@osadetlaw.com**

TAB J

THIS IS EXHIBIT "J"
REFERRED TO IN THE AFFIDAVIT
OF SERAFINA FERRANTE
SWORN THIS 15th day of SEPTEMBER, 2022

A Commissioner, etc.

DAVID MICHAEL POMER
Barrister & Solicitor

38

David Pomer

From: Margaret Osadet <margaret@osadetlaw.com>
Sent: Monday, August 8, 2022 9:44 AM
To: David Pomer
Subject: Ferrante - family law

Good morning, Mr. Pomer:

Mr. Ferrante does not have the money for questioning at this time, so we are cancelling the august 15, 2022 questioning of your client, for the time being.

If necessary we will do questioning after the motion on September 23, 2022 -= it is booked for 10:00 a.m.

Have a good week.

Sincerely,

Margaret Osadet
Barrister & Solicitor
Suite 414, 100 Richmond Street West
Toronto, ON M5H 3K6

Tel: 647-989-2637

TAB K

THIS IS EXHIBIT " K "
REFERRED TO IN THE AFFIDAVIT
OF SERAFINA FERRANTE
SWORN THIS 15th day of SEPTEMBER, 2022

A Commissioner, etc.

DAVID MICHAEL POMER
Barrister & Solicitor

39

ONTARIO

Superior Court of Justice
(Name of court)

at 7755 Hurontario Street, Brampton ON L6W 4T1
Court office address

Court File Number
FS-22-00102481-000

NOTICE OF QUESTIONING

Applicant(s)

Full legal name & address for service - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Serafina Ferrante 33 Country Stroll Crescent Bolton, ON L7E 2H3 Tel: (647) 615-4370 serafinaferrante@gmail.com	David Pomer Pomer & Boccia Professional Corporation 212 - 4000 Steeles Ave. W. Woodbridge, ON L4L 4V9 Tel: (416) 213-7450 ext. 2301 Fax: (905) 850-8086 david.pomer@pomerandboccia.com

Respondent(s)

Full legal name & address for service - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Rino Ferrante 58 Harvest Moon Drive Bolton, ON L7E 2L2 Tel: (647) 992-6874 rferrante@rogers.com	Margaret Osadet 100 Richmond Street West Suite 414 Toronto, ON M5H 3K6 Tel: (416) 251-5900 margaret@osadetlaw.com

TO: RINO FERRANTE

of: 58 Harvest Moon Drive, Bolton, Ontario, L7E 2L2

YOU MUST ATTEND FOR QUESTIONING ON MONDAY, AUGUST 15, 2022 AT 10:00 A.M.

AND SIGN ON TO A VIRTUAL MEETING VIA ZOOM:

Join Zoom Meeting:

Meeting ID: 91706050828

Meeting URL: https://networkcourt.zoom.us/j/91706050828?pwd=dDVubHdsclEwdXI0YkdVKzFueHdtUT09

Password: 828513

YOU ARE REQUIRED TO BRING WITH YOU AND PRODUCE AT THE QUESTIONING, THE FOLLOWING DOCUMENTS AND THINGS PURSUANT TO RULE 20 OF THE *FAMILY LAW RULES*:

1. Answers to all Requests for Information that were delivered to the office of your solicitor, Margaret Osadet;
2. Proof of what the matrimonial home was worth as at the date of separation;
3. Copies of the full mortgage application;
4. Proof and copies of the mortgage application for March, 2021;
5. Copies of any mortgage commitment by Home Trust or any other mortgagee for the March, 2021 renewal;

6. Any documentation from any lawyer that confirms a draft was presented to the Applicant to remove herself from the matrimonial home;
7. Proof of any loans made by family members to yourself before the date of separation and copies of cheques front and back and copies of bank statements confirming any loans outstanding to family members by you as of the date of separation;
8. Proof of any documentation to confirm that the Applicant was not prepared or willing to sell or transfer the home pursuant to paragraph 8 of the Separation Agreement dated October 4, 2019;
9. Proof of all monies paid for child support for Matteo and Luca from date of separation to present date;
10. Proof of all payments made for rent in the amount of rent charged to the Respondent's sister for occupation of the basement unit from the date of separation to present date;
11. Proof of any attempts to provide the balance of $20,000.00 to the Applicant including, copies of any cheques or correspondence from any party including any solicitor;
12. Evidence in writing or otherwise of the Applicant refusing to renew the existing mortgage;
13. Proof and back up where the Applicant refused or failed to honour the Separation Agreement dated October 4, 2019;
14. Proof of where the monies were to be had as of March, 2021 to satisfy the conditions of Home Trust for a new mortgage of March 11, 2021;
15. Full copies of any mortgage commitment and mortgage application for a new mortgage of March, 2021;
16. Copies of the mortgage renewal that was signed without the Applicant for the year 2022 with Effort Trust;
17. Copies of any Deed to remove the Applicant from title drafted by any real estate lawyer along with a copy of any invoice for the work done to transfer the Deed to your name and your new partner;
18. Proof by way of appraisal or letter from a real estate agent as to the value of the property as of today's date for 58 Harvest Moon Drive, Bolton;
19. Copy of existing mortgage statement for 58 Harvest Moon Drive as of today's date;
20. Copies of any new mortgage commitment and application to remove the Applicant from title as of today's date;
21. Written confirmation of all documents and/or items of jewellery held by you or your family as a form of security;
22. Written proof and back up to evidence that THE APPLICANT HAS BREACHED THE SEPARATION AGREEMENT DATED OCTOBER 4, 2019.

DATE: August 8, 2022

David Pomer
Pomer & Boccia Professional Corporation
212 - 4000 Steeles Ave. W.
Woodbridge, ON L4L 4V9
Tel: (416) 213-7450 ext. 2301
Fax: (905) 850-8086
david.pomer@pomerandboccia.com

TAB L

THIS IS EXHIBIT " L "
REFERRED TO IN THE AFFIDAVIT
OF SERAFINA FERRANTE
SWORN THIS 15th day of SEPTEMBER, 2022

A Commissioner, etc.

DAVID MICHAEL POMER
Barrister & Solicitor

41

David Pomer

From: Margaret Osadet <margaret@osadetlaw.com>
Sent: Monday, August 8, 2022 11:24 AM
To: Lisa Corlevic
Cc: David Pomer
Subject: Re: Ferrante v. Ferrante

Importance: High

I have already sent an email cancelling the questioning as Mr. Ferrante is not in a position to pay for the questioning.

I am not available on August 18, 2022, or indeed until the beginning of September .

I am available on the following dates in September:

1. September 12, 13, 14, and 15th, 2022
2. September 22, 2022

Please confirm which of those dates work, I cannot hold onto them indefinitely.

From: Lisa Corlevic <lisa@pomerandboccia.com>
Sent: Monday, August 8, 2022 11:19 AM
To: Margaret Osadet <margaret@osadetlaw.com>
Subject: Ferrante v. Ferrante

Dear Ms. Osadet:

My client will be available for questioning on August 15, 2022.

Attached please find Notice of Questioning of Rino Ferrante scheduled for August 18, 2022, served upon you pursuant to the *Family Law Rules.*

As well as set out in the Notice of Questioning, here are the virtual Zoom details for August 18, 2022:

Date	2022-08-18
Time	10:00 AM

Join Zoom Meeting

Meeting ID	91706050828
Meeting URL	https://networkcourt.zoom.us/j/91706050828?pwd=dDVubHdsclEwdXI0YkdVKzFueHdtUT09
Password	828513

Join By Telephone

42

Dial (Canada):	+1 2042727920, +1 4388097799, +1 5873281099, +1 6473744685, +1 6475580588, +1 7789072071, and +1 7806660144
Meeti_ D	91706050828
Password	828513

International numbers available upon request

Join from an H.323/SIP room system

H.323	69.174.57.160
Meeting ID	91706050828
Password	828513
SIP	91706050828@zoomcrc.com
Password	828513

Kind Regards,

Lisa Corlevic
Senior Legal Assistant

POMER & BOCCIA
PROFESSIONAL CORPORATION

BARRISTERS AND SOLICITORS

Pomer & Boccia Professional Corporation
4000 Steeles Avenue West, Suite 212
Woodbridge, Ontario, L4L 4V9
Tel: (416) 213-7450 x. 2306 or **Direct Line: (905) 663-1453**
Fax: (905) 850-8086

TAB M

THIS IS EXHIBIT " M "
REFERRED TO IN THE AFFIDAVIT
OF SERAFINA FERRANTE
SWORN THIS 15th day of SEPTEMBER, 2022

A Commissioner, etc.

DAVID MICHAEL POMER
Barrister & Solicitor

43

To: Lisa Corlevic <lisa@pomerandboccia.com>
Cc: David Pomer <dpomer@pomerandboccia.com>
Subje. Re: Ferrante v. Ferrante

Re the Written Interrogatories

As you are aware, written interrogatories are done under oath,
I will administer the Oath and take the answers under Oath from Mr. Ferrante.

If you have the questions to me by the end of the week, I will have them returned to you, by way of affidavit, and answer each and every question.

Thanks in advance.

From: Margaret Osadet <margaret@osadetlaw.com>
Sent: Monday, August 8, 2022 12:04 PM
To: Lisa Corlevic <lisa@pomerandboccia.com>
Cc: 'serafinaferrante@gmail.com' <serafinaferrante@gmail.com>
Subject: Re: Ferrante v. Ferrante

It's not a delay tactic.

Send us the questions, in writing, and I will have my client answer them.

Thank you.

From: Lisa Corlevic <lisa@pomerandboccia.com>
Sent: Monday, August 8, 2022 11:44 AM
To: Margaret Osadet <margaret@osadetlaw.com>
Cc: 'serafinaferrante@gmail.com' <serafinaferrante@gmail.com>
Subject: RE: Ferrante v. Ferrante

Dear Ms. Osadet:

We need the information on the Notice of Questioning much before the date for your motion to extend the renewal period. This motion has been scheduled by you for September 23, 2022.

This is a delay tactic that will not be tolerated. Your client has not provided any evidence that he has booked a holiday outside the jurisdiction.

In the event your client cannot attend on the 18th we will get a Certificate of Non-Attendance and will use this letter in defence of your motion to extend the date for the renewal.

We of course need time to order the transcripts in normal course as evidence in our defence of your motion to obtain a new mortgage renewal.

In the event that you are unable to attend on the 18th we will make ourselves available for August 19th or 24th .

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You have unilaterally cancelled the date that we originally asked for examinations of your client, but you preempted this office by sending a wrong form of Subpoena instead of a Notice of Questioning.

As you have finally confirmed, the court has granted leave to questioning and your actions for non-attendance are not acceptable or provable by your client.

WE MUST PROCEED ON AUGUST 18TH.

In the event that you do not proceed, we will be asking for an adjournment of the motion that you have brought for September 23, 2022 and we will be using this letter in defence to dismiss your motion by your unilateral cancelling of any questioning.

Your excuse that your client is impecunious, is not acceptable and all your client is trying to do is delay the process by not having to pay my client today's market price as to her exact interest as determined by the courts.

Kindly also provide dates for a case conference by Wednesday, August 10, 2022, failing which we will book our own date.

Yours very truly,

David Pomer

POMER & BOCCIA
PROFESSIONAL CORPORATION
BARRISTERS AND SOLICITORS

Pomer & Boccia Professional Corporation
4000 Steeles Avenue West, Suite 212
Woodbridge, Ontario, L4L 4V9
Tel: (416) 213-7450 x. 2301
Fax: (905) 850-8086

From: Margaret Osadet <margaret@osadetlaw.com>
Sent: Monday, August 8, 2022 11:24 AM
To: Lisa Corlevic <lisa@pomerandboccia.com>
Cc: David Pomer <dpomer@pomerandboccia.com>
Subject: Re: Ferrante v. Ferrante
Importance: High

I have already sent an email cancelling the questioning as Mr. Ferrante is not in a position to pay for the questioning.

I am not available on August 18, 2022, or indeed until the beginning of September .

I am available on the following dates in September:

1. September 12, 13, 14, and 15th, 2022
2. September 22, 2022

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Please confirm which of those dates work, I cannot hold onto them indefinitely.

From: . .a Corlevic <lisa@pomerandboccia.com>
Sent: Monday, August 8, 2022 11:19 AM
To: Margaret Osadet <margaret@osadetlaw.com>
Subject: Ferrante v. Ferrante

Dear Ms. Osadet:

My client will be available for questioning on August 15, 2022.

Attached please find Notice of Questioning of Rino Ferrante scheduled for August 18, 2022, served upon you pursuant to the *Family Law Rules.*

As well as set out in the Notice of Questioning, here are the virtual Zoom details for August 18, 2022:

Date	2022-08-18
Time	10:00 AM

Join Zoom Meeting

Meeting ID	91706050828
Meeting URL	https://networkcourt.zoom.us/j/91706050828?pwd=dDVubHdsclEwdXI0YkdVKzFueHdtUT09
Password	828513

Join By Telephone

Dial (Canada):	+1 2042727920, +1 4388097799, +1 5873281099, +1 6473744685, +1 6475580588, +1 7789072071, and +1 7806660144
Meeting ID	91706050828
Password	828513

International numbers available upon request

Join from an H.323/SIP room system

H.323	69.174.57.160
Meeting ID	91706050828
Password	828513
SIP	91706050828@zoomcrc.com
Password	828513

Kind Regards,

Lisa Corlevic
Senior Legal Assistant

TAB N

THIS IS EXHIBIT " N "
REFERRED TO IN THE AFFIDAVIT
OF SERAFINA FERRANTE
SWORN THIS 15th day of SEPTEMBER, 2022

A Commissioner, etc.

DAVID MICHAEL POMER
Barrister & Solicitor

46

Lisa C levic

From: Lisa Corlevic
Sent: Tuesday, August 9, 2022 9:11 AM
To: 'Margaret Osadet'
Cc: 'serafinaferrante@gmail.com'; 'david.pomer@pomerandboccia.com'
Subject: RE: Ferrante v. Ferrante

Dear Ms. Osadet:

It would be impossible for you to have booked two court appearances in one day. You initially booked a questioning of my client for August 15th. Kindly provide the evidence of what you are busy with on that date. If my client is not satisfied, she will make a complaint to the Law Society of Ontario.

Yours very truly,

David Pomer

POMER & BOCCIA
PROFESSIONAL CORPORATION
BARRISTERS AND SOLICITORS

Pomer & Boccia Professional Corporation
4000 Steeles Avenue West, Suite 212
Woodbridge, Ontario, L4L 4V9
Tel: (416) 213-7450 x. 2301
Fax: (905) 850-8086

From: Margaret Osadet <margaret@osadetlaw.com>
Sent: Monday, August 8, 2022 2:50 PM
To: Lisa Corlevic <lisa@pomerandboccia.com>; David Pomer <dpomer@pomerandboccia.com>
Subject: Fw: Ferrante v. Ferrante

Copying Mr. Pomer on the email.

See below.

From: Margaret Osadet <margaret@osadetlaw.com>
Sent: Monday, August 8, 2022 2:46 PM
To: Lisa Corlevic <lisa@pomerandboccia.com>
Subject: Re: Ferrante v. Ferrante

Sorry, Mr. Pomer,

I am not available on August 15, 2022.

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David Pomer

From: David Pomer
Sent: Tuesday, August 9, 2022 10:23 PM
To: 'Margaret Osadet'
Cc: Serafina Ferrante (serafinaferrante@gmail.com)
Subject: Failure to Attend for August 15th, 2022

Counsel,

I am not abusive in any way. I am certainly not playing games. My client insets on proceeding on August 15th, 2022. You booked for the August 15th day to examine my client. I prepared with my client for over 8 hours last weekend. You unilaterally cancelled the appointment ,apparently on Sunday August 7th, 2022.

I took the liberty on Monday August 8th before noon to serve you a Notice to examine your client. Your only reason to cancel, came in the form of a written email that your client had no money, and no other reason.

You have refused to divulge which court or what mediator is involved. You also refuse to tell me the other lawyer.

My client insists on getting answers. She will be writing to the Law Society for an investigation based on your emails. .

You can then have to deal with the Law Society, once again.

You are totally prejudicing my client's rights to have the questioning done early so the transcript can be ordered on the least expensive way, being on a non-rush basis, allowing a proper response by way of transcript to your Motion scheduled on September 23rd, 2022. Your new dates proposed are far too late.

You have failed to answer whether you are prepared to adjourn your Motion scheduled for September 23, 2022, so as to allow for the ordering of the transcript on a non-rush basis and to allow time to respond to your motion which you have not served as of yet,

You must also be reminded for the same motion you are bringing now , you were ordered by the Judge to produce your Motion record and Affidavit much earlier than the Rules require so as to give my office the proper and required time to reply.

Once again, my client is being prejudiced by you not following the spirit of the Order of the Court for the same Motion you failed to provide my office with your materials pursuant to the court Order.

In summary, my clients are ready , willing to proceed on August 15th, 2022.

I can make myself available on August 19th, August 23, August 24th or August 25th, 2022. For questioning of your client

I need a response by 12 noon, August 10th, 2022.

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David ' ' Pomer, B.A., B.B.A., LL.B.
Barrister & Solicitor

POMER & BOC
PROFESSIONAL CORPORAT

BARRISTERS AND SOLIC

Pomer & Boccia Barristers & Solicitors
4000 Steeles Ave West, Suite 212
Woodbridge, Ontario L4L 4V9.
Tel # (416) 213-7450 Ext 2301 or (905) 663-1440
Direct Line: 905-663-1460
Fax #(905) 850-8086
Toll Free 1(888) 858-5529
Email Adds: david.pomer@pomerandboccia.com
Web Site: www.pomerandboccia.com

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TAB O

THIS IS EXHIBIT "O"
REFERRED TO IN THE AFFIDAVIT
OF SERAFINA FERRANTE
SWORN THIS 15th day of SEPTEMBER, 2022

A Commissioner, etc.

DAVID MICHAEL POMER
Barrister & Solicitor

49

David Pomer

From: David Pomer
Sent: Thursday, August 11, 2022 2:00 PM
To: Margaret Osadet
Subject: Ferrante Family Law

Counsel,

Once again we have not received any answer with respect for dates in the third week of August. We are proceeding to get a certificate for non-attendance on August 15, 2022. We have given you an alternative to your August 15 date, so that we can return for sometime in third week of August. We have received no response, and it is my clients position that our client is being prejudiced by being required to order an expedited transcript if we go back for questioning in the beginning of September. This is totally unacceptable.

Once again you have not provided this office any proper proof that you are busy on August 15,2022, and will be making a complaint to the Law Society of Ontario, and you can once again deal with the Law Society; only this time with respect to not answering proper communication by this office, not explaining why you are not available on August,15,2022, and unilaterally cancelling the questioning of my client on a Sunday, and not advising this office. In addition, you can explain why you are unable to respond to or request to have the examination held between the 22nd, and 25th of August, 2022. The questioning has been court ordered, and we have asked and insisted that in the event that you require questioning to be held after September 7,2022, why you are not in agreement to postpone the motion scheduled for September 23, 2022.

We hope to see your client once again on August 15, 2022.

David M. Pomer, B.A., B.B.A., LL.B.
Barrister & Solicitor

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POMER & BOC
PROFESSIONAL CORPORAT

BARRISTERS AND SOLIC

Pomer & Boccia Barristers & Solicitors
4000 Steeles Ave West. Suite 212
Woodbridge, Ontario L4L 4V9.
Tel # (416) 213-7450 Ext 2301 or (905) 663-1440
Direct Line: 905-663-1460
Fax #(905) 850-8086
Toll Free 1(888) 858-5529
Email Adds: david.pomer@pomerandboccia.com
Web Site: www.pomerandboccia.com

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Form 4177 (05-2019)

David Michael Pomer — Digitally signed by David Michael Pomer Date: 2025.07.02 16:44:14 -04'00'

REPORT ON TITLE AND SECURITY

Mortgage Loan or SRF Number:
92316133-001
DATE: 2025-07-02

☒ **ROYAL BANK OF CANADA**
☐ **THE ROYAL TRUST COMPANY**
☐ **ROYAL TRUST CORPORATION OF CANADA**
05570 Team L
10 York Mills Road
Toronto, Ontario, M2P 0A2

☐ PRELIMINARY

☒ FINAL

In accordance with your instructions, we have registered a 1st rank mortgage on the property as described in your instructions and report as follows.

MORTGAGOR(S)	Josh ROBERTS		
GUARANTOR(S) (if any)	---		
MORTGAGED PROPERTY	28 Madron Cres, Toronto, Ontario, M3J 1J1		
	102470267, Lot 151, Plan M-1033, City of Toronto Province of Ontario, PINs: 102470267;		
MORTGAGE	AMOUNT: $940,000.00	REGISTRATION NUMBER*: AT6848674	REGISTRATION DATE: 2025-06-27
TAXES	PAID IN FULL TO (DATE) 2025-07-14	Fire Insurance – Coverage as specified in your instructions is in force.	
	PROPERTY CODE NO. 190803325002000000001		
TITLE OPINION (not applicable if title insurance obtained)	It is my opinion that the Mortgagor(s) has a good and marketable title to the mortgaged property is the registered owner of the mortgaged property (delete inapplicable provision), free and clear of all encumbrances, judgements, liens and other charges and that there are no rights or other claims having priority over your mortgage on the mortgaged property or otherwise affecting its validity except as noted in the Report. You have a valid 1st rank charge against the property, subject only to the exceptions shown below. There are no builders mechanics construction liens registered against the mortgaged property.		

☐ Documents enclosed as requested in your instructions. For electronic mandates transmitted through Assyst Real Estate, we have, in accordance with your instructions, retained in our file a Duplicate Registered Mortgage (in Manitoba, Certified Copy of Registered Mortgage and a status of details registration confirming registration of the mortgage) or confirmation of registration (electronic registration).

☒ Title Insurance Policy # M-7764 5777468 Title Insurer Name: Stewart Title Guaranty Company

☐ **PROTOCOL CLOSINGS** (AB, BC, MB & SK only, where applicable): I have complied with the Western Law Societies' Conveyancing Protocol (**) in the conduct of this transaction, and have acted and is sued this opinion in accordance with your instructions (which are incorporated herein) with respect to the real property mortgaged described above subject to any qualifications noted below, which have been accepted by you.

David Michael Pomer
NAME AND SIGNATURE OF LAWYER

If the mortgage funds were used to payout an existing mortgage or charge our Report on Title and Security Update (Form 3938) will follow after the registration of the discharge.

* Province of Saskatchewan Only - Royal Bank of Canada requires the Interest Register Number, all other provinces please provide registration number.

** Insert province where real property is located.

REPORT ON TITLE AND SECURITY

EXCEPTIONS:

NOTE: The following reservations need not to be listed or, if preferred, may be recorded briefly in descriptive terms: EASEMENTS, etc, for utilities servicing the property providing the building does not encroach thereon and is not affected thereby, OCCUPANCY or USE RESTRICTIONS which would not be violated by normal use of the property for the purposes intended or for which it is adaptable.

* Province of Saskatchewan Only - Royal Bank of Canada requires the Interest Register Number, all other provinces please provide registration number.

** Insert province where real property is located.

ONTARIO

Superior Court of Justice
(Name of court)

at 7755 Hurontario Street, Brampton ON L6W 4T1
Court office address

Court File Number
FS-22-00102481-000

Form 14A: Supplementary Affidavit (general)

dated September 15, 2022

Applicant(s)

Full legal name & address for service - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Serafina Ferrante 33 Country Stroll Crescent Bolton, ON L7E 2H3 Tel: (647) 615-4370 serafinaferrante@gmail.com	David Pomer Pomer & Boccia Professional Corporation 212 - 4000 Steeles Ave. W. Woodbridge, ON L4L 4V9 Tel: (416) 213-7450 ext. 2301 Fax: (905) 850-8086 david.pomer@pomerandboccia.com

Respondent(s)

Full legal name & address for service - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Rino Ferrante 58 Harvest Moon Drive Bolton, ON L7E 2L2 Tel: (647) 992-6874 rferrante@rogers.com	Margaret Osadet 100 Richmond Street West Suite 414 Toronto, ON M5H 3K6 Tel: (416) 251-5900 margaret@osadetlaw.com

My name is *(full legal name)* Serafina Ferrante

I live in *(municipality & province)* Regional Municipality of Peel, Province of Ontario

and I swear/affirm that the following is true:

Set out the statements of fact in consecutively numbered paragraphs. Where possible, each numbered paragraph should consist of one complete sentence and be limited to a particular statement of fact. If you learned a fact from someone else, you must give that person's name and state that you believe that fact to be true.

1. I am the Applicant in this court action and as such have knowledge of the matters hereinafter deposed, except where stated on information, in which case I believe such information to be true.

2. I am advised by my solicitor that due course delivery of transcripts, being non-rush delivery is three to four weeks from Network Reporting & Mediation, being the court reporter that was going be used for the questioning of the Applicant and Respondent. Attached hereto as **Exhibit "A"** is an email from Network Reporting & Mediation.

Court File Number
FS-22-00102481-000

3. This would not give my solicitor enough time to order transcripts to be used in my responding material for the motion brought by the Respondent for September 23, 2022.

4. I make this Affidavit for no improper purpose.

Sworn/Affirmed before me at
the City of Vaughan, in the Regional Municipality of York
municipality

in the Province of Ontario
province, state or country

on September 15, 2022
Date

Commissioner for taking affidavits (Type or print name below if signature is illegible.)

DAVID MICHAEL POMER
Barrister & Solicitor

Signature
(This form is to be signed in front of a lawyer, justice of the peace, notary public or commissioner for taking affidavits.)

TAB A

THIS IS EXHIBIT " A "
REFERRED TO IN THE AFFIDAVIT
OF SERAFINA FERRANTE
SWORN THIS 15th day of SEPTEMBER, 2022

A Commissioner, etc.

DAVID MICHAEL POMER
Barrister & Solicitor

Reply all Delete Report ...

Fw: Transcript order turnaround time

DS David Sorbara
To: Lisa Corlevic

Thu 9/15/2022 2:53 PM

Pomer & Boccia Prof. Corp.
4000 Steeles Ave. West. Suite 215
Woodbridge, Ontario L4L 4V9
Tel # (905) 663-1440 Ext 1445
Fax # (905) 850-8086
Direct Line: (905) 663-1445
Toll Free: 1(888) 544-3328
Email Address: dsorbara@pomerandboccia.com
Web Site: www.pomerandboccia.com

From: Tara Belsito <tara@networkcourt.ca>
Sent: Thursday, September 15, 2022 2:50 PM
To: David Sorbara <DSorbara@pomerandboccia.com>
Subject: Transcript order turnaround time

Hi there,

Due course delivery for transcript production is three to four weeks.

Please let me know if you have any other questions.

Tara Belsito
Network Reporting and Mediation
100 King St. West
Suite 3600
Toronto, ON
M5X 1E3
(416)359-0305

NETWORK
REPORTING & MEDIATION

Reply Forward

ONTARIO

Superior Court of Justice
(Name of court)

at 7755 Hurontario Street, Brampton ON L6W 4T1
Court office address

Court File Number
FS-22-00102481-000

Form 14A: Affidavit (general)
dated September 15, 2022

Applicant(s)

Full legal name & address for service - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Serafina Ferrante 33 Country Stroll Crescent Bolton, ON L7E 2H3 Tel: (647) 615-4370 serafinaferrante@gmail.com	David Pomer Pomer & Boccia Professional Corporation 212 - 4000 Steeles Ave. W. Woodbridge, ON L4L 4V9 Tel: (416) 213-7450 ext. 2301 Fax: (905) 850-8086 david.pomer@pomerandboccia.com

Respondent(s)

Full legal name & address for service - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Rino Ferrante 58 Harvest Moon Drive Bolton, ON L7E 2L2 Tel: (647) 992-6874 rferrante@rogers.com	Margaret Osadet 100 Richmond Street West Suite 414 Toronto, ON M5H 3K6 Tel: (416) 251-5900 margaret@osadetlaw.com

My name is *(full legal name)* Serafina Ferrante

I live in *(municipality & province)* Regional Municipality of Peel, Province of Ontario

and I swear/affirm that the following is true:

Set out the statements of fact in consecutively numbered paragraphs. Where possible, each numbered paragraph should consist of one complete sentence and be limited to a particular statement of fact. If you learned a fact from someone else, you must give that person's name and state that you believe that fact to be true.

1. I am the Applicant in this court action and as such have knowledge of the matters hereinafter deposed, except where stated to be on information, in which case I believe such information to be true.

2. By way of background, I commenced an Application in the Superior court on January 22, 2022, asking for inter alia, child support based on the *Child Support Guidelines*.

3. The Applicant denies each and every allegation as found in the Respondent's Affidavit sworn September 15, 2022.

4. The Respondent has delayed the process and failed to come to court with clean hands and should not be allowed his remedy as set out in the Respondent's Notice of Motion.

5. The Respondent provided an Answer on or about February 12, 2022, asking for inter alia, an Order to remove the Applicant's name from title of the property and an Order requiring the Applicant to renew the mortgage for a term of one year.

6. An urgent motion was brought by the Respondent to have various remedies with respect to renewing the mortgage.

7. Attached hereto as **Exhibit "A"** is a copy of the Endorsement allowing for one extension up to a maximum of one year, with leave of the Court.

8. Attached hereto as **Exhibit "B"** is a copy of the Case Conference Endorsement dated April 25, 2022.

9. The 6 days before the motion to allow my lawyer proper and sufficient time to prepare responding material, the request was asked for by my lawyer and granted by Her Honour in the Endorsement.

10. The Respondent was required to serve his Notice of Motion and supporting material by May 23, 2022.

11. The Endorsement was made without prejudice to my position that the issue is Res Judicata.

12. The Respondent's motion date of July 8, 2022, came and went as abandoned by the Respondent for failure to provide motion material pursuant to the Endorsement of Justice Petersen dated April 25, 2022.

13. Further, the Endorsement allowed for leave to conduct questioning.

14. The Applicant's lawyer requested in writing several times, to ensure the transcript could be ordered on a non-rush basis before the requirement to defend the Respondent's motion.

15. Attached hereto as **Exhibit "C"** is a series of emails from my lawyer requesting dates and the response of the Respondent's lawyer indicating a date of September 7, 2022 which would not allow for ordering the transcripts on a non-rush basis.

16. I have also asked in writing, through my solicitor, for consent to amend the Application which were totally ignored by the Respondent's lawyer. This is costing me considerably more legal fees.

17. I am now forced to bring three separate motions before this Honourable Court due to the Respondent attempting to financially crush me and making it impossible to pay my lawyer.

18. Due to the total disregard for my financial troubles, the Respondent has failed to pay proper ongoing child support based on his 2021 Income Tax Return and 2021 Notice of Assessment.

19. Despite written repeated requests by my lawyer and comments made at the Case Conference, the Respondent continues to underpay ongoing child support per month.

20. The *Child Support Guidelines* calls for monthly child support of $957.98 based on an annual income of $105,949.92. The Respondent is currently paying $250.00 per month.

21. The irresponsible conduct of the Respondent should not be rewarded by granting the Respondent his relief required in the Notice of Motion.

Motions

22. The first of three motions that must be brought is for proper child support.

23. The second motion that must be brought by my lawyer, due to the Respondent's failure to consent in writing, is the request to amend the Application which has already been provided by my lawyer to the Respondent's lawyer. Once again, the Respondent is attempting to cost me more money than I can afford.

24. The third and most important motion that I must bring is for questioning. My solicitor asked for questioning that could be used in my Reply Affidavit, but the Respondent delayed the questioning so as to not allow the responses and transcripts to be available in my responding material for September 23, 2022.

25. Attached hereto as **Exhibit "D"** is a Certificate of Non-Attendance as well as the invoice in the amount of $401.72

26. By email of Monday, August 8, 2022, attached hereto as **Exhibit "E"**, the Respondent's lawyer responded to a date for questioning by stating "send us the questions in writing and I will have my client answer them".

27. This was unacceptable by my lawyer, as written answers are contrary to the *Family Law Rules.*

28. The Respondent's lawyer further delayed the date for the next case conference by not responding to my lawyer's request for a regular and not an urgent 10 minute case conference as attached hereto as **Exhibit "E1"**.

29. The non-response by the Respondent's lawyer has further delayed the case conference and should be considered a reason to deny the Respondent the Orders he is asking for in his motion and specifically, any costs if he is successful in the motion.

Extra Legal Costs Incurred Due to the Action of the Respondent or his Lawyer

30. Attached hereto as **Exhibit "F"** is an email dated July 7, 2022, causing my lawyer and myself extreme anguish and expense.

31. The email asks for a link to appear by Zoom for a motion that both myself and my lawyer were unaware of.

Further Undue Influence

32. Attached hereto as **Exhibit "G"** is an email dated July 21, 2022, further evidencing duress and undue influence, being one of the defences sough by myself in overturning the original Separation Agreement that I signed under complete duress. This related to being given 24 hours to respond to an offer to settle by the Respondent.

33. Attached hereto as **Exhibit "H"** are emails of July 26, 27 and 28, 2022 to the Respondent's lawyer asking for dates for questioning and the Respondent's first response denying questioning unless I get leave of the court. The response to my lawyer's request for questioning was improper.

34. Attached hereto as **Exhibit "I"** is a Summons To Witness for August 15, 2022 by the Respondent's lawyer. It is important to note that Ms. Osadet requested the date of August 15, 2022 with the Zoom details.

35. Attached hereto as **Exhibit "J"** is an email of Monday, August 8, 2022 at 9:44 a.m., confirming that the Respondent does not have the money for questioning of himself, cancelling the August 15, 2022. On the same day of August 8th at 11:19 a.m., to save the date that was originally booked by Ms. Osadet, my lawyer sent a Notice of Questioning to Rino Ferrante, for the same date. Attached hereto as **Exhibit "K"** is a copy of the Notice of Questioning.

36. Attached hereto as **Exhibit "L"** is an email of August 8, 2022 at 11:24 a.m. confirming that Mr. Ferrante is not in a position to pay for the questioning and stating that Ms. Osadet was also unavailable for August 15, 2022 or indeed until September 12, 2022, leaving no time to order transcripts on a non-rush basis, thus eliminating the responses to be included in my responding material, for material due by myself by September 19, 2022.

37. Attached hereto as **Exhibit "M"** is an email dated August 8, 2022 at 11:45 a.m. offering other dates in August, 2022, that were totally ignored. It is submitted that this was a total delay tactic by the Respondent to not having available the transcript on a non-rush basis.

38. Attached hereto as **Exhibit "N"** is a further email of August 9, 2022, asking proof and evidence of what court or mediator that at the last minute was being scheduled and giving more dates. There was no proper response as to why the extra dates in August could not be used for questioning.

39. Attached hereto as **Exhibit "O"** is a further email of August 11, 2022, further asking for dates in August, so as to have the ability to have dates to order and receive transcripts on a non-rush basis to be included in support of my responding material.

40. The Notice of Questioning as attached at Exhibit "K" asks for such items as Answers for Information and 21 other requests, all of which have never been provided and so relevant to a proper response to this motion. The reason for non-response, is simply to delay and disallow cross-examination evidence for my responding motion material in defending the Respondent's motion of September 23, 2022.

41. The Respondent refuses to deal with the issues and should not be awarded any costs or any Orders asked for.

Response to Affidavit of Rino Ferrante

42. I have the Affidavit and deny the assumption that my share of the house was worth $40,000.00, as the property was grossly undervalued and without ever having a letter of opinion or proper appraisal of the matrimonial home.

43. I have only received $20,000.00. Paragraph 4 in particular is completely false and the Separation Agreement has been fundamentally breached.

44. The Respondent refused to provide dates for a case conference as stated in my Affidavit, although duly asked for by my lawyer.

45. There is no evidence of the lawyer's fees that will be charged by Ferra Construction Ltd. The commitment is not signed by the Landlord and the commitment is not in my name.

46. There is no clause that the mortgagor must pay the taxes monthly. The mortgage is for 6 months. There are still issues outstanding between the parties. The mortgage is only for 6 months and not 5 years.

47. In any event, I cannot afford to have the matter dragged on for 5 years, in the event the mortgage is renewed every 6 months for a period of up to 5 years.

48. As the unsigned commitment is only in the name of Rino Ferrante, I am not prepared to transfer the property to Mr. Ferrante without proper consideration. I am required to give consent for any new mortgage pursuant to the *Family Law Act,* as the house is still formerly in my name and that of the Respondent.

49. Paragraph 21(d) of the Commitment is onerous and can be cancelled at any time at the Landlord's option, and my property can be immediately foreclosed and my ability to preserve my rights in the house would be lost.

50. By executing the contract, I am setting myself for a further claim of paying one-half the mortgage payments for potentially another 5 years in addition to claims for one-half the mortgage payments from the date of separation, being September 1st, 2019 to present date. One-half the current amount for half the mortgage is $83,131.64. This claim has not been released by the Respondent and is still a live issue.

51. I am unable to contact Ferra Construction Ltd. to confirm the terms and interest rate. There is no phone number, no address or email address.

52. I also would be subject to a reduction in equity if Mr. Ferrante defaults on the mortgage of the property and the property is sold or foreclosed by the Mortgagor.

53. By granting the Order of the Respondent, permitting the Respondent to re-mortgage the property on the terms set out by Ferra Construction, I would be required to transfer my interest in the matrimonial home to Rino Ferrante without determining the issue whether the Separation Agreement was valid or a nullity, based on the breach of contract by the Respondent, Duress and Undue Influence, and breach of Rule 13 of the *Family Law Rules* and 56(4) and 56(4)(a) of the *Family Law Act.*

54. I am asking that the Respondent's motion be dismissed with costs in my favour on a substantial indemnity basis.

55. I make this Affidavit in response to a motion brought by the Respondent and for no improper purpose.

Sworn/Affirmed before me at
the City of Vaughan, in the Regional Municipality of York
municipality

in the Province of Ontario
province, state or country

on September 15, 2022
Date

Commissioner for taking affidavits (Type or print name below if signature is illegible.)

DAVID MICHAEL POMER
Barrister & Solicitor

Signature
(This form is to be signed in front of a lawyer, justice of the peace, notary public or commissioner for taking affidavits.)

TAB A

THIS IS EXHIBIT " A "
REFERRED TO IN THE AFFIDAVIT
OF SERAFINA FERRANTE
SWORN THIS 15th day of SEPTEMBER, 2022

A Commissioner, etc.

DAVID MICHAEL POMER
Barrister & Solicitor

ONTARIO

Superior Court of Justice

(Name of Court)

a **7755 Hurontario St. Brampton, ON L6W 4T6**

(Court office address)

Court File Number
FS-22-00102481-0000

Endorsement

9

Date			
February 25, 2022	Applicant(s):	FERRANTE, Serafina	☐ Present
	Counsel:	POMER, David M. (David.pomer@pomerandboccia.com)	☐ Present
Videoconference			☐ Duty Counsel
	Respondent:	FERRANTE, Rino	☐ Present
	Counsel:	OSADET, Margaret (margaret@osadetlaw.com)	☐ Present
			☐ Duty Counsel

☐ Order to go in accordance with minutes of settlement or consent filed.

Order

[1] Upon reviewing the material filed and hearing the submissions of counsel. I order the following on an interim without prejudice basis:

a) The Respondent is permitted to renew the mortgage scheduled for renewal on March 1, 2022, without the need for the signature or consent of the Applicant. This order dispensing with the Applicant's consent and signature is granted on a one time basis only and only with respect to the March 1, 2022 renewal.

b) The said renewal shall be for a period not exceeding 12 months and the renewal shall be for an open mortgage.

c) The entirety of the relief sought in the Respondent's notice of motion shall proceed in the normal course and

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proceed to the case management conference scheduled for April 25, 2022. /0

d) No further motion shall be brought in this matter without leave of the court.

Overview

[2] The Respondent sought certain relief in his urgent motion. The parties are separated. The premise of the Respondent's urgent motion is that the mortgage on the matrimonial home may fall into default if the mortgage was not renewed on March 1, 2022.

[3] During the hearing, the Applicant disclosed a document provided by the Respondent that indicated that in the event of a failure to renew on March 1, 2022, the lender would not commence any legal proceedings until April 30, 2022. I conclude however, that with a case conference scheduled for April 25, 2022, the issues in the litigation will not conclude in sufficient time to resolve whether or not the mortgage should be renewed.

[4] The parties' dispute is founded on differing interpretations of a Separation Agreement the parties entered into. The Respondent seeks certain orders premised on the

validity of the Separation Agreement. The Applicant challenges the validity of the Separation Agreement and hence the relief the Respondent seeks. In addition, or in the alternative, the Applicant alleges that the Respondent is in violation of the Separation Agreement and is not entitled to any of the relief he seeks.

[5] The order I have made preserves the interest of each party in the matrimonial home without prejudice to either party's legal interests. This order is not a determination of the issues raised in the Respondent's notice of motion. It is interim in nature in the manner previously described.

Costs

[6] Neither party was successful on this motion. The Respondent was unsuccessful in his attempt to have the issues adjudicated on a final basis on this motion. The Applicant was unsuccessful in her attempt to prevent the March 1, 2022, renewal of the mortgage. No costs are awarded to either party.

Justice Barnes

TAB B

THIS IS EXHIBIT " B "
REFERRED TO IN THE AFFIDAVIT
OF SERAFINA FERRANTE
SWORN THIS 15th day of SEPTEMBER, 2022

A Commissioner, etc.

DAVID MICHAEL POMER
Barrister & Solicitor

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ONTARIO
Superior Court of Justice

Court File Number
FS-22-00102481-0000

at 7755 Hurontario St. Brampton, ON L6W 4T6
(Court office address)

Endorsement

Date			
April 25, 2022	Applicant(s):	FERRANTE, Serafina	[x] Present
(VIDEO)	Counsel:	POMER, David M.	[x] Present
		Email: david.pomer@pomerandboccia.com	[ ] Duty Counsel
	Respondent(s):	FERRANTE, Rino	[x] Present
	Counsel:	OSADET, Margaret	[x] Present
		Email: margaret@osadetlaw.com	[ ] Duty Counsel

[ ] Order to go in accordance with minutes of settlement or consent filed.

CASE CONFERENCE

1. The parties have leave to conduct questioning.

2. The Respondent has leave to bring a motion with respect to the renewal of the mortgage on the matrimonial home. This is without prejudice to the Applicant's position that the issue is *res judicata*. The motion will be heard at 10:00 AM on July 8, 2022.

3. The Respondent shall serve and file his Notice of Motion and supporting affidavit material by May 23, 2022. The Applicant shall serve and file her responding affidavit material by June 15, 2022. Any reply material shall be served and filed by the Respondent by June 24, 2022.

4. The Applicant has leave to bring a motion for interim child support. The motion will be heard on July 19, 2022.

5. The Applicant shall serve and file her Notice of Motion and supporting affidavit material by May 23, 2022. The Respondent shall serve and file his responding affidavit material by June 20, 2022. Any reply material shall be served and filed by the Applicant by July 4, 2022.

C Petersen

PETERSEN J.

TAB C

THIS IS EXHIBIT " C "
REFERRED TO IN THE AFFIDAVIT
OF SERAFINA FERRANTE
SWORN THIS 15th day of SEPTEMBER, 2022

A Commissioner, etc.

DAVID MICHAEL POMER
Barrister & Solicitor

13

David Pomer

From: Margaret Osadet <margaret@osadetlaw.com>
Sent: Thursday, August 11, 2022 2:48 PM
To: David Pomer
Cc: Serafina Ferrante (serafinaferrante@gmail.com)
Subject: Re: Ferrante Family Law - Rule 35, Rules of Civil Procedure

Mr. Pomer:

Stop showboating because you are misstating the law, and at your tenure, I'm embarrassed for you.

September 7 OR 9, 2022 give you enough time to prepare for the motion, which by the way, is a short motion, and is my client's motion.

If you want to bring your own motion, you will have to get your own motion date, AND if you believe you are going to adjourn my client's motion, then I suggest you get a date booked ASAP, as dates are now being booked in November 2022.

From: David Pomer <dpomer@pomerandboccia.com>
Sent: Thursday, August 11, 2022 2:29 PM
To: Margaret Osadet <margaret@osadetlaw.com>
Cc: Serafina Ferrante (serafinaferrante@gmail.com) <serafinaferrante@gmail.com>
Subject: RE: Ferrante Family Law - Rule 35, Rules of Civil Procedure

Counsel,
Once again, I invite you to read the Rules of Family Law. You must bring a Motion before the courts to have written interrogation. I thought you advised me you were busy on August 15th, 2022 in any event.

David M. Pomer, B.A., B.B.A., LL.B.
Barrister & Solicitor

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PROFESSIONAL CORPORAT

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Direct Line: 905-663-1460
Fax #(905) 850-8086
Toll Free 1(888) 858-5529
Email Adds: david.pomer@pomerandboccia.com
Web Site: www.pomerandboccia.com

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From: Margaret Osadet <margaret@osadetlaw.com>
Sent: Thursday, August 11, 2022 2:23 PM
To: David Pomer <dpomer@pomerandboccia.com>
Cc: Lisa Corlevic <lisa@pomerandboccia.com>
Subject: Re: Ferrante Family Law - Rule 35, Rules of Civil Procedure
Importance: High

As previously suggested, Mr. Pomer, you can complete an Examination by Written questions.

I suggested this on Monday.

For ease of reference I am including Rule 35, Rules of Civil Procedure for your review and edification:

RULE 35 PROCEDURE ON EXAMINATION FOR DISCOVERY BY WRITTEN QUESTIONS

Questions

35.01 An examination for discovery by written questions and answers shall be conducted by serving a list of the questions to be answered (Form 35A) on the person to be examined and every other party. R.R.O. 1990, Reg. 194, r. 35.01.

Answers

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35.02 (1) Written questions shall be answered by the affidavit (Form 35B) of the person being examined, served on the examining party within fifteen days after service of the list of questions. R.R.O. 1990, Reg. 194, r. 35.02 (1).
(2) The examining party shall serve the answers on every other party forthwith. R.R.O. 1990, Reg. 194, r. 35.02 (2).

My client will happily answer your questions, put to him in writing.

This is a viable option given your concerns about time. If you claim that you are unable to do this, then obviously you weren't planning on being prepared for the oral examination.

Written interrogatories are an acceptable manner to conduct questioning.

I am considering serviing you with questions to be answered in writing in advance of the motion.

Again, Mr. Ferrante is happy to proceed in this fashion.

Margaret

From: Margaret Osadet <margaret@osadetlaw.com>
Sent: Thursday, August 11, 2022 2:10 PM
To: David Pomer <dpomer@pomerandboccia.com>
Subject: Re: Ferrante Family Law

Just so we are really clear, these last two emails you sent me are abusive, so please go right ahead and report me to the LSO, so our governing body can see exactly who you are.

From: Margaret Osadet <margaret@osadetlaw.com>
Sent: Thursday, August 11, 2022 2:09 PM
To: David Pomer <dpomer@pomerandboccia.com>
Subject: Re: Ferrante Family Law

Mr. Pomer:

Go right ahead and report me to the Law Society of Ontario.

I am not available on August 15th, as I gave that day up to another matter on August 7, 2022. You ignored my requests to confirm the dates for 10 days. I have no obligation to hold dates for you or any other person. You were not given an undertaking.

You were rude, and abusive and ignored correspondence from my office; I wrote to you three times over 10 days. NO answer from you.

I will not answer any more emails about this matter.

So, here are my dates:

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Septe ›er 7, or 9, 2022.

When I wrote to you two days ago, I had **four dates** available, but since you have wasted more time with your bullying emails, I am not down to 2 days.

I suggest you pick one and get back to me asap.

Margaret Osadet

From: David Pomer <dpomer@pomerandboccia.com>
Sent: Thursday, August 11, 2022 1:59 PM
To: Margaret Osadet <margaret@osadetlaw.com>
Subject: Ferrante Family Law

Counsel,

Once again we have not received any answer with respect for dates in the third week of August. We are proceeding to get a certificate for non-attendance on August 15, 2022. We have given you an alternative to your August 15 date, so that we can return for sometime in third week of August. We have received no response, and it is my clients position that our client is being prejudiced by being required to order an expedited transcript if we go back for questioning in the beginning of September. This is totally unacceptable.

Once again you have not provided this office any proper proof that you are busy on August 15,2022, and will be making a complaint to the Law Society of Ontario, and you can once again deal with the Law Society; only this time with respect to not answering proper communication by this office, not explaining why you are not available on August,15,2022, and unilaterally cancelling the questioning of my client on a Sunday, and not advising this office. In addition, you can explain why you are unable to respond to or request to have the examination held between the 22nd, and 25th of August, 2022. The questioning has been court ordered, and we have asked and insisted that in the event that you require questioning to be held after September 7,2022, why you are not in agreement to postpone the motion scheduled for September 23, 2022.

We hope to see your client once again on August 15, 2022.

David M. Pomer, B.A., B.B.A., LL.B.
Barrister & Solicitor

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David Pomer

From: David Pomer
Sent: Tuesday, August 9, 2022 10:30 AM
To: Margaret Osadet
Subject: RE: Ferrante v. Ferrante

Counsel,

For the record, you unilaterally cancelled the date being August 15, 2022, which would give my client opportunity to have the transcript ordered in ordinary course. The motion that is scheduled for September 23, 2022, requires the evidence from the questioning; the court had ordered you extra time for this office to receive the material to defend a motion that was supposed to be heard earlier, which you did not provide me material for on time. To date, we have not received the motion material for September 23, 2022. Either you agree to obtain a new date for the motion on September 23, 2022, or be available for August 15, 2022, for your client to be discovered. Pursuant to you email of todays date, it would be impossible for you to book anything on a Sunday to book up your date for August 15, 2022. You have not provided evidence as to your full day schedule and that an appearance at some tribunal or dispute resolution is needed. It would be easy for you to have three hours put aside on that date in any event.

We expect an immediate answer by 3:00pm today, and the name and any phone number of any counsel or paralegal in the dispute resolution that you have referred to in paragraph 1 of your email.

Notwithstanding anything that is provided, we must go ahead and get a Certificate of Non-Attendance. To reiterate, kindle confirm that you are prepared to adjourn the motion of September 23, 2022, so we can find a mutually agreeable date to question your client, and give proper time to order the transcript.

Your schedule that you have given back does not allow proper opportunity to order the transcript. My client is extremely upset and prejudice by your own actions, and that of your client. Also, kindly advise when you will be getting the material for the expected motion in the future that I scheduled for September 23, 2022.

It must be remembered, it was this office that asked you for dates for your client to be examined, instead you decided not to answer and give this office a date for questioning your client, but instead provided the wrong form for questioning, being a summons, without serving the summons personally to my client. You decided to take the date that was asked for you by this office for questioning your client, and instead took that date for questioning my

client. It would be impossible that you could at the last minute on Sunday the 7th of August, unila -ally cancel the date, and not accept that date as a date your client can be examined. The only reason you gave in writing for the cancellation was because your client was impecunious, without money to pay his lawyer. There was no mention in your first letter suggesting that you were busy or in any other court appearance or dispute resolution, it only came after you received notice from this office in the morning of August 8th, 2022, taking the date for your client to be examined by this office as originally asked for. I await to see what court appearance or dispute resolution appearance you have scheduled for August 15, 2022, and the name of the other lawyer, and dispute resolution officer, also kindly confirm when this arrangement was exactly made, and I require copies of correspondence that you rely on to report the date and time to the other paralegal or counsel.

David M. Pomer. B.A., B.B.A., LL.B.
Barrister & Solicitor

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Fax #(905) 850-8086
Toll Free 1(888) 858-5529
Email Adds: david.pomer@pomerandboccia.com
Web Site: www.pomerandboccia.com

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From: Margaret Osadet <margaret@osadetlaw.com>
Sent: Tuesday, August 9, 2022 9:16 AM
To: Lisa Corlevic <lisa@pomerandboccia.com>

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From: Margaret Osadet <margaret@osadetlaw.com>
Sent: Tuesday, August 9, 2022 9:16 AM
To: Lisa Corlevic <lisa@pomerandboccia.com>
Cc: 'serafinaferrante@gmail.com' <serafinaferrante@gmail.com>; David Pomer <dpomer@pomerandboccia.com>
Subject: Re: Ferrante v. Ferrante

Counsel:

1. you are wrong - I gave up the 15th of August, on Sunday to a dispute resolution in a matter that requires it to be done within 10 days , so stop accusing me of being untruthful OR I shall report you to the LSO.
2. Since this litigation started you have been abusive, uncivil, and obstreperous.
3. You have wasted my client's money with your refusal to be even remotely capable of a conversation.
4. You have ruined a very good offer to settle by insisting on a term that would NEVER be ordered.

I am finished wasting time.

I spent a week keeping August 8 and 15th open, but you refused to give me an answer.

Everything has been an argument, even setting dates at the Court.

I am NOT available on Augsut 15th, and my client advises me he is not available on September 1, or 2, 2022 but will be available on September 6, 7, 8, 9, 2022.

I have to book another questioning that week, so you better get back to me with a date ASAP because I am not waiting for you.

Margaret

From: Lisa Corlevic <lisa@pomerandboccia.com>
Sent: Tuesday, August 9, 2022 9:09 AM
To: Margaret Osadet <margaret@osadetlaw.com>
Cc: 'serafinaferrante@gmail.com' <serafinaferrante@gmail.com>; David Pomer <dpomer@pomerandboccia.com>
Subject: RE: Ferrante v. Ferrante

Dear Ms. Osadet:

It would be impossible for you to have booked two court appearances in one day. You initially booked a questioning of my client for August 15th. Kindly provide the evidence of what you are busy with on that date. If my client is not satisfied, she will make a complaint to the Law Society of Ontario.

Yours very truly,

David Pomer

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PROFESSIONAL CORPORATION

BARRISTERS AND SOLICITORS

Pomer & Boccia Professional Corporation
4000 Steeles Avenue West, Suite 212
Woodbridge, Ontario, L4L 4V9
Tel: (416) 213-7450 x. 2301
Fax: (905) 850-8086

From: Margaret Osadet <margaret@osadetlaw.com>
Sent: Monday, August 8, 2022 2:50 PM
To: Lisa Corlevic <lisa@pomerandboccia.com>; David Pomer <dpomer@pomerandboccia.com>
Subject: Fw: Ferrante v. Ferrante

Copying Mr. Pomer on the email.

See below.

From: Margaret Osadet <margaret@osadetlaw.com>
Sent: Monday, August 8, 2022 2:46 PM
To: Lisa Corlevic <lisa@pomerandboccia.com>
Subject: Re: Ferrante v. Ferrante

Sorry, Mr. Pomer,

I am not available on August 15, 2022.

I filled that day yesterday and I am not available.

You have my dates, September 1, and 2, 2022, otherwise, as I said, you can question my client during the week of September 12, 2022.

From: Lisa Corlevic <lisa@pomerandboccia.com>
Sent: Monday, August 8, 2022 2:41 PM
To: Margaret Osadet <margaret@osadetlaw.com>
Cc: 'serafinaferrante@gmail.com' <serafinaferrante@gmail.com>
Subject: Ferrante v. Ferrante

Dear Ms. Osadet:

Thank you for your various emails of Monday, August 8, 2022. It is clear that your client and you are available for August 15th as that was the date you sent your Summons to this office.

You advised that you unilaterally cancelled the questioning due to your client's impecuniosity.

We took the opportunity to use this date that you were available for and your client was available for to have the questioning of your client.

The Order of April 25, 2022, grants the parties leave to conduct questioning. This was the Order of Justice Petersen.

We need ample time to ask questions and questions arising from the answers from your client on an oral examination.

This is exactly the procedure you asked my client to have taken place. You never asked my client to answer any written questions.

My client deserves the same rights as what you asked my client to do and what the *Family Law Rules* dictate.

We are now bringing to your attention Rule 20(1) that states: "questioning under this Rule shall take place orally under oath or affirmation".

Rule 20(2) states: "the right to question a person includes the right to cross-examine".

It is our position that no other Rule disallows my client the right to examine your client orally.

You have had since the date of the Order, being April 25, 2022, to bring any motion to have changed the method of questioning and you failed to do so. This was done by Minutes of Settlement on consent of all parties.

The leave to conduct questioning was on consent by both parties as setout in Justice Petersen's Order.

All terms of the Endorsement were agreed upon at that time. There was absolutely no suggestion of written questioning suggested by you.

The jurisdiction is the same place where your client wished to examine my client and therefore there has been tacit agreement to hold the questioning in the same place where you requested my client to attend.

As you aware, the questioning is by way of Zoom.

This letter will be used in the event that your client or your office refuses to attend the questioning on August 15, 2022, in defending your motion of September 23, 2022 to have the right to ask for a further date to extend the mortgage.

It is absolutely our client's position that your client is delaying this matter, abusing the *Family Law Rules* and more importantly, non-complying with the Order of Justice Petersen of April 25, 2022.

There can be no excuse why your client is not available for oral questioning pursuant to Rule 20 of the *Family Law Rules.*

My client and myself have spent considerable time over the last few days preparing for questioning of your client and preparing for the questioning of my client. In fact, the time spent has been over 10 hours.

To reiterate, we need time to examine and cross-examine your client and if required, to bring a motion for refusals or incomplete answers.

As you are further aware, both clients have little or no money to litigate and transcripts are not affordable on a rush basis. We need all the time we can from the date of the examination to order transcripts on a non-rush basis.

Kindly confirm that your client will be attending pursuant to the court Order of April 25, 2022, and a date of August 15, 2022 which both you and your client were available based on your Summons to my client on that date, being Monday, August 15, 2022.

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We of course will be getting a Certificate of Non-attendance if your client does not attend for oral questioning pursuant to the Rules.

Your correspondence of today's date clearly indicates you cancelled the date of my client only because your client did not have the financial resources for questioning. There is nothing in your correspondence to suggest that you or your client were not available.

Yours very truly,

David Pomer

POMER & BOCCIA
PROFESSIONAL CORPORATION

BARRISTERS AND SOLICITORS

Pomer & Boccia Professional Corporation
4000 Steeles Avenue West, Suite 212
Woodbridge, Ontario, L4L 4V9
Tel: (416) 213-7450 x. 2301
Fax: (905) 850-8086

TAB D

THIS IS EXHIBIT " D "
REFERRED TO IN THE AFFIDAVIT
OF SERAFINA FERRANTE
SWORN THIS 15th day of SEPTEMBER, 2022

A Commissioner, etc.

DAVID MICHAEL POMER
Barrister & Solicitor

Court File No. FS-22-00102481-000

ONTARIO
SUPERIOR COURT OF JUSTICE

BETWEEN:

Serafma Ferrante

Applicant

-and-

Rino Ferrante

Respondent

Certificate of Non-Attendance

I, Darcie Stocking, of the City of Toronto, in the Province of Ontario, hereby certify:

That on the 8th day of August, 2022, an appointment was issued returnable the 15th day of August, 2022, to take place with my office, Network Reporting & Mediation, via Virtual Meeting using Zoom, at the hour of Ten o'clock in the forenoon, for the Examinations for discovery of Rino Ferrante, the Respondent herein.

That at the said last above-mentioned time and place our reporter was attended virtually by David M. Pomer, of the office of Pomer & Boccia, who waited for Fifteen Minutes, but the said Rino Ferrante, did not appear.

Dated at Toronto this 15th day of August, 2022.

Darcie Stocking
Commissioner of Oaths

INVOICE 24

NETWORK
REPORTING & MEDIATION

tel. 416.359.0305

Invoice No.	Invoice Date	Job No.
665246	2022-08-16	556670
Job Date	**Case No.**	
2022-08-15		
Case Name		
FERRANTE V. FERRANTE		
Payment Terms		
Due upon receipt		

Mr. David M. Pomer
Pomer & Boccia
212 - 4000 Steeles Avenue West
Woodbridge, ON L4L 4V9

Scheduled Examination of Rino Ferrante		0.00
Half Day Per Diem	243.00	243.00
Certification of Non-Attendance	100.00	100.00
Handling	12.50	12.50
SALES TAX		46.22
	TOTAL DUE >>>	**$401.72**

Interest will be charged at a rate of 1.5% per month on all invoices outstanding 90 days and over.

We now accept payment by Interac e-transfer. Deposits can be made to accounts_receivable@networkcourt.ca. Please reference the invoice number in the memo field.

Tax ID: H.S.T. #89283 7493RT0001

Please detach bottom portion and return with payment.

Mr. David M. Pomer
Pomer & Boccia
212 - 4000 Steeles Avenue West
Woodbridge, ON L4L 4V9

Invoice No. : 665246
Invoice Date : 2022-08-16
Total Due : $401.72

Job No. : 556670
BU ID : 4-VIRTUAL
Case No. :
Case Name : FERRANTE V. FERRANTE

Remit To: **Network Reporting & Mediation**
3600-100 King Street West
Toronto, ON M5X 1E3

POMER & BOCCIA PROFESSIONAL CORPORATION
GENERAL ACCOUNT

G 30206

Date	08/17/2022
Paid to	NETWORK REPORTING AND MEDIATION
For	pay court reporter
Chk. #	30206
Amount	$401.72

Client / G/L	Amount	Client / G/L	Amount	Client / G/L	Amount
061169001	$401.72				

POMER & BOCCIA PROFESSIONAL CORPORATION
BARRISTER & SOLICITOR
4000 STEELES AVE. W., SUITE 212
WOODBRIDGE, ONTARIO L4L 4V9
PHONE 416-213-7450

TD CANADA TRUST
Steeles & Weston Branch
4999 Steeles Ave. W.
Weston, Ontario M9L 1R4

30206

G 30206

DATE 08 17 2022
M M D D Y Y Y Y

PAY ****Four Hundred One & 72/100 dollars $ **********401.72

TO THE ORDER OF NETWORK REPORTING AND MEDIATION

POMER & BOCCIA PROFESSIONAL CORPORATION
GENERAL ACCOUNT

Per _____

pay court reporter
061169001 1029

⑈030206⑈ ⑆14592⑈0041⑆ 1459⑈520804 8⑈

25

TAB E

THIS IS EXHIBIT " E "
REFERRED TO IN THE AFFIDAVIT
OF SERAFINA FERRANTE
SWORN THIS 15th day of SEPTEMBER, 2022

A Commissioner, etc.

DAVID MICHAEL POMER
Barrister & Solicitor

26

Lisa C -levic

From: Margaret Osadet <margaret@osadetlaw.com>
Sent: Monday, August 8, 2022 12:05 PM
To: Lisa Corlevic
Cc: 'serafinaferrante@gmail.com'
Subject: Re: Ferrante v. Ferrante

It's not a delay tactic.

Send us the questions, in writing, and I will have my client answer them.

Thank you.

From: Lisa Corlevic <lisa@pomerandboccia.com>
Sent: Monday, August 8, 2022 11:44 AM
To: Margaret Osadet <margaret@osadetlaw.com>
Cc: 'serafinaferrante@gmail.com' <serafinaferrante@gmail.com>
Subject: RE: Ferrante v. Ferrante

Dear Ms. Osadet:

We need the information on the Notice of Questioning much before the date for your motion to extend the renewal period. This motion has been scheduled by you for September 23, 2022.

This is a delay tactic that will not be tolerated. Your client has not provided any evidence that he has booked a holiday outside the jurisdiction.

In the event your client cannot attend on the 18th we will get a Certificate of Non-Attendance and will use this letter in defence of your motion to extend the date for the renewal.

We of course need time to order the transcripts in normal course as evidence in our defence of your motion to obtain a new mortgage renewal.

In the event that you are unable to attend on the 18th we will make ourselves available for August 19th or 24th .

You have unilaterally cancelled the date that we originally asked for examinations of your client, but you preempted this office by sending a wrong form of Subpoena instead of a Notice of Questioning.

As you have finally confirmed, the court has granted leave to questioning and your actions for non-attendance are not acceptable or provable by your client.

WE MUST PROCEED ON AUGUST 18TH.

In the event that you do not proceed, we will be asking for an adjournment of the motion that you have brought for September 23, 2022 and we will be using this letter in defence to dismiss your motion by your unilateral cancelling of any questioning.

Your excuse that your client is impecunious, is not acceptable and all your client is trying to do is delay the process by not having to pay my client today's market price as to her exact interest as determined by the courts.

Kindly also provide dates for a case conference by Wednesday, August 10, 2022, failing which we will book our own date.

Yours very truly,

David Pomer

POMER & BOCCIA
PROFESSIONAL CORPORATION
BARRISTERS AND SOLICITORS

Pomer & Boccia Professional Corporation
4000 Steeles Avenue West, Suite 212
Woodbridge, Ontario, L4L 4V9
Tel: (416) 213-7450 x. 2301
Fax: (905) 850-8086

From: Margaret Osadet <margaret@osadetlaw.com>
Sent: Monday, August 8, 2022 11:24 AM
To: Lisa Corlevic <lisa@pomerandboccia.com>
Cc: David Pomer <dpomer@pomerandboccia.com>
Subject: Re: Ferrante v. Ferrante
Importance: High

I have already sent an email cancelling the questioning as Mr. Ferrante is not in a position to pay for the questioning.

I am not available on August 18, 2022, or indeed until the beginning of September .

I am available on the following dates in September:

1. September 12, 13, 14, and 15th, 2022
2. September 22, 2022

Please confirm which of those dates work, I cannot hold onto them indefinitely.

From: Lisa Corlevic <lisa@pomerandboccia.com>
Sent: Monday, August 8, 2022 11:19 AM
To: Margaret Osadet <margaret@osadetlaw.com>
Subject: Ferrante v. Ferrante

Dear Ms. Osadet:

My client will be available for questioning on August 15, 2022.

Attached please find Notice of Questioning of Rino Ferrante scheduled for August 18, 2022, served upon you pursuant to the *Family Law Rules.*

As well as set out in the Notice of Questioning, here are the virtual Zoom details for August 18, 2022:

Date	2022-08-18
Time	10:00 AM

Join Zoom Meeting

Meeting ID	91706050828
Meeting URL	https://networkcourt.zoom.us/j/91706050828?pwd=dDVubHdsclEwdXI0YkdVKzFueHdtUT09
Password	828513

Join By Telephone

Dial (Canada):	+1 2042727920, +1 4388097799, +1 5873281099, +1 6473744685, +1 6475580588, +1 7789072071, and +1 7806660144
Meeting ID	91706050828
Password	828513

International numbers available upon request

Join from an H.323/SIP room system

H.323	69.174.57.160
Meeting ID	91706050828
Password	828513
SIP	91706050828@zoomcrc.com
Password	828513

Kind Regards,

Lisa Corlevic
Senior Legal Assistant

POMER & BOCCIA
PROFESSIONAL CORPORATION
BARRISTERS AND SOLICITORS

Pomer & Boccia Professional Corporation
4000 Steeles Avenue West, Suite 212
Woodbridge, Ontario, L4L 4V9
Tel: (416) 213-7450 x. 2306 or **Direct Line: (905) 663-1453**
Fax: (905) 850-8086

TAB E 1

THIS IS EXHIBIT "E2"
REFERRED TO IN THE AFFIDAVIT
OF SERAFINA FERRANTE
SWORN THIS 15th day of SEPTEMBER, 2022

A Commissioner, etc.

DAVID MICHAEL POMER
Barrister & Solicitor

Lisa rlevic

From: Lisa Corlevic
Sent: Monday, August 8, 2022 11:45 AM
To: Margaret Osadet
Cc: 'serafinaferrante@gmail.com'
Subject: RE: Ferrante v. Ferrante

Dear Ms. Osadet:

We need the information on the Notice of Questioning much before the date for your motion to extend the renewal period. This motion has been scheduled by you for September 23, 2022.

This is a delay tactic that will not be tolerated. Your client has not provided any evidence that he has booked a holiday outside the jurisdiction.

In the event your client cannot attend on the 18th we will get a Certificate of Non-Attendance and will use this letter in defence of your motion to extend the date for the renewal.

We of course need time to order the transcripts in normal course as evidence in our defence of your motion to obtain a new mortgage renewal.

In the event that you are unable to attend on the 18th we will make ourselves available for August 19th or 24th .

You have unilaterally cancelled the date that we originally asked for examinations of your client, but you preempted this office by sending a wrong form of Subpoena instead of a Notice of Questioning.

As you have finally confirmed, the court has granted leave to questioning and your actions for non-attendance are not acceptable or provable by your client.

WE MUST PROCEED ON AUGUST 18TH.

In the event that you do not proceed, we will be asking for an adjournment of the motion that you have brought for September 23, 2022 and we will be using this letter in defence to dismiss your motion by your unilateral cancelling of any questioning.

Your excuse that your client is impecunious, is not acceptable and all your client is trying to do is delay the process by not having to pay my client today's market price as to her exact interest as determined by the courts.

Kindly also provide dates for a case conference by Wednesday, August 10, 2022, failing which we will book our own date.

Yours very truly,

David Pomer

TAB F

THIS IS EXHIBIT " F "
REFERRED TO IN THE AFFIDAVIT
OF SERAFINA FERRANTE
SWORN THIS 15th day of SEPTEMBER, 2022

A Commissioner, etc.

DAVID MICHAEL POMER
Barrister & Solicitor

30

David Pomer

From: Margaret Osadet <margaret@osadetlaw.com>
Sent: Thursday, July 7, 2022 10:55 PM
To: SCJ Trial Office Brampton
Cc: David Pomer
Subject: Ferrante v. Ferrante -

Hello, Madam Trial Coordinator:

May we please have a link to appear by zoom tomorrow, for this motion?

Thank you.

Sincerely,

Margaret Osadet
Barrister & Solicitor
Suite 414, 100 Richmond Street West
Toronto, ON M5H 3K6

Tel: 416-251-5900

TAB G

THIS IS EXHIBIT " G "
REFERRED TO IN THE AFFIDAVIT
OF SERAFINA FERRANTE
SWORN THIS 15th day of SEPTEMBER, 2022

A Commissioner, etc.

DAVID MICHAEL POMER
Barrister & Solicitor

David Pomer

From: David Pomer
Sent: Thursday, July 21, 2022 10:27 AM
To: Margaret Osadet
Cc: Serafina Ferrante (serafinaferrante@gmail.com)
Subject: RE: THIS IS THE FINAL VERSION Re: Ferrante Family Law - RESPONDENT"S reply to OFFER TO SETTLE

Nothing is final until both parties execute the agreement. This is the same duress and undue pressure that your client used in getting her to sign the first Separation Agreement. This is the same undue influence and duress your client put on my client in order for your client to give the younger son his car which unfortunately is in the name of your client for insurance purposes.
I can and will not take your client's acts of harassment and undue influence to get this agreement executed in such a short time In the event that we do not settle this matter, this letter will be used as a clear defense to void the first agreement. Your timelines are indeed inappropriate and far too short. Your office is aiding and abetting in acts of undue influence and duress in having my client sign without the proper time to consult with me and finalize this agreement.
It took your office over 24 hours to respond to my client's offer.
I will advise when my client and the writer has the opportunity to review your "final offer"

David M. Pomer. B.A., B.B.A.. LL.B.
Barrister & Solicitor

POMER & BOC
PROFESSIONAL CORPORAT
BARRISTERS AND SOLIC

Pomer & Boccia Barristers & Solicitors
4000 Steeles Ave West. Suite 212
Woodbridge. Ontario L4L 4V9.

TAB H

THIS IS EXHIBIT " H "
REFERRED TO IN THE AFFIDAVIT
OF SERAFINA FERRANTE
SWORN THIS 15th day of SEPTEMBER, 2022

A Commissioner, etc.

DAVID MICHAEL POMER
Barrister & Solicitor

To: David Pomer <dpomer@pomerandboccia.com>
Subject: Re: Questioning - Ferrante
Importance: High

33

Counsel,

There is no order for questioning, so until you have leave from the Court, your request to question my client is denied.

Thank you,
Margaret Osadet

From: David Pomer <dpomer@pomerandboccia.com>
Sent: Wednesday, July 27, 2022 12:26 PM
To: Margaret Osadet <margaret@osadetlaw.com>
Cc: Serafina Ferrante (serafinaferrante@gmail.com) <serafinaferrante@gmail.com>
Subject: FW: Questioning - Ferrante

Counsel,
Friendly Reminder

David M. Pomer, B.A., B.B.A., LL.B.
Barrister & Solicitor

P&B

POMER & BOC
PROFESSIONAL CORPORAT

BARRISTERS AND SOLIC

Pomer & Boccia Barristers & Solicitors
4000 Steeles Ave West, Suite 212
Woodbridge, Ontario L4L 4V9.
Tel # (416) 213-7450 Ext 2301 or (905) 663-1440
Direct Line: 905-663-1460
Fax #(905) 850-8086
Toll Free 1(888) 858-5529
Email Adds: david.pomer@pomerandboccia.com

Web Site: www.pomerandboccia.com

34

This e-n. id any attachments may contain confidential and privileged information. If you are not the intended recipient, please notify the sender immediately by return e-mail, delete this e-mail and destroy any copies. Any dissemination or use of this information by a person other than the intended recipient is unauthorized and may be illegal. Unless otherwise stated, opinions expressed in this e-mail are those of the author and are not endorsed by the author's employer.

From: David Pomer <>
Sent: Wednesday, July 27, 2022 10:51 AM
To: David Pomer <dpomer@pomerandboccia.com>
Cc: Serafina Ferrante (serafinaferrante@gmail.com) <serafinaferrante@gmail.com>
Subject: RE: Questioning - Ferrante

Counsel,

This is a friendly reminder. Kindly provide dates for Questioning of your client. I will arrange for personal attendance at Reporting Agency to question your client on all issues. I trust you will be providing a number of dates for the questioning. Failure to provide dates will require me to pick my own dates and serve your office, accordingly.

David M. Pomer, B.A., B.B.A., LL.B.
Barrister & Solicitor

POMER & BOC
PROFESSIONAL CORPORAT
BARRISTERS AND SOLIC

Pomer & Boccia Barristers & Solicitors
4000 Steeles Ave West, Suite 212
Woodbridge, Ontario L4L 4V9.
Tel # (416) 213-7450 Ext 2301 or (905) 663-1440
Direct Line: 905-663-1460
Fax #(905) 850-8086
Toll Free 1(888) 858-5529
Email Adds: david.pomer@pomerandboccia.com
Web Site: www.pomerandboccia.com

This e-mail and any attachments may contain confidential and privileged information. If you are not the intended recipient, please notify the sender immediately by return e-mail, delete this e-mail and destroy any copies. Any dissemination or use of this information by a person other than the intended recipient is unauthorized and may be illegal. Unless otherwise stated, opinions expressed in this e-mail are those of the author and are not endorsed by the author's employer.

35

David Pomer

From:	David Pomer
Sent:	Thursday, July 28, 2022 1:25 PM
To:	Margaret Osadet
Cc:	Serafina Ferrante (serafinaferrante@gmail.com)
Subject:	RE: Questioning - Ferrante

Counsel,
As has been my continued experience with your office, I disagree, I will book the questioning and get a Certificate of Non Attendance, if your client does not show. I am now booking a date unilaterally as you refuse to provide a date.

David M. Pomer, B.A., B.B.A., LL.B.
Barrister & Solicitor

POMER & BOC
PROFESSIONAL CORPORAT
BARRISTERS AND SOLIC

Pomer & Boccia Barristers & Solicitors
4000 Steeles Ave West, Suite 212
Woodbridge, Ontario L4L 4V9.
Tel # (416) 213-7450 Ext 2301 or (905) 663-1440
Direct Line: 905-663-1460
Fax #(905) 850-8086
Toll Free 1(888) 858-5529
Email Adds: david.pomer@pomerandboccia.com
Web Site: www.pomerandboccia.com

This e-mail and any attachments may contain confidential and privileged information. If you are not the intended recipient, please notify the sender immediately by return e-mail, delete this e-mail and destroy any copies. Any dissemination or use of this information by a person other than the intended recipient is unauthorized and may be illegal. Unless otherwise stated, opinions expressed in this e-mail are those of the author and are not endorsed by the author's employer.

From: Margaret Osadet <margaret@osadetlaw.com>
Sent: Wednesday, July 27, 2022 8:09 PM

TAB I

36

ONTARIO

Superior Court of Justice
(Name of Court)

at 7750 Hurontario Street, Brampton, ON L6W 4T3
(Court office address)

Court File Number
FS-2200102481-00

Form 23: Summons to Witness

Applicant(s)

Full legal name & address for service — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	Lawyer's name & address — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).
Serafina Ferrante 33 Country Stroll Cres. Bolton, ON L7E 2H3 Email: serafinaferrante@gmail.com	David Pomer Pomer & Boccia 4000 Steeles Avenue West Woodbridge, ON L4L 4V9 Email: dpomer@pomerandboccia.com

Respondent(s)

Full legal name & address for service — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	Lawyer's name & address — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).
Rino Ferrante 58 Harvest Moon Drive Bolton, ON L7E 2L2 Email: rferrante@rogers.co	Margaret Osadet Barrister & Solicitor Richmond Law Chambers Suite 414, 100 Richmond St. West Toronto, ON M5H 3K6 Tel: 6479892637 margaret@osadetlaw.com

TO: *(full legal name of witness)* Serafina Ferrante

of *(address: – street & number, municipality, postal code)*

33 Country Stroll Cres.
Bolton, ON L7E 2H3

YOU MUST:

(1) Sign on to a Virtual meeting via Zoom

Meeting ID	98251458387
Meeting URL	https://networkcourt.zoom.us/j/98251458387?pwd=T1JrZEJ4RU5NY0J2RFM3ejVTVVU3QT09
Password	864975

on *(date)* Monday, Aug 15, 2022 at *(time)* 10:00 a.m. ;

(2) give evidence in the case or examination before *(court or other person)*

(3) bring with you the documents and things listed on page 2 of this summons; and

(4) remain there until this case or examination is finished or until the person conducting it says otherwise.

Draw a line through any blank space left on this page.

Name, address, telephone & fax numbers and e-mail address of person or lawyer who prepared this summons.	**Margaret Osadet** **Barrister & Solicitor** **Richmond Law Chambers** **Suite 414, 100 Richmond St. West** **Toronto, ON M5H 3K6** **Tel: 6479892637** **margaret@osadetlaw.com**

TAB J

THIS IS EXHIBIT "J"
REFERRED TO IN THE AFFIDAVIT
OF SERAFINA FERRANTE
SWORN THIS 15th day of SEPTEMBER, 2022

A Commissioner, etc.

DAVID MICHAEL POMER
Barrister & Solicitor

38

David Pomer

From: Margaret Osadet <margaret@osadetlaw.com>
Sent: Monday, August 8, 2022 9:44 AM
To: David Pomer
Subject: Ferrante - family law

Good morning, Mr. Pomer:

Mr. Ferrante does not have the money for questioning at this time, so we are cancelling the august 15, 2022 questioning of your client, for the time being.

If necessary we will do questioning after the motion on September 23, 2022 -= it is booked for 10:00 a.m.

Have a good week.

Sincerely,

Margaret Osadet
Barrister & Solicitor
Suite 414, 100 Richmond Street West
Toronto, ON M5H 3K6

Tel: 647-989-2637

TAB K

THIS IS EXHIBIT " K "
REFERRED TO IN THE AFFIDAVIT
OF SERAFINA FERRANTE
SWORN THIS 15th day of SEPTEMBER, 2022

A Commissioner, etc.

DAVID MICHAEL POMER
Barrister & Solicitor

ONTARIO

Superior Court of Justice
(Name of court)

at 7755 Hurontario Street, Brampton ON L6W 4T1
Court office address

Court File Number
FS-22-00102481-000

NOTICE OF QUESTIONING

Applicant(s)

Full legal name & address for service - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Serafina Ferrante 33 Country Stroll Crescent Bolton, ON L7E 2H3 Tel: (647) 615-4370 serafinaferrante@gmail.com	David Pomer Pomer & Boccia Professional Corporation 212 - 4000 Steeles Ave. W. Woodbridge, ON L4L 4V9 Tel: (416) 213-7450 ext. 2301 Fax: (905) 850-8086 david.pomer@pomerandboccia.com

Respondent(s)

Full legal name & address for service - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Rino Ferrante 58 Harvest Moon Drive Bolton, ON L7E 2L2 Tel: (647) 992-6874 rferrante@rogers.com	Margaret Osadet 100 Richmond Street West Suite 414 Toronto, ON M5H 3K6 Tel: (416) 251-5900 margaret@osadetlaw.com

TO: RINO FERRANTE

of: 58 Harvest Moon Drive, Bolton, Ontario, L7E 2L2

YOU MUST ATTEND FOR QUESTIONING ON MONDAY, AUGUST 15, 2022 AT 10:00 A.M.

AND SIGN ON TO A VIRTUAL MEETING VIA ZOOM:

Join Zoom Meeting:

Meeting ID: 91706050828

Meeting URL: https://networkcourt.zoom.us/j/91706050828?pwd=dDVubHdsclEwdXI0YkdVKzFueHdtUT09

Password: 828513

YOU ARE REQUIRED TO BRING WITH YOU AND PRODUCE AT THE QUESTIONING, THE FOLLOWING DOCUMENTS AND THINGS PURSUANT TO RULE 20 OF THE *FAMILY LAW RULES*:

1. Answers to all Requests for Information that were delivered to the office of your solicitor, Margaret Osadet;
2. Proof of what the matrimonial home was worth as at the date of separation;
3. Copies of the full mortgage application;
4. Proof and copies of the mortgage application for March, 2021;
5. Copies of any mortgage commitment by Home Trust or any other mortgagee for the March, 2021 renewal;

6. Any documentation from any lawyer that confirms a draft was presented to the Applicant to remove herself from the matrimonial home;
7. Proof of any loans made by family members to yourself before the date of separation and copies of cheques front and back and copies of bank statements confirming any loans outstanding to family members by you as of the date of separation;
8. Proof of any documentation to confirm that the Applicant was not prepared or willing to sell or transfer the home pursuant to paragraph 8 of the Separation Agreement dated October 4, 2019;
9. Proof of all monies paid for child support for Matteo and Luca from date of separation to present date;
10. Proof of all payments made for rent in the amount of rent charged to the Respondent's sister for occupation of the basement unit from the date of separation to present date;
11. Proof of any attempts to provide the balance of $20,000.00 to the Applicant including, copies of any cheques or correspondence from any party including any solicitor;
12. Evidence in writing or otherwise of the Applicant refusing to renew the existing mortgage;
13. Proof and back up where the Applicant refused or failed to honour the Separation Agreement dated October 4, 2019;
14. Proof of where the monies were to be had as of March, 2021 to satisfy the conditions of Home Trust for a new mortgage of March 11, 2021;
15. Full copies of any mortgage commitment and mortgage application for a new mortgage of March, 2021;
16. Copies of the mortgage renewal that was signed without the Applicant for the year 2022 with Effort Trust;
17. Copies of any Deed to remove the Applicant from title drafted by any real estate lawyer along with a copy of any invoice for the work done to transfer the Deed to your name and your new partner;
18. Proof by way of appraisal or letter from a real estate agent as to the value of the property as of today's date for 58 Harvest Moon Drive, Bolton;
19. Copy of existing mortgage statement for 58 Harvest Moon Drive as of today's date;
20. Copies of any new mortgage commitment and application to remove the Applicant from title as of today's date;
21. Written confirmation of all documents and/or items of jewellery held by you or your family as a form of security;
22. Written proof and back up to evidence that THE APPLICANT HAS BREACHED THE SEPARATION AGREEMENT DATED OCTOBER 4, 2019.

DATE: August 8, 2022

David Pomer
Pomer & Boccia Professional Corporation
212 - 4000 Steeles Ave. W.
Woodbridge, ON L4L 4V9
Tel: (416) 213-7450 ext. 2301
Fax: (905) 850-8086
david.pomer@pomerandboccia.com

TAB L

THIS IS EXHIBIT " L "
REFERRED TO IN THE AFFIDAVIT
OF SERAFINA FERRANTE
SWORN THIS 15th day of SEPTEMBER, 2022

A Commissioner, etc.

DAVID MICHAEL POMER
Barrister & Solicitor

41

David Pomer

From: Margaret Osadet <margaret@osadetlaw.com>
Sent: Monday, August 8, 2022 11:24 AM
To: Lisa Corlevic
Cc: David Pomer
Subject: Re: Ferrante v. Ferrante

Importance: High

I have already sent an email cancelling the questioning as Mr. Ferrante is not in a position to pay for the questioning.

I am not available on August 18, 2022, or indeed until the beginning of September .

I am available on the following dates in September:

1. September 12, 13, 14, and 15th, 2022
2. September 22, 2022

Please confirm which of those dates work, I cannot hold onto them indefinitely.

From: Lisa Corlevic <lisa@pomerandboccia.com>
Sent: Monday, August 8, 2022 11:19 AM
To: Margaret Osadet <margaret@osadetlaw.com>
Subject: Ferrante v. Ferrante

Dear Ms. Osadet:

My client will be available for questioning on August 15, 2022.

Attached please find Notice of Questioning of Rino Ferrante scheduled for August 18, 2022, served upon you pursuant to the *Family Law Rules.*

As well as set out in the Notice of Questioning, here are the virtual Zoom details for August 18, 2022:

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Time	10:00 AM

Join Zoom Meeting

Meeting ID	91706050828
Meeting URL	https://networkcourt.zoom.us/j/91706050828?pwd=dDVubHdsclEwdXI0YkdVKzFueHdtUT09
Password	828513

Join By Telephone

42

Dial (Canada):	+1 2042727920, +1 4388097799, +1 5873281099, +1 6473744685, +1 6475580588, +1 7789072071, and +1 7806660144
Meeti[illegible] D	91706050828
Password	828513

International numbers available upon request

Join from an H.323/SIP room system

H.323	69.174.57.160
Meeting ID	91706050828
Password	828513

SIP	91706050828@zoomcrc.com
Password	828513

Kind Regards,

Lisa Corlevic
Senior Legal Assistant

POMER & BOCCIA
PROFESSIONAL CORPORATION

BARRISTERS AND SOLICITORS

Pomer & Boccia Professional Corporation
4000 Steeles Avenue West, Suite 212
Woodbridge, Ontario, L4L 4V9
Tel: (416) 213-7450 x. 2306 or **Direct Line: (905) 663-1453**
Fax: (905) 850-8086

TAB M

THIS IS EXHIBIT " M "
REFERRED TO IN THE AFFIDAVIT
OF SERAFINA FERRANTE
SWORN THIS 15th day of SEPTEMBER, 2022

A Commissioner, etc.

DAVID MICHAEL POMER
Barrister & Solicitor

43

To: Lisa Corlevic <lisa@pomerandboccia.com>
Cc: David Pomer <dpomer@pomerandboccia.com>
Subje. Re: Ferrante v. Ferrante

Re the Written Interrogatories

As you are aware, written interrogatories are done under oath,
I will administer the Oath and take the answers under Oath from Mr. Ferrante.

If you have the questions to me by the end of the week, I will have them returned to you, by way of affidavit, and answer each and every question.

Thanks in advance.

From: Margaret Osadet <margaret@osadetlaw.com>
Sent: Monday, August 8, 2022 12:04 PM
To: Lisa Corlevic <lisa@pomerandboccia.com>
Cc: 'serafinaferrante@gmail.com' <serafinaferrante@gmail.com>
Subject: Re: Ferrante v. Ferrante

It's not a delay tactic.

Send us the questions, in writing, and I will have my client answer them.

Thank you.

From: Lisa Corlevic <lisa@pomerandboccia.com>
Sent: Monday, August 8, 2022 11:44 AM
To: Margaret Osadet <margaret@osadetlaw.com>
Cc: 'serafinaferrante@gmail.com' <serafinaferrante@gmail.com>
Subject: RE: Ferrante v. Ferrante

Dear Ms. Osadet:

We need the information on the Notice of Questioning much before the date for your motion to extend the renewal period. This motion has been scheduled by you for September 23, 2022.

This is a delay tactic that will not be tolerated. Your client has not provided any evidence that he has booked a holiday outside the jurisdiction.

In the event your client cannot attend on the 18th we will get a Certificate of Non-Attendance and will use this letter in defence of your motion to extend the date for the renewal.

We of course need time to order the transcripts in normal course as evidence in our defence of your motion to obtain a new mortgage renewal.

In the event that you are unable to attend on the 18th we will make ourselves available for August 19th or 24th .

45

Please confirm which of those dates work, I cannot hold onto them indefinitely.

From: . .a Corlevic <lisa@pomerandboccia.com>
Sent: Monday, August 8, 2022 11:19 AM
To: Margaret Osadet <margaret@osadetlaw.com>
Subject: Ferrante v. Ferrante

Dear Ms. Osadet:

My client will be available for questioning on August 15, 2022.

Attached please find Notice of Questioning of Rino Ferrante scheduled for August 18, 2022, served upon you pursuant to the *Family Law Rules.*

As well as set out in the Notice of Questioning, here are the virtual Zoom details for August 18, 2022:

Date	2022-08-18
Time	10:00 AM

Join Zoom Meeting

Meeting ID	91706050828
Meeting URL	https://networkcourt.zoom.us/j/91706050828?pwd=dDVubHdsclEwdXI0YkdVKzFueHdtUT09
Password	828513

Join By Telephone

Dial (Canada):	+1 2042727920, +1 4388097799, +1 5873281099, +1 6473744685, +1 6475580588, +1 7789072071, and +1 7806660144
Meeting ID	91706050828
Password	828513

International numbers available upon request

Join from an H.323/SIP room system

H.323	69.174.57.160
Meeting ID	91706050828
Password	828513
SIP	91706050828@zoomcrc.com
Password	828513

Kind Regards,

Lisa Corlevic
Senior Legal Assistant

TAB N

THIS IS EXHIBIT " N "
REFERRED TO IN THE AFFIDAVIT
OF SERAFINA FERRANTE
SWORN THIS 15th day of SEPTEMBER, 2022

A Commissioner, etc.

DAVID MICHAEL POMER
Barrister & Solicitor

46

Lisa C levic

From: Lisa Corlevic
Sent: Tuesday, August 9, 2022 9:11 AM
To: 'Margaret Osadet'
Cc: 'serafinaferrante@gmail.com'; 'david.pomer@pomerandboccia.com'
Subject: RE: Ferrante v. Ferrante

Dear Ms. Osadet:

It would be impossible for you to have booked two court appearances in one day. You initially booked a questioning of my client for August 15th. Kindly provide the evidence of what you are busy with on that date. If my client is not satisfied, she will make a complaint to the Law Society of Ontario.

Yours very truly,

David Pomer

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PROFESSIONAL CORPORATION
BARRISTERS AND SOLICITORS

Pomer & Boccia Professional Corporation
4000 Steeles Avenue West, Suite 212
Woodbridge, Ontario, L4L 4V9
Tel: (416) 213-7450 x. 2301
Fax: (905) 850-8086

From: Margaret Osadet <margaret@osadetlaw.com>
Sent: Monday, August 8, 2022 2:50 PM
To: Lisa Corlevic <lisa@pomerandboccia.com>; David Pomer <dpomer@pomerandboccia.com>
Subject: Fw: Ferrante v. Ferrante

Copying Mr. Pomer on the email.

See below.

From: Margaret Osadet <margaret@osadetlaw.com>
Sent: Monday, August 8, 2022 2:46 PM
To: Lisa Corlevic <lisa@pomerandboccia.com>
Subject: Re: Ferrante v. Ferrante

Sorry, Mr. Pomer,

I am not available on August 15, 2022.

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David Pomer

From: David Pomer
Sent: Tuesday, August 9, 2022 10:23 PM
To: 'Margaret Osadet'
Cc: Serafina Ferrante (serafinaferrante@gmail.com)
Subject: Failure to Attend for August 15th, 2022

Counsel,

I am not abusive in any way. I am certainly not playing games. My client insets on proceeding on August 15th, 2022. You booked for the August 15th day to examine my client. I prepared with my client for over 8 hours last weekend. You unilaterally cancelled the appointment ,apparently on Sunday August 7th, 2022.

I took the liberty on Monday August 8th before noon to serve you a Notice to examine your client. Your only reason to cancel, came in the form of a written email that your client had no money, and no other reason.

You have refused to divulge which court or what mediator is involved. You also refuse to tell me the other lawyer.

My client insists on getting answers. She will be writing to the Law Society for an investigation based on your emails. .

You can then have to deal with the Law Society, once again.

You are totally prejudicing my client's rights to have the questioning done early so the transcript can be ordered on the least expensive way, being on a non-rush basis, allowing a proper response by way of transcript to your Motion scheduled on September 23rd, 2022. Your new dates proposed are far too late.

You have failed to answer whether you are prepared to adjourn your Motion scheduled for September 23, 2022, so as to allow for the ordering of the transcript on a non-rush basis and to allow time to respond to your motion which you have not served as of yet,

You must also be reminded for the same motion you are bringing now , you were ordered by the Judge to produce your Motion record and Affidavit much earlier than the Rules require so as to give my office the proper and required time to reply.

Once again, my client is being prejudiced by you not following the spirit of the Order of the Court for the same Motion you failed to provide my office with your materials pursuant to the court Order.

In summary, my clients are ready , willing to proceed on August 15th, 2022.

I can make myself available on August 19th, August 23, August 24th or August 25th, 2022. For questioning of your client

I need a response by 12 noon, August 10th, 2022.

48

David ' ' Pomer, B.A., B.B.A., LL.B.
Barrister & Solicitor

POMER & BOC
PROFESSIONAL CORPORAT
BARRISTERS AND SOLIC

Pomer & Boccia Barristers & Solicitors
4000 Steeles Ave West, Suite 212
Woodbridge, Ontario L4L 4V9.
Tel # (416) 213-7450 Ext 2301 or (905) 663-1440
Direct Line: 905-663-1460
Fax #(905) 850-8086
Toll Free 1(888) 858-5529
Email Adds: david.pomer@pomerandboccia.com
Web Site: www.pomerandboccia.com

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TAB O

THIS IS EXHIBIT "O"
REFERRED TO IN THE AFFIDAVIT
OF SERAFINA FERRANTE
SWORN THIS 15th day of SEPTEMBER, 2022

A Commissioner, etc.

DAVID MICHAEL POMER
Barrister & Solicitor

49

David Pomer

From: David Pomer
Sent: Thursday, August 11, 2022 2:00 PM
To: Margaret Osadet
Subject: Ferrante Family Law

Counsel,

Once again we have not received any answer with respect for dates in the third week of August. We are proceeding to get a certificate for non-attendance on August 15, 2022. We have given you an alternative to your August 15 date, so that we can return for sometime in third week of August. We have received no response, and it is my clients position that our client is being prejudiced by being required to order an expedited transcript if we go back for questioning in the beginning of September. This is totally unacceptable.

Once again you have not provided this office any proper proof that you are busy on August 15,2022, and will be making a complaint to the Law Society of Ontario, and you can once again deal with the Law Society; only this time with respect to not answering proper communication by this office, not explaining why you are not available on August,15,2022, and unilaterally cancelling the questioning of my client on a Sunday, and not advising this office. In addition, you can explain why you are unable to respond to or request to have the examination held between the 22nd, and 25th of August, 2022. The questioning has been court ordered, and we have asked and insisted that in the event that you require questioning to be held after September 7,2022, why you are not in agreement to postpone the motion scheduled for September 23, 2022.

We hope to see your client once again on August 15, 2022.

David M. Pomer, B.A., B.B.A., LL.B.
Barrister & Solicitor

50

POMER & BOC
PROFESSIONAL CORPORAT

BARRISTERS AND SOLIC

Pomer & Boccia Barristers & Solicitors
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Woodbridge, Ontario L4L 4V9.
Tel # (416) 213-7450 Ext 2301 or (905) 663-1440
Direct Line: 905-663-1460
Fax #(905) 850-8086
Toll Free 1(888) 858-5529
Email Adds: david.pomer@pomerandboccia.com
Web Site: www.pomerandboccia.com

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ONTARIO

Superior Court of Justice
(Name of court)

at 7755 Hurontario Street, Brampton ON L6W 4T6
Court office address

Court File Number
FS-22-00102481-000

Form 14A: Affidavit (general)
dated September 19, 2022

Applicant(s)

Full legal name & address for service - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Serafina Ferrante 49 Highmore Avenue Bolton, ON L7E 1V9 Tel: (647) 615-4370 serafinaferrante@gmail.com	David Pomer Pomer & Boccia Professional Corporation 212 - 4000 Steeles Ave. W. Woodbridge, ON L4L 4V9 Tel: (416) 213-7450 ext. 2301 Fax: (905) 850-8086 david.pomer@pomerandboccia.com

Respondent(s)

Full legal name & address for service - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Rino Ferrante 58 Harvest Moon Drive Bolton, ON L7E 2L2 Tel: (647) 992-6874 rferrante@rogers.com	Margaret Barnes 30th Street Legal 146 Thirtieth Street Toronto, ON M8W 3C4 Tel: (647) 989-2637 margaret@30streetlegal.com

My name is *(full legal name)* Serafina Ferrante

I live in *(municipality & province)* Regional Municipality of Peel, Province of Ontario

and I swear/affirm that the following is true:

Set out the statements of fact in consecutively numbered paragraphs. Where possible, each numbered paragraph should consist of one complete sentence and be limited to a particular statement of fact. If you learned a fact from someone else, you must give that person's name and state that you believe that fact to be true.

1. I am the Applicant in this court action and as such have knowledge of the matters hereinafter deposed, except where stated to be on information, in which case I believe such information to be true.

2. By way of background, I commenced an Application in the Superior court on January 22, 2022, asking for inter alia, child support based on the *Child Support Guidelines*.

3. The Applicant denies each and every allegation as found in the Respondent's Affidavit sworn September 15, 2022.

4. The Respondent has delayed the process and failed to come to court with clean hands and should not be allowed his remedy as set out in the Respondent's Notice of Motion.

5. The Respondent provided an Answer on or about February 12, 2022, asking for inter alia, an Order to remove the Applicant's name from title of the property and an Order requiring the Applicant to renew the mortgage for a term of one year.

6. An urgent motion was brought by the Respondent to have various remedies with respect to renewing the mortgage.

7. As found at Exhibit "A" in the sworn Affidavit of the Respondent, is a copy of the Endorsement allowing for one extension up to a maximum of one year, with leave of the Court.

8. Attached hereto as **Exhibit "A"** is a copy of the Case Conference Endorsement dated April 25, 2022.

9. The 6 days before the motion to allow my lawyer proper and sufficient time to prepare responding material, the request was asked for by my lawyer and granted by Her Honour in the Endorsement.

10. The Respondent was required to serve his Notice of Motion and supporting material by May 23, 2022.

11. The Endorsement was made without prejudice to my position that the issue is Res Judicata.

12. The Respondent's motion date of July 8, 2022, came and went as abandoned by the Respondent for failure to provide motion material pursuant to the Endorsement of Justice Petersen dated April 25, 2022.

13. Further, the Endorsement allowed for leave to conduct questioning.

14. The Applicant's lawyer requested in writing several times, to ensure the transcript could be ordered on a non-rush basis before the requirement to defend the Respondent's motion.

15. My lawyer requested new dates for the questioning of the Respondent so as to allow for the transcript to be ordered on a non-rush basis and the reply only indicated a date after September 7, 2022,which would not allow for the transcript to be ordered on a non-rush basis.

16. I have also asked in writing, through my solicitor, for consent to amend the Application which were totally ignored by the Respondent's lawyer. This is costing me considerably more legal fees.

17. I am now forced to bring three separate motions before this Honourable Court due to the Respondent attempting to financially crush me and making it impossible to pay my lawyer.

18. Due to the total disregard for my financial troubles, the Respondent has failed to pay proper ongoing child support based on his 2021 Income Tax Return and 2021 Notice of Assessment.

19. Despite written repeated requests by my lawyer and comments made at the Case Conference, the Respondent continues to underpay ongoing child support per month.

20. The *Child Support Guidelines* calls for monthly child support of $957.98 based on an annual income of $105,949.92. The Respondent is currently paying $250.00 per month.

21. The irresponsible conduct of the Respondent should not be rewarded by granting the Respondent his relief required in the Notice of Motion.

Motions

22. The first of three motions that must be brought is for proper child support.

23. The second motion that must be brought by my lawyer, due to the Respondent's failure to consent in writing, is the request to amend the Application which has already been provided by my lawyer to the Respondent's lawyer. Once again, the Respondent is attempting to cost me more money than I can afford.

24. The third and most important motion that I must bring is for questioning. My solicitor asked for questioning that could be used in my Reply Affidavit, but the Respondent delayed the questioning so as to not allow the responses and transcripts to be available in my responding material for September 23, 2022.

25. Attached hereto as **Exhibit "B"** is a Certificate of Non-Attendance which has an invoice in the amount of $401.72

26. By email of Monday, August 8, 2022, the Respondent's lawyer responded to a date for questioning by stating "send us the questions in writing and I will have my client answer them".

27. This was unacceptable by my lawyer, as written answers are contrary to the *Family Law Rules.*

28. The Respondent's lawyer further delayed the date for the next case conference by not responding to my lawyer's request for a regular and not an urgent 10 minute case conference.

29. The non-response by the Respondent's lawyer has further delayed the case conference and should be considered a reason to deny the Respondent the Orders he is asking for in his motion and specifically, any costs if he is successful in the motion.

Extra Legal Costs Incurred Due to the Action of the Respondent or his Lawyer

30. The email asks for a link to appear by Zoom for a motion that both myself and my lawyer were unaware of.

Further Undue Influence

31. The email dated July 21, 2022, is further evidence of duress and undue influence, being one of the defences sough by myself in overturning the original Separation Agreement that I signed under complete duress. This related to being given 24 hours to respond to an offer to settle by the Respondent.

32. Attached hereto as **Exhibit "C"** are emails of July 26 and 27, 2022 to the Respondent's lawyer asking for dates for questioning and the Respondent's first response denying questioning unless I get leave of the court. The response to my lawyer's request for questioning was improper.

33. Attached hereto as **Exhibit "D"** is a Summons To Witness for August 15, 2022 by the Respondent's lawyer. It is important to note that Ms. Osadet requested the date of August 15, 2022 with the Zoom details.

34. The Respondent's solicitor by email of Monday, August 8, 2022 at 9:44 a.m., confirmed that the Respondent does not have the money for questioning of himself, and cancelled the August 15, 2022. On the same day of August 8th at 11:19 a.m., to save the date that was originally booked by Ms. Osadet, my lawyer sent a Notice of Questioning to Rino Ferrante, for the same date. Attached hereto as **Exhibit "E"** is a copy of the Notice of Questioning.

35. Attached hereto as **Exhibit "F"** is an email of August 8, 2022 at 11:24 a.m. confirming that Mr. Ferrante is not in a position to pay for the questioning and stating that Ms. Osadet was also unavailable for August 15, 2022 or indeed until September 12, 2022, leaving no time to order transcripts on a non-rush basis, thus eliminating the responses to be included in my responding material.

36. By email dated August 8, 2022 my lawyer offered other dates in August, 2022, that were totally ignored.

37. By email dated August 9, 2022, my solicitor asked for proof and evidence of what court or mediator that at the last minute was being scheduled and giving more dates. There was no proper response as to why the extra dates in August could not be used for questioning.

38. By further email of August 11, 2022, my solicitor further asked for dates in August and said request was ignored.

39. The Notice of Questioning as attached at Exhibit "E" asks for such items as Answers for Information and 21 other requests, all of which have never been provided and so relevant to a proper response to this motion.

40. The Respondent refuses to deal with the issues and should not be awarded any costs or any Orders asked for.

Response to Affidavit of Rino Ferrante

41. I have the Affidavit and deny the assumption that my share of the house was worth $40,000.00.

42. I have only received $20,000.00. Paragraph 4 in particular is completely false and the Separation Agreement has been fundamentally breached.

43. The mortgage is completely deficient.

44. The Respondent refused to provide dates for a case conference as stated in my Affidavit, although duly asked for.

45. There is no evidence of the lawyer's fees that will be charged by Ferra Construction Ltd., the commitment is not signed by the landlord and the commitment is not in my name.

46. There is no clause that the mortgagor must pay the taxes monthly. The mortgage is for 6 months. There are still issues outstanding between the parties. The mortgage is only for 6 months and not 5 years.

47. In any event, I do not work to have the matter dragged on for 5 years.

48. As the unsigned commitment is only in the name of Rino Ferrante, I am not prepared to transfer the property to Mr. Ferrante without proper consideration.

Form 14A: Affidavit (general) (Page 8)

Court File Number
FS-22-00102481-000

Sworn/Affirmed before me at
the City of Vaughan, in the Regional Municipality of York
municipality

in the Province of Ontario
province, state or country

on September 19, 2022
Date

Commissioner for taking affidavits (Type or print name below if signature is illegible.)

DAVID MICHAEL POMER
Barrister & Solicitor

Signature
(This form is to be signed in front of a lawyer, justice of the peace, notary public or commissioner for taking affidavits.)

THIS IS EXHIBIT "A"
REFERRED TO IN THE AFFIDAVIT
OF SERAFINA FERRANTE
SWORN THIS 19th day of SEPTEMBER, 2022

A Commissioner, etc.

DAVID MICHAEL POMER
Barrister & Solicitor

9

ONTARIO
Superior Court of Justice

Court File Number
FS-22-00102481-0000

at **7755 Hurontario St. Brampton, ON L6W 4T6**
(Court office address)

Endorsement

Date			
April 25, 2022	Applicant(s):	FERRANTE, Serafina	[x] Present
(VIDEO)	Counsel:	POMER, David M.	[x] Present
		Email: david.pomer@pomerandboccia.com	[ ] Duty Counsel
	Respondent(s):	FERRANTE, Rino	[x] Present
	Counsel:	OSADET, Margaret	[x] Present
		Email: margaret@osadetlaw.com	[ ] Duty Counsel

[ ] Order to go in accordance with minutes of settlement or consent filed.

CASE CONFERENCE

1. The parties have leave to conduct questioning.

2. The Respondent has leave to bring a motion with respect to the renewal of the mortgage on the matrimonial home. This is without prejudice to the Applicant's position that the issue is *res judicata*. The motion will be heard at 10:00 AM on July 8, 2022.

3. The Respondent shall serve and file his Notice of Motion and supporting affidavit material by May 23, 2022. The Applicant shall serve and file her responding affidavit material by June 15, 2022. Any reply material shall be served and filed by the Respondent by June 24, 2022.

4. The Applicant has leave to bring a motion for interim child support. The motion will be heard on July 19, 2022.

5. The Applicant shall serve and file her Notice of Motion and supporting affidavit material by May 23, 2022. The Respondent shall serve and file his responding affidavit material by June 20, 2022. Any reply material shall be served and filed by the Applicant by July 4, 2022.

C Petersen

PETERSEN J.

THIS IS EXHIBIT " B "
REFERRED TO IN THE AFFIDAVIT
OF SERAFINA FERRANTE
SWORN THIS 19th day of SEPTEMBER, 2022

A Commissioner, etc.

DAVID MICHAEL POMER
Barrister & Solicitor

Court File No. FS-22-00102481-000

ONTARIO
SUPERIOR COURT OF JUSTICE

BETWEEN:

Serafma Ferrante

Applicant

-and-

Rino Ferrante

Respondent

Certificate of Non-Attendance

I, Darcie Stocking, of the City of Toronto, in the Province of Ontario, hereby certify:

That on the 8th day of August, 2022, an appointment was issued returnable the 15th day of August, 2022, to take place with my office, Network Reporting & Mediation, via Virtual Meeting using Zoom, at the hour of Ten o'clock in the forenoon, for the Examinations for discovery of Rino Ferrante, the Respondent herein.

That at the said last above-mentioned time and place our reporter was attended virtually by David M. Pomer, of the office of Pomer & Boccia, who waited for Fifteen Minutes, but the said Rino Ferrante, did not appear.

Dated at Toronto this 15th day of August, 2022.

Darcie Stocking
Commissioner of Oaths

THIS IS EXHIBIT " C "
REFERRED TO IN THE AFFIDAVIT
OF SERAFINA FERRANTE
SWORN THIS 19th day of SEPTEMBER, 2022

A Commissioner, etc.

DAVID MICHAEL POMER
Barrister & Solicitor

To: David Pomer <dpomer@pomerandboccia.com>
Subject: Re: Questioning - Ferrante
Importance: High

Counsel,

There is no order for questioning, so until you have leave from the Court, your request to question my client is denied.

Thank you,
Margaret Osadet

From: David Pomer <dpomer@pomerandboccia.com>
Sent: Wednesday, July 27, 2022 12:26 PM
To: Margaret Osadet <margaret@osadetlaw.com>
Cc: Serafina Ferrante (serafinaferrante@gmail.com) <serafinaferrante@gmail.com>
Subject: FW: Questioning - Ferrante

Counsel,
Friendly Reminder

David M. Pomer, B.A., B.B.A., LL.B.
Barrister & Solicitor

POMER & BOC
PROFESSIONAL CORPORAT
BARRISTERS AND SOLIC

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Fax #(905) 850-8086
Toll Free 1(888) 858-5529
Email Adds: david.pomer@pomerandboccia.com

Web Site: www.pomerandboccia.com

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From: David Pomer <>
Sent: Wednesday, July 27, 2022 10:51 AM
To: David Pomer <dpomer@pomerandboccia.com>
Cc: Serafina Ferrante (serafinaferrante@gmail.com) <serafinaferrante@gmail.com>
Subject: RE: Questioning - Ferrante

Counsel,

This is a friendly reminder. Kindly provide dates for Questioning of your client. I will arrange for personal attendance at Reporting Agency to question your client on all issues. I trust you will be providing a number of dates for the questioning. Failure to provide dates will require me to pick my own dates and serve your office, accordingly.

David M. Pomer, B.A., B.B.A., LL.B.
Barrister & Solicitor

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Email Adds: david.pomer@pomerandboccia.com
Web Site: www.pomerandboccia.com

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THIS IS EXHIBIT " D "
REFERRED TO IN THE AFFIDAVIT
OF SERAFINA FERRANTE
SWORN THIS 19th day of SEPTEMBER, 2022

A Commissioner, etc.

DAVID MICHAEL POMER
Barrister & Solicitor

Draw a line through any blank space left on this page.

Name, address, telephone & fax numbers and e-mail address of person or lawyer who prepared this summons.	**Margaret Osadet** **Barrister & Solicitor** **Richmond Law Chambers** **Suite 414, 100 Richmond St. West** **Toronto, ON M5H 3K6** **Tel: 6479892637** **margaret@osadetlaw.com**

THIS IS EXHIBIT " E "
REFERRED TO IN THE AFFIDAVIT
OF SERAFINA FERRANTE
SWORN THIS 19th day of SEPTEMBER, 2022

A Commissioner, etc.

DAVID MICHAEL POMER
Barrister & Solicitor

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ONTARIO

Superior Court of Justice
(Name of court)

at 7755 Hurontario Street, Brampton ON L6W 4T1
Court office address

Court File Number
FS-22-00102481-000

NOTICE OF QUESTIONING

Applicant(s)

Full legal name & address for service - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	Lawyer's name & address - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).
Serafina Ferrante 33 Country Stroll Crescent Bolton, ON L7E 2H3 Tel: (647) 615-4370 serafinaferrante@gmail.com	David Pomer Pomer & Boccia Professional Corporation 212 - 4000 Steeles Ave. W. Woodbridge, ON L4L 4V9 Tel: (416) 213-7450 ext. 2301 Fax: (905) 850-8086 david.pomer@pomerandboccia.com

Respondent(s)

Full legal name & address for service - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	Lawyer's name & address - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).
Rino Ferrante 58 Harvest Moon Drive Bolton, ON L7E 2L2 Tel: (647) 992-6874 rferrante@rogers.com	Margaret Osadet 100 Richmond Street West Suite 414 Toronto, ON M5H 3K6 Tel: (416) 251-5900 margaret@osadetlaw.com

TO: RINO FERRANTE

of: 58 Harvest Moon Drive, Bolton, Ontario, L7E 2L2

YOU MUST ATTEND FOR QUESTIONING ON MONDAY, AUGUST 15, 2022 AT 10:00 A.M.

AND SIGN ON TO A VIRTUAL MEETING VIA ZOOM:

Join Zoom Meeting:

Meeting ID: 91706050828

Meeting URL: https://networkcourt.zoom.us/j/91706050828?pwd=dDVubHdsclEwdXI0YkdVKzFueHdtUT09

Password: 828513

YOU ARE REQUIRED TO BRING WITH YOU AND PRODUCE AT THE QUESTIONING, THE FOLLOWING DOCUMENTS AND THINGS PURSUANT TO RULE 20 OF THE *FAMILY LAW RULES*:

1. Answers to all Requests for Information that were delivered to the office of your solicitor, Margaret Osadet;
2. Proof of what the matrimonial home was worth as at the date of separation;
3. Copies of the full mortgage application;
4. Proof and copies of the mortgage application for March, 2021;
5. Copies of any mortgage commitment by Home Trust or any other mortgagee for the March, 2021 renewal;

6. Any documentation from any lawyer that confirms a draft was presented to the Applicant to remove herself from the matrimonial home;
7. Proof of any loans made by family members to yourself before the date of separation and copies of cheques front and back and copies of bank statements confirming any loans outstanding to family members by you as of the date of separation;
8. Proof of any documentation to confirm that the Applicant was not prepared or willing to sell or transfer the home pursuant to paragraph 8 of the Separation Agreement dated October 4, 2019;
9. Proof of all monies paid for child support for Matteo and Luca from date of separation to present date;
10. Proof of all payments made for rent in the amount of rent charged to the Respondent's sister for occupation of the basement unit from the date of separation to present date;
11. Proof of any attempts to provide the balance of $20,000.00 to the Applicant including, copies of any cheques or correspondence from any party including any solicitor;
12. Evidence in writing or otherwise of the Applicant refusing to renew the existing mortgage;
13. Proof and back up where the Applicant refused or failed to honour the Separation Agreement dated October 4, 2019;
14. Proof of where the monies were to be had as of March, 2021 to satisfy the conditions of Home Trust for a new mortgage of March 11, 2021;
15. Full copies of any mortgage commitment and mortgage application for a new mortgage of March, 2021;
16. Copies of the mortgage renewal that was signed without the Applicant for the year 2022 with Effort Trust;
17. Copies of any Deed to remove the Applicant from title drafted by any real estate lawyer along with a copy of any invoice for the work done to transfer the Deed to your name and your new partner;
18. Proof by way of appraisal or letter from a real estate agent as to the value of the property as of today's date for 58 Harvest Moon Drive, Bolton;
19. Copy of existing mortgage statement for 58 Harvest Moon Drive as of today's date;
20. Copies of any new mortgage commitment and application to remove the Applicant from title as of today's date;
21. Written confirmation of all documents and/or items of jewellery held by you or your family as a form of security;
22. Written proof and back up to evidence that THE APPLICANT HAS BREACHED THE SEPARATION AGREEMENT DATED OCTOBER 4, 2019.

DATE: August 8, 2022

David Pomer
Pomer & Boccia Professional Corporation
212 - 4000 Steeles Ave. W.
Woodbridge, ON L4L 4V9
Tel: (416) 213-7450 ext. 2301
Fax: (905) 850-8086
david.pomer@pomerandboccia.com

THIS IS EXHIBIT " F "
REFERRED TO IN THE AFFIDAVIT
OF SERAFINA FERRANTE
SWORN THIS 19th day of SEPTEMBER, 2022

A Commissioner, etc.

DAVID MICHAEL POMER
Barrister & Solicitor

17

David Pomer

From: Margaret Osadet <margaret@osadetlaw.com>
Sent: Monday, August 8, 2022 11:24 AM
To: Lisa Corlevic
Cc: David Pomer
Subject: Re: Ferrante v. Ferrante

Importance: High

I have already sent an email cancelling the questioning as Mr. Ferrante is not in a position to pay for the questioning.

I am not available on August 18, 2022, or indeed until the beginning of September .

I am available on the following dates in September:

1. September 12, 13, 14, and 15th, 2022
2. September 22, 2022

Please confirm which of those dates work, I cannot hold onto them indefinitely.

From: Lisa Corlevic <lisa@pomerandboccia.com>
Sent: Monday, August 8, 2022 11:19 AM
To: Margaret Osadet <margaret@osadetlaw.com>
Subject: Ferrante v. Ferrante

Dear Ms. Osadet:

My client will be available for questioning on August 15, 2022.

Attached please find Notice of Questioning of Rino Ferrante scheduled for August 18, 2022, served upon you pursuant to the *Family Law Rules.*

As well as set out in the Notice of Questioning, here are the virtual Zoom details for August 18, 2022:

Date	2022-08-18
Time	10:00 AM

Join Zoom Meeting

Meeting ID	91706050828
Meeting URL	https://networkcourt.zoom.us/j/91706050828?pwd=dDVubHdsclEwdXI0YkdVKzFueHdtUT09
Password	828513

Join By Telephone

Ferrante v. Ferrante

Lisa Corlevic <lisa@pomerandboccia.com>
Mon 9/19/2022 2:52 PM
To: Margaret Osadet <margaret@osadetlaw.com>

1 attachments (2 MB)
AFFIDAVIT-FORM14A-AP-SERAFINA FERRANTE-19-SEPTEMBER-2022.pdf;

Dear Ms. Osadet:

Attached please find our client's new Affidavit with respect to the motion returnable September 23, 2022 served upon you pursuant to the *Family Law Rules.*

Kind Regards,

Lisa Corlevic
Senior Legal Assistant

POMER & BOCCIA
PROFESSIONAL CORPORATION

BARRISTERS AND SOLICITORS

Pomer & Boccia Professional Corporation
4000 Steeles Avenue West, Suite 212
Woodbridge, Ontario, L4L 4V9
Tel: (416) 213-7450 x. 2306 or **Direct Line: (905) 663-1453**
Fax: (905) 850-8086

ONTARIO

Superior Court of Justice
(Name of Court)

at

7755 Hurontario Street, Brampton, ON L6W 4T3
(Court office address)

Court File Number
FS-22-102481-0000

Form 14A:
REPLY Affidavit (General)
dated September 20, 2022

Applicant(s)

Full legal name & address for service — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Serafina Ferrante **33 Country Stroll Cres.** **Bolton, ON L7E 2H3**	**David Pomer** **Pomer & Boccia** **4000 Steeles Avenue West** **Woodbridge, ON L4L 4V9** **dmp@pomerandboccia.com**

Respondent(s)

Full legal name & address for service — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Rino Ferrante **58 Harvest Moon Drive** **Bolton, ON L7E 2L2**	**Margaret Osadet** **Barrister & Solicitor** **Richmond Law Chambers** **Suite 414, 100 Richmond St. West** **Toronto, ON M5H 3K6** **Tel: 416-251-5900** **margaret@osadetlaw.com**

My name is
(Full legal name) **Rino Ferrante**
I live in
(municipality and province) **Bolton, Province of Ontario**

and I swear/affirm that the following is true:

1. I am writing this affidavit as a reply to the affidavit by the applicant, Serafina Ferrante dated September 19, 2022.

2. The applicant has accused me of coming to Court without "clean hands". This is not true, and I take the position that the Applicant through her lawyer, are accusing me of behaviour that she herself is engaged in.

3. When we negotiated the Separation Agreement, the Applicant was represented by counsel.

   Attached and marked Exhibit A is a true copy of correspondence between myself, the applicant's former lawyer, and my final email to the Applicant

   Attached and marked Exhibit B is a true copy of the Separation Agreement signed by the applicant and me.

4. The Applicant signed a separation agreement without her counsel, for an amount that was $10,000 less than her than lawyer recommended. (See Exhibit A), and the balance of $20,000 to be paid when she takes her

name off the mortgage.

5. When the time came to take her name off the mortgage, the applicant refused to transfer to me.

Attached and marked Exhibit C is a true copy of the email sent to me by the applicant on February 2, 2022.

6. At that time the property market was really inflated, and the applicant expressed upset that she had lost out on the potential for a huge increase in the increased equity in the home, at which the applicant had not lived since September 2019.

7. The other statements about presenting myself for questioning are not true. We offered the dates of August 8, 2022, but that date was ignored, by the applicant's lawyer, until August 8, 2022 itself, when my lawyer was served with the date of August 18, 2022.

8. My counsel was not available that date and we offered dates on September 6, 7, 8, 9, 2022. Those dates were ignored. The email between the lawyers is voluminous and I am advised by my lawyer that these emails will be too voluminous for filing under the Court mandated page limitations.

9. I have reviewed the emails however, and I can advise as follows:

   a. My lawyer was on holiday during the weeks of August 22, 2022 to September 5, 2022.

   b. On July 25, 2022, applicant's lawyer asked for dates to question me. Dates were given on July 28, 2022. Then there was silence despite repeated requests to have the date of August 8, 2022 confirmed.

   c. The applicant did not provide a date until August 8, 2022, and did not seek whether or not my lawyer was available that date.

   d. The dates of September 6, 7, 8, and 9, 2022 were offered but rejected by the applicant's counsel.

10. My lawyer also offered to agree to questioning by writing, but that offer was rejected as well.

11. The Applicant started this application despite having signed a separation agreement and accepting the true and accurate share of equity in the home. When the property market took off, the Applicant became upset and frankly, greedy, indicating that she did not stand by the separation agreement and wanted the house sold.

12. The only reason the Applicant was still on title, was to avoid mortgage penalties in March 2020, and as a

result, the Applicant has had a rope around my neck, and has brought this application to sell the home despite our agreement dated September 2019.

13. I need to be able to remortgage the property given that interest rates continue to rise, and the Court has already given me permission to remortgage for a period of one year, without the signature of the Applicant.
14. I am asking only that this permission be extended to a mortgage that will be affordable, on the same terms as Justice Barnes' order but with a different mortgagee.
15. I am not in default on the mortgage or property tax but I cannot keep up with these payments and I am seeking relief.

Put a line through any blank space on this page.

Sworn/Affirmed before me at: Via O.Reg 431/20 *(municipality)* in Province of Ontario *(province, state or country)* on September 20, 2022 *(date)* Margaret Osadet, LSO 61286H	Rino Ferrante (Sep 20, 2022 10:46 EDT) **Rino Ferrante**

This is Exhibit A to the REPLY Affidavit of Rino Ferrante affirmed via O.Reg 431/20 in the Province of Ontario on the 20th day of September 2022

Margaret Osadet, LSO 61286H

6. Life insurance is to remain paid in both names until the transfer of the home.

7. Serafina will sell the jeep or remove Rino from the lease once the mortgage is settled.

8. Once the agreement is signed Rino can do whatever he wishes with the house. The only thing owed to Serafina is the $40,000 or balance of the amount owed.

9. If Rino pays the mortgage, there will be a daily amount of $168 until Serafina moves out of the house. Starting October 1st.

10. The furniture will be split.

Please respond as soon as possible.

Rino Ferrante

From: "Georgia Hadjipavlou" <georgia@woodgold.ca>
Date: September 27, 2019 at 4:54:24 PM EDT
To: "'Rino'" <rferrante@rogers.com>
Subject: Agreement proposal

Mr. Ferrante,

Further to our telephone discussion yesterday, and your offer below, my client's position is the following :

1. You will buy her out of the Matrimonial Home for $50,000.00. The payment will be made in 2 instalment the first of $25,000.00 upon the signing of the agreement and the second upon the transfer of property and mortgage in August 2020. You will be solely financially responsible for the transfer of the home and the mortgage documents. However you will have until February 2020 to take on the mortgage with Indigoblue, and you will have until August 2020 to transfer the home and the mortgage with Effort Trust.

This is Exhibit B to the REPLY Affidavit of Rino Ferrante affirmed via O.Reg 431/20 in the Province of Ontario on the 20th day of September 2022

Margaret Osadet, LSO 61286H

2) Master bedroom set and bench

3) All the gifts received from Serafina's mother including glassware, china, kitchen supplies, including posts and pans, gifts for children...

4) Clock in hallway

5) Iron Flower piece in washroom

6) Front console with mirror

7) Matteo's bedroom set

8) 1 Gaming chair

9) Christmas tree ornaments

If you agree to the above we will draft agreement reviewable upon final payment. Upon signing the agreement and transferring the $10,000.00 as partial equalization payment, Serafina will vacate the premises.

Rino Ferrante

Serafina Ferrante

Witness

Witness

Oct 4/19

Date

Caledon

Place

This is Exhibit C to the REPLY Affidavit of Rino Ferrante affirmed via O.Reg 431/20 in the Province of Ontario on the 20th day of September 2022

Margaret Osadet, LSO 61286H

Fwd: House settlement

Rino <rferrante@rogers.com>
Wed 2/2/2022 4:28 PM
To: Margaret Osadet <margaret@osadetlaw.com>

Sent from my iPhone

Begin forwarded message:

From: Serafina Ferrante <serafinaferrante@gmail.com>
Date: February 1, 2022 at 12:46:10 PM EST
To: rferrante@rogers.com
Cc: david.pomer@pomerandboccia.com
Subject: Re: House settlement

Please be advised I will not be renewing the mortgage and the house can go if power of sale

Serafina Ferrante

Sent from my iPhone

On Feb 1, 2022, at 11:23 AM, Serafina Ferrante <serafinaferrante@gmail.com> wrote:

Rino Ferrante,

Please find attached as discussed to settle the house

Serafina Ferrante

Sent from my iPhone

Form 14A - REPLY Affidavit RESP Rino Ferrante 20 Sept 2022

Final Audit Report 2022-09-20

Created:	2022-09-20
By:	Margaret Osadet (osadet@gmail.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAvC1evxcGJ_ZZpxWGCJ1c9ljDDz4QFmht

"Form 14A - REPLY Affidavit RESP Rino Ferrante 20 Sept 2022 " History

Document created by Margaret Osadet (osadet@gmail.com)
2022-09-20 - 2:40:48 PM GMT- IP address: 216.209.145.29

Document emailed to rferrante@rogers.com for signature
2022-09-20 - 2:41:29 PM GMT

Email viewed by rferrante@rogers.com
2022-09-20 - 2:42:50 PM GMT- IP address: 104.28.133.19

Signer rferrante@rogers.com entered name at signing as Rino ferrante
2022-09-20 - 2:46:55 PM GMT- IP address: 69.158.246.28

Document e-signed by Rino ferrante (rferrante@rogers.com)
Signature Date: 2022-09-20 - 2:46:57 PM GMT - Time Source: server- IP address: 69.158.246.28

Document emailed to Margaret Osadet (margaret@osadetlaw.com) for signature
2022-09-20 - 2:46:58 PM GMT

Email viewed by Margaret Osadet (margaret@osadetlaw.com)
2022-09-20 - 2:47:20 PM GMT- IP address: 216.209.145.29

Document e-signed by Margaret Osadet (margaret@osadetlaw.com)
Signature Date: 2022-09-20 - 2:47:35 PM GMT - Time Source: server- IP address: 216.209.145.29

Agreement completed.
2022-09-20 - 2:47:35 PM GMT

Adobe Acrobat Sign

4. Following our separation on September 1, 2019, our younger son Luca, lived with his father from October 4 - 20, 2019 and then came back to live with me.

Background

5. The Respondent, despite voluminous requests, has failed to pay his child support pursuant to the *Child Support Guidelines*. The support being the right of the children.

6. Attached hereto as **Exhibit "A"** are copies of various emails since March 16, 2022, asking for child support, which has been grossly underpayed.

Rino Ferrante's Income

7. Due to the limitation of pages, exhibits allowed by the various practice directions, I have attached as **Exhibit "B"** only one page of the Respondent's Income Tax Returns for 2019 and 2020.

8. The first four pages of the Respondent's Financial Statement sworn February 12, 2022, attached hereto as **Exhibit "C** confirms an income of $105, 949.92. There is no inclusion for rent in the sworn Financial Statement and therefore the Respondent is not entitled to subtract rental income from his employment income, as it is impossible for family law purposes, for the Respondent to deduct $8,264.62 for the year 2019 and $7,062.21 for the year 2020.

9. The Respondent has family members of his common-law wife Maryanne D'Alberto and the income derived from the Respondent's sister, who lives in the basement, should be an addition to the employment income, less reasonable expenses.

10. In the event that there were no renters by his common-law spouse, the income would be only the employment income as set out in the Income Tax Return provided to my solicitor.

11. The sworn Financial Statement of February 12, 2022, confirms the Respondent is only living with Maryanne D'Alberto and no other adults.

12. The sworn Financial Statement does not include any contribution for rental income from his common-law spouse, that should increase the Respondent's income by at least $2,000.00 per month which should be grossed up by 25% to get a number of $2,500.00.

13. The rental for the basement apartment by the Respondent's sister and her son Michael Chiefari, should be at least $1,250.00.

14. The Respondent's sister and son occupy a full basement which would demand a further $1,500.00 a month on the open market. The basement was continually rented to the Respondent's sister and adult son and should be grossed up by 25% to $1,875.00 per month or $22,500.00 per year.

Child Support and Arrears of Child Support

15. Various demands have been directed to the solicitor for the Respondent and no cheques have been provided and no confirmation that child support even in fact is due and payable based on the current *Child Support Guidelines.*

16. Child support has been demanded even before the Application date and the current child support is due and payable by the Respondent in the amount of $1,544.00 based on the Respondent's current 2021 income.

17. Child support is owing from the date of separation based on the income of the Respondent for the years 2019, 2020, 2021 and 2022.

2019

18. Employment income of the Respondent was $107,261.00. Child support for two children is $1,559.00 x 4 month period commencing September 1, 2019 = $6,236.00.

19. Actual amount paid by way of e-transfers to me was $100.00 for two children. Child support for two children is $6,236.00 - $100.00 = **$6,136.00**.

2020

20. Employment income of the Respondent was $107,470.95. Child support for two children is $1,562.00 x 6 months = $9,372.00.

21. Matteo turned 18 on May 27, 2020, and started to work full-time in June, 2020. Matteo was full-time in school in June, 2020 and then worked full-time right after school. Child support for Luca for the balance of the year, July to the end of December - 6 months at $968.00 per month = $5,808.00.

22. Therefore, the total child support due for two children is 2020 until the end of June, 2020 equals $9,372.00. For one child from July to the end of December, 2020 = $5,808.00. Therefore, the total child support owing for 2020 $5,808.00 + $9,372.00 = $15,180.00

23. Total payments made by the Respondent for Matteo is $1,200.00 and for Luca as $2,950.00. Balance owing for child support is $15,180.00 - $2,950.00 = **$12,230.00**.

2021

24. Employment income of the Respondent was $105,949.92 pursuant to the sworn Financial Statement of February 12, 2020, as found at Exhibit "C" herein and found on page 2 of the sworn statement.

25. The total amount of child support owing pursuant to the Respondent's employment income was $958.00 per month x 12 months = $11,496.00. Child support paid for 2021 was $250.00 per month or $3,000.00.

26. Therefore, the amount of child support owing for 2021 is $11,496.00 - $3,000.00 = **$8,496.00**.

2022

27. I am basing the Respondent's 2022 income on the last sworn financial statement at $105,949.92.

28. The amount of child support payable is $958.00 x 12 months = $11,496.00 - $2,750.00 (being $250.00 per month). The amount of child support owing for 2022 to the end of November is **$8,746.00**.

29. The total amount owing for child support from September 1, 2019 to the end of November, 2022 is **$35,608.00**.

2019

30. Second scenario based on the employment income and income from the basement of the Respondent's sister, Chrisina and son, Michael Chiefari, at fair market value for a full basement is $1,250.00 per month, grossed up 25% as the Respondent is receiving cash, representing $1,587.00 per month or $19,050.00.

31. 2019 employment income at $107,261.00 plus basement income of $19,050.00 = $126,311.00. Child support is $1,793.00 per month for two children for 4 months is $7,172.00 - $100.00 (being the amount received) = **$7,072.00**.

Second Scenario for 2020

32. Employment income of the Respondent at $107,470.95 plus basement income at $1,250.00 per month, grossed up by 25% equaling $1,562.50 per month or $18,750.00 per annum, for family law purposes for 2020, the Respondent's income is $126,220.95. Amount of child support for 6 months to the end of June, 2020 for two children is $1,793.00 x 6 months = $10,758.00.

33. The amount of child support for 1 child for 6 months at $126,220.95 is $1,117.00 x 6 = $6,702.00. Total child support for 2020 owing is $10,758.00 + $6,702.00 = $17,460.00.

34. Amount actually paid for 2020 for Matteo and Luca was $2,950.00. The actual amount owing for 2020 would be $17,460.00 - $2,950.00 = **$14,510.00**.

2021 - Second Scenario

35. The amount owing for child support based on employment income of $107,470.95 plus grossed up basement income at $19,050.00 per year equaling $126,520.95 or $1,119.00 per month or $13,428.00 per year. The amount of actual support paid for 2021 was $3,000.00. The net amount owing is $13,428.00 - $3,000.00 = **$10,428.00**.

2022 - Second Scenario

36. The amount owing for child support based on employment income of $107,470.95 plus grossed up basement income at $19,050.00 equaling $126,520.95 or $1,119.00 per month to the end of November is $12,309.00. The actual amount of child support paid to the end of November, 2022 is $2,750.00. Therefore, the actual amount for 2020 is **$9,559.00.**

37. Therefore, the amount owing for child support based on employment income and grossed up income, from date of separation to the end of November, 2022 is **$41,569.00**.

38. I make this Affidavit for the purposes of an Order for child support and for no other improper purpose.

Sworn/Affirmed before me at
the City of Vaughan, in the Regional Municipality of York
municipality

in the Province of Ontario
province, state or country

on November 14, 2022
Date

Commissioner for taking affidavits (Type or print name below if signature is illegible.)

DAVID MICHAEL POMER
Barrister & Solicitor

Signature
(This form is to be signed in front of a lawyer, justice of the peace, notary public or commissioner for taking affidavits.)

TAB A

THIS IS EXHIBIT " A "
REFERRED TO IN THE AFFIDAVIT
OF SERAFINA FERRANTE
SWORN THIS 14th DAY OF NOVEMBER, 2022

A Commissioner, etc.

DAVID MICHAEL POMER
Barrister & Solicitor

8

Lisa Corlevic

From:	Lisa Corlevic
Sent:	Wednesday, March 16, 2022 11:32 AM
To:	Margaret Osadet
Cc:	'serafinaferrante@gmail.com'
Subject:	Ferrante - Child Support

Dear Ms. Osadet:

As stated by Justice George Czutrin in *R. (C.) v. Children's Aid Society of Hamilton.* 2004 CanLII 34407 (ON SC), 2004 CarswellOnt 1414 (S.C.), any person whose conduct "flies in the face" of the primary goals of the *Family Law Rules* may be subject to cost consequences (at para.51).

In that case, he was referring to costs ordered against the Office of the Children's Lawyer, but the statement is equally applicable in this case.

The wording of Rule 24(9) requires a finding of negligence, inappropriate conduct or abuse of process on the part of the lawyer, even if the conduct does not amount to bad faith.

In addition, a lawyer has a duty to ensure that the client complies with the Family Law Rules.

A lawyer may not rely on a client's instructions as a defence when a lawyer acts in a manner inconsistent with the goals of the justice system. See *MacMull v. MacMull* 2015 ONSC 5667, 258 A.C.W.S. (3d) 342 at para. 19.

Child support is the fundamental right of each child. We have received your email suggesting that the mortgage is the only issue with respect to the upcoming case conference. We deny your right as counsel to deal with the mortgage issue before child support.

The mortgage issue was clearly dealt with by Mr. Justice Barnes and we have an Endorsement in this regard.

This is formal notice to you that we will be seeking costs against you personally as a lawyer, and as an officer of the court, you must realize the immediate attention to child support and deal with this matter at the initial case conference.

Kindly advise when we can receive the March and April payments for child support based on the income as set out in your case conference brief.

Child support is s separate issue and nothing to do with any grounds to overturn an alleged agreement between two parties that has been fundamentally breached by your client and in such agreement, there was no proper disclosure as required by the Rules.

We await the overdue answers by your firm with respect to the Request for Information.

This issue will also be brought up at the case conference and I will be seeking an Order to have the Request for Information answered by your client.

Kindly provide the renewal agreement that has been dealt with by your client solely with Effort Trust.

9

Lis levic

From:	Lisa Corlevic
Sent:	Monday, March 28, 2022 11:40 AM
To:	Margaret Osadet
Cc:	'serafinaferrante@gmail.com'
Subject:	Ferrante
Attachments:	CASELAW RE-FERRANTE -CALCULATING 40% TIME.pdf

Dear Ms. Osadet:

Attached hereto is a case narrative on calculating 40% time.

Our client requires the child support for March and April, 2022, plus the amounts owing from the date of separation.

A motion will be heard as soon as possible after the case conference date.

We will also be asking for costs on a substantial indemnity basis. Your client must pay support for the youngest child based on the income as set out in the case conference brief.

We have not heard a response from you or received any cheques.

We will also be asking for costs against you personally, as we believe the Rules as set out, demand costs against you personally. This is also formal notice to you and your client.

We have sent a Request for Information that pertains to your absurd wording in your last response to this office.

Child support is the right of the child and we insist that your client provides cheques forthwith.

Once again, this is a formal request for proper responses to our requests for information.

We are also using this letter to impeach the credibility of your client with respect to an Affidavit that he may be using in this case or any viva voce evidence.

Kindly reply forthwith and no later than Wednesday, March 30th, 2022 at 3:00 p.m.

Yours very truly,

David Pomer

POMER & BOCCIA
PROFESSIONAL CORPORATION

BARRISTERS AND SOLICITORS

Pomer & Boccia Professional Corporation
4000 Steeles Avenue West, Suite 212

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Da' 'omer

From: David Pomer
Sent: Saturday, April 9, 2022 12:05 PM
To: Margaret Osadet
Cc: Serafina Ferrante (serafinaferrante@gmail.com)
Subject: RE: Ferrante Matrimonial - Mortgage Renewal

Counsel,
Kindly review the legal concept of Res Judicata. This is an interim order of the court that has been decided. You had the opportunity to Appeal said order and so did my office. No one appealed it. It is clear that you can bring any new Motion you so desire. I am entitled to defend and ask for costs against you personally. You may also want to review the ability to change an interim order based on no material change in circumstances. This would also have an effect on your decision to vary Justice Barnes interim order.
An order is an order. Kindly read Justice Barnes order.
WE require complete compliance with the said Order. Your choice of term and the box you are suggesting totally contravenes the said Order.
We expect you to agree to provide cheques for march and April for child support for the youngest child.
If I have to commence a Motion, I will be asking for costs on a substantial indemnity basis against yourself and your client, as already confirmed in my many emails.

David M. Pomer, B.A., B.B.A., LL.B.
Barrister & Solicitor

POMER & BOC
PROFESSIONAL CORPORAT
BARRISTERS AND SOLIC

Pomer & Boccia Barristers & Solicitors
4000 Steeles Ave West, Suite 212
Woodbridge, Ontario L4L 4V9.
Tel # (416) 213-7450 Ext 2301 or (905) 663-1440

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Lis levic

From: Lisa Corlevic
Sent: Thursday, August 18, 2022 10:12 AM
To: Margaret Osadet
Subject: Ferrante v. Ferrante

Dear Ms. Osadet:

The motion for child support must be heard, there is no possibility of success.

Kindly confirm if you will consent to child support pursuant to the Guidelines from July 1st, 2022 onwards, reserving our right for back support of child support, based on the 2021 incomes.

There is absolutely no excuse for further delays as it is prejudicing my client.

Yours very truly,

David Pomer

POMER & BOCCIA
PROFESSIONAL CORPORATION
BARRISTERS AND SOLICITORS

Pomer & Boccia Professional Corporation
4000 Steeles Avenue West, Suite 212
Woodbridge, Ontario, L4L 4V9
Tel: (416) 213-7450 x. 2301
Fax: (905) 850-8086

TAB B

THIS IS EXHIBIT " B "
REFERRED TO IN THE AFFIDAVIT
OF SERAFINA FERRANTE
SWORN THIS 14th DAY OF NOVEMBER, 2022

A Commissioner, etc.

DAVID MICHAEL POMER
Barrister & Solicitor

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RINO FERRANTE
503 170 250

Protected B when completed

2019

Attach only the documents (schedules, information slips, forms, or receipts) requested to support any claim or deduction. Keep all other supporting documents.

Step 2 – Total Income

As a resident of Canada, you have to report your income from all sources both inside and outside Canada. The Income Tax and Benefit Guide may have additional information for certain lines.

Employment income (box 14 of all T4 slips)			10100	107,261.00
Tax-exempt income for emergency services volunteers (See line 10100 in the guide.)	10105			
Commissions included on line 10100 (box 42 of all T4 slips)	10120			
Wage-loss replacement contributions (See line 10100 in the guide.)	10130			
Other employment income			10400	1,355.06
Old age security pension (box 18 of the T4A(OAS) slip)			11300	
CPP or QPP benefits (box 20 of the T4A(P) slip)			11400	
Disability benefits included on line 11400 (box 16 of the T4A(P) slip)	11410			
Other pensions and superannuation (See line 11500 in the guide and complete line 31400 in the Worksheet for the return.)			11500	
Elected split-pension amount (Get and complete Form T1032.)			11600	
Universal child care benefit (UCCB) (See the RC62 slip.)			11700	
UCCB amount designated to a dependant	11701			
Employment insurance and other benefits (box 14 of the T4E slip)			11900	
Employment insurance maternity and parental benefits and provincial parental insurance plan benefits	11905			
Taxable amount of dividends (eligible and other than eligible) from taxable Canadian corporations (Complete the Worksheet for the return.)			12000	
Taxable amount of dividends other than eligible dividends, included on line 12000, from taxable Canadian corporations	12010			
Interest and other investment income (Complete the Worksheet for the return.)			12100	
Net partnership income: limited or non-active partners only			12200	
Registered disability savings plan income (box 131 of the T4A slip)			12500	
Rental income — Gross	12599	18,900.00	Net 12600	-8,264.62
Taxable capital gains (Complete Schedule 3.)			12700	
Support payments received — Total	12799		Taxable amount 12800	
RRSP income (from all T4RSP slips)			12900	
Other income — Specify:			13000	
Taxable scholarship, fellowships, bursaries, and artists' project grants			13010	
Self-employment income				
Business income — Gross	13499		Net 13500	
Professional income — Gross	13699		Net 13700	
Commission income — Gross	13899		Net 13900	
Farming income — Gross	14099		Net 14100	
Fishing income — Gross	14299		Net 14300	
Workers' compensation benefits (box 10 of the T5007 slip)	14400			
Social assistance payments	14500			
Net federal supplements (box 21 of the T4A(OAS) slip)	14600			
Add lines 14400, 14500, and 14600. (See line 25000 in Step 4.)			▶ 14700	
Add lines 10100, 10400 to 11400, 11500 to 11700, 11900, 12000, 12100 to 12500, 12600, 12700, 12800, 12900 to 13010, 13500, 13700, 13900, 14100, 14300, and 14700. This is your total income.			15000	100,351.44

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RINO FERRANTE
XXX XX0 250

Protected B when completed
2020

Attach only the documents (schedules, information slips, forms, or receipts) requested to support any claim or deduction. Keep all other supporting documents.
If a line does not apply, leave it blank unless instructed otherwise.

Step 2 – Total income

As a resident of Canada, you have to report your income from all sources both inside and outside Canada.
The Income Tax and Benefit Guide may have additional information for certain lines.

Employment income (box 14 of all T4 slips)			10100	107,470.95	1
Tax-exempt income for emergency services volunteers (see line 10100 in the guide)	10105				
Commissions included on line 1 (box 42 of all T4 slips)	10120				
Wage-loss replacement contributions (see line 10100 in the guide)	10130				
Other employment income			10400	1,297.86	2
Old age security pension (box 18 of the T4A(OAS) slip)			11300		3
CPP or QPP benefits (box 20 of the T4A(P) slip)			11400		4
Disability benefits included on line 4 (box 16 of the T4A(P) slip)	11410				
Other pensions and superannuation (see line 11500 in the guide and complete line 31400 in the Worksheet for the return)			11500		5
Elected split-pension amount (complete Form T1032)			11600		6
Universal child care benefit (UCCB) (go to canada.ca/line-11700) (see the RC62 slip)			11700		7
UCCB amount designated to a dependant	11701				
Employment insurance and other benefits (box 14 of the T4E slip)			11900		8
Employment insurance maternity and parental benefits and provincial parental insurance plan benefits	11905				
Taxable amount of dividends (eligible and other than eligible) from taxable Canadian corporations (complete the Worksheet for the return)			12000		9
Taxable amount of dividends other than eligible dividends, included on line 9, from taxable Canadian corporations (complete the Worksheet for the return)	12010				
Interest and other investment income (complete the Worksheet for the return)			12100	103.77	10
Net partnership income: limited or non-active partners only			12200		11
Registered disability savings plan income (box 131 of the T4A slip)			12500		12
Rental income (see Guide T4036)	Gross 12599	27,900.00	Net 12600	-7,062.21	13
Taxable capital gains (complete Schedule 3)			12700		14
Support payments received (see Guide P102)	Total 12799		Taxable amount 12800		15
RRSP income (from all T4RSP slips)			12900		16
Other income	Specify:		13000		17
Taxable scholarship, fellowships, bursaries, and artists' project grants			13010		18
Self-employment income (see Guide T4002)					
Business income	Gross 13499		Net 13500		19
Professional income	Gross 13699		Net 13700		20
Commission income	Gross 13899		Net 13900		21
Farming income	Gross 14099		Net 14100		22
Fishing income	Gross 14299		Net 14300		23
Workers' compensation benefits (box 10 of the T5007 slip)		14400		24	
Social assistance payments		14500		25	
Net federal supplements (box 21 of the T4A(OAS) slip)		14600		26	
Add lines 24 to 26 (see line 54 in Step 4).		14700		▶	27
Add lines 1 to 23 and 27.			This is your total income.	15000 101,810.37	28

TAB C

THIS IS EXHIBIT "C"
REFERRED TO IN THE AFFIDAVIT
OF SERAFINA FERRANTE
SWORN THIS 14th DAY OF NOVEMBER, 2022

A Commissioner, etc.

DAVID MICHAEL POMER
Barrister & Solicitor

ONTARIO

Superior Court of Justice
(Name of court)

at 7755 Hurontario Street, Brampton, ON L6W 4T1
(Court office address)

Court File Number
FS-2200102481-00

Form 13.1: Financial Statement (Property and Support Claims) sworn/affirmed February 12, 2022

Applicant(s)

Full legal name	Serafina Ferrante
Address	33 Country Stroll Cres.
Phone & fax	Bolton, ON L7E 2H3
Email	

Applicant(s) Lawyer

Name	David Pomer
Address	Pomer & Boccia
Phone & fax	4000 Steeles Avenue West
Email	Woodbridge, ON L4L 4V9
	dmp@pomerandboccia.com

Respondent(s)

Full legal name	Rino Ferrante
Address	58 Harvest Moon Drive
Phone & fax	Bolton, ON L7E 2L2
Email	

Respondent(s) Lawyer

Name	Margaret Osadet
Address	Barrister & Solicitor
Phone & fax	Richmond Law Chambers
Email	Suite 414, 100 Richmond St. West
	Toronto, ON M5H 3K6
	Tel: 416-251-5900
	margaret@osadetlaw.com

This form is filed by:

☐ applicant ☒ respondent

1. **My name is** *(full legal name)* Rino Ferrante

   I live in *(municipality & province)* Bolton, Province of Ontario

   and I affirm that the following is true:

PART I: INCOME

2. I am currently

   ☒ employed by *(name and address of employer)*

www.DivorceMate.com

Tubro Contracting Ltd.
12330 Hwy 27
RR1
Kleinburg, ON L0J 1C0

Verde Property Maintenance Ltd
18 Wheeler Drive
Bolton, ON L7E 4H8

3. I attach proof of my year-to-date income from all sources, including my most recent *(attach all that are applicable):*

[X] pay cheque stub [ ] social assistance stub [ ] pension stub [ ] workers' compensation stub

[ ] employment insurance stub and last Record of Employment

[ ] statement of income and expenses/ professional activities (for self-employed individuals)

[ ] other (e.g. a letter from your employer confirming all income received to date this year)

4. Last year, my gross income from all sources was $ $86,848.00 *(do not subtract any taxes that have been deducted from this income).*
+19,101.92
$105,949.92

5. [X] I am attaching all of the following required documents to this financial statement as proof of my income over the past three years, if they have not already been provided:

- a copy of my personal income tax returns for each of the past three taxation years, including any materials that were filed with the returns. *(Income tax returns must be served but should NOT be filed in the continuing record, unless they are filed with a motion to refrain a driver's license suspension.)*
- a copy of my notices of assessment and any notices of reassessment for each of the past three taxation years;
- where my notices of assessment and reassessment are unavailable for any of the past three taxation years or where I have not filed a return for any of the past three taxation years, an Income and Deductions printout from the Canada Revenue Agency for each of those years, whether or not I filed an income tax return.

Note: An Income and Deductions printout is available from Canada Revenue Agency. Please call customer service at 1-800-959-8281.

OR

[ ] I am an Indian within the meaning of the *Indian Act* (Canada) and I have chosen not to file income tax returns for the past three years. I am attaching the following proof of income for the last three years *(list documents you have provided):*

(In this table you must show all of the income that you are currently receiving whether taxable or not.)

Income Source	Amount Received/Month
1. Employment income (before deductions)	$8,829.16
2. Commissions, tips and bonuses	
3. Self-employment income (Monthly amount before expenses: $)	
4. Employment Insurance benefits	

PART 3: OTHER INCOME EARNERS IN THE HOME

Complete this part only if you are making or responding to a claim for undue hardship or spousal support. Check and complete all sections that apply to your circumstances.

1. ☐ I live alone.
2. ☒ I am living with *(full legal name of person you are married to or cohabiting with)* Maryann D'Alberto
3. ☐ I/we live with the following other adult(s):
4. ☐ I/we have *(give number)* ..... of child(ren) who live(s) in the home.
5. My spouse/partner ☒ works at *(place of work or business)* **
   ☐ does not work outside the home.
6. My spouse/partner ☒ earns *(give amount)* $ 72,000 (gross) per year.
   ☐ does not earn any income.
7. ☐ My partner or other adult residing in the home contributes about $ 30,000.00 per year towards the household expenses.

PART 4: ASSETS IN AND OUT OF ONTARIO

If any sections of Parts 4 to 9 do not apply, do not leave blank, print "NONE" in the section.

The date of marriage is: *(give date)* August 18, 2001

The valuation date is: *(give date)* September 1, 2019

The date of commencement of cohabitation is (if different from date of marriage): *(give date)* August 18, 2001

PART 4(a): LAND

Include any interest in land owned on the dates in each of the columns below, including leasehold interests and mortgages. Show estimated market value of your interest, but do not deduct encumbrances or costs of disposition; these encumbrances and costs should be shown under Part 5 "Debts and Other Liabilities".

Nature & Type of Ownership *(Give your percentage interest where relevant.)*	Address of Property	Estimated Market value of YOUR interest		
		on date of marriage	on valuation date	today
Matrimonial Home	58 Harvest Moon Drive Bolton, ON L7E 2L2	$200,000.00	$800,000.00	$1,500,000.00
	15. TOTAL VALUE OF LAND	$200,000.00	**$800,000.00**	$1,500,000.00

5.	Workers' compensation benefits	
6.	Social assistance income (including ODSP payments)	
7.	Interest and investment income	
8.	Pension income (including CPP and OAS)	
9.	Spousal support received from a former spouse/partner	
10.	Child Tax Benefits or Tax Rebates (e.g. GST)	
11.	Other sources of income (e.g. RRSP withdrawals, capital gains) *(*attach Schedule A and divide annual amount by 12)*	
12.	**Total monthly income from all sources:**	**$8,829.16**
13.	**Total monthly income X 12 = Total annual income:**	**$105,949.92**

14. Other Benefits

Provide details of any non-cash benefits that your employer provides to you or are paid for by your business such as medical insurance coverage, the use of a company car, or room and board.

Item	Details	Yearly Market Value
	Total	**$0.00**

PART 2: EXPENSES

EXPENSE	Monthly Amount
Automatic Deductions	
CPP contributions	$227.70
EI premiums	$71.36
Income taxes	$2,014.39
Employee pension contributions	
Union dues	
SUBTOTAL	**$2,313.45**
Housing	
Mortgage / Property taxes	$3,800.00
Property insurance	$178.54
Repairs and maintenance	$100.00
SUBTOTAL	**$4,078.54**
Utilities	
Water	$250.00
Heat	$500.00
Electricity	$300.00
Telephone	$32.00
Cell phone	$600.00
Cable	$220.00

Internet	$127.00
Home Alarm	$45.00
SUBTOTAL	**$2,074.00**
Household Expenses	
Groceries	$1,200.00
Household supplies	$200.00
Meals outside the home	$250.00
Pet care	$200.00
Laundry and Dry Cleaning	$50.00
SUBTOTAL	**$1,900.00**
Childcare Costs	
Daycare expense	
Babysitting costs	
SUBTOTAL	**$0.00**
Transportation	
Public transit, taxis	
Gas and oil	$1,000.00
Car insurance and license	$350.00
Repairs and maintenance	$50.00
Parking	
Car Loan or Lease Payments	$726.00

ONTARIO

Superior Court of Justice
(Name of Court)

Court File Number
FS-22-102481-00

at **7755 Hurontario Street, Brampton, ON L6W 4T1**
(Court office address)

Form 14A: Affidavit (General)
dated November 30, 2022

Applicant(s)

Serafina Ferrante **33 Country Stroll Cres.** **Bolton, ON L7E 2H3**	**David Pomer** **Pomer & Boccia** **4000 Steeles Avenue West** **Woodbridge, ON L4L 4V9** david@pomerandboccia.com

Respondent(s)

Rino Ferrante **58 Harvest Moon Drive** **Bolton, ON L7E 2L2**	**Margaret Osadet** **Barrister & Solicitor** **Richmond Law Chambers** **Suite 414, 100 Richmond St. West** **Toronto, ON M5H 3K6** **Email: margaret@osadetlaw.com**

My name is Rino Ferrante

I live in Toronto, Province of Ontario

and I affirm that the following is true:

1. I am the Respondent father and as such I have knowledge of the matters herein deposed.
2. Serafina and I separated in 2019 and signed a Separation Agreement dated October 4, 2019. At the time of the Separation Agreement we were six months into a two-year locked mortgage with Effort Trust. The renewal date was March 2021. Serafina was to receive a second and final payment of $20,000, in satisfaction of her equity in the matrimonial home. We mistakenly called Serafina's equity, an equalization payment.
3. On October 4, 2019, the value of the home used by us was $1,086,000, as per our appraisal in March 2019. ** insert appraisal page
4. The total amount in debt on October 4, 2019 was:
   a. first mortgage $812,500.42
   b. second mortgage $65,000.00
   c. first private loan $50,000.00
   d. second private loan $50,000.00
   e. line of credit $25,000.00
   f. Credit card debt $12,000.00
   Total Debts **$ 1,014,500.42**
   g. If the home was worth $1,086,000, then the available equity in the home was $1,086,000 less **$1,014,500.42**, for a grand total of **$71,499.58**

www.DIVORCEmate.com

5. Serafina and I made an agreement that I would pay her $10,000 when she signed, and I did pay her; another $10,000 after she moved out, and I did pay her. The last 20,000 to be paid when she removed her name from the title.
6. Removing Serafina's name was supposed to happen in March 2021, but Serafina has breached the contract and refuses to allow me to remortgage.
7. **In March 2021, Serafina has breached the Separation Agreement by refusing to take her name off the title, therefore, making it impossible to remortgage without her consent.**

   Attached as Exhibit A to this affidavit is a true copy of the Separation Agreement signed on Oct 4, 2019

   Attached as Exhibit B are true copies of:

   page 1 – excerpt of First mortgage

   page 2, excerpt of second mortgage,

   page 3, excerpt of mortgage commitment to Rino Ferrante and Maryann D'Alberto in March 2021

   Attached as Exhibit C is a true copy of correspondence from Serafina to me advising that she will not renew the mortgage

8. I had to go to Court and get an Order to remortgage. Justice Barnes handed down an Order on March 2, 2022, permitting me to remortgage, once, OPEN mortgage for no more than 12 months, without Serafina's signature. I pay a very high interest rate on a six-month open mortgage, that has a sunset date of **January 1, 2023.** After this date, Effort Trust will commence foreclosure proceedings.

   Attached and marked Exhibit D is a true copy of:

   a. **Page 1, excerpt of Endorsement of Justice Barnes**
   b. **Page 2, Email from Effort Trust mortgage broker, dated Nov 21, 2022**
   c. **Page 3, Effort Trust Mortgage Statement dated November 29, 2022**

9. The mortgage payments on the property, under the open mortgage exceed $7,000 per month, and are an increase of more than $3,000 per month.
10. This has created financial stress. Despite the Separation Agreement, I am happy to pay table child support to Serafina, but I dispute she is under financial stress. In July 2022 when her lawyer wrote Serafina could not afford to pay for the child support motion, but Serafina had days before given Luca $6,000 for his car.
11. Decisions about resolving this matter and dealing with the mortgage as agreed under the Separation Agreement are being motivated by angry towards me. The marriage did not work out. Serafina and I agreed that I would buy her out of the property.
12. My final offer was $40,000 because I was taking all the debt. Serafina accepted that offer and signed the Separation Agreement on October 4, 2019. **The only live issues is should Serafina be paid more for her share of the home, and what is the amount of that additional payment?**

13. At the date of the Separation Agreement, October 4, 2019, Serafina, was represented by a lawyer, and the proposed resolution under the lawyer was $50,000 (only $10,000 more).
14. Serafina, as a title holder is causing damage to the value of the property by unnecessarily increasing the carrying costs. I believe Serafina should be responsible for ½ the carrying costs, from the date of her breach of the Separation Agreement.
15. Serafina's does not seek possession of the home, only an additional amount of money to what was agreed under the Separation Agreement.
16. I have obtained an agreement for a private mortgage in my name, from Ferra Construction Ltd, on a favourable interest rate. I cannot obtain the mortgage from Ferra Construction until I have the issue of title sorted out.
17. By my math, at the date of our Separation Agreement, the equity in the home was **$71,499.58** or thereabouts, making our equal share: **$35,749.79**
18. Under the Separation Agreement Serafina was to get more than her share of the equity. We have probably
19. Serafina does not ask for possession of the home, she seeks a monetary amount. Given the value of the home, the debt ratio is so high, so high and there is no way to pay more money.
20. I would rather pay child support to Serafina, but by her breach of the Separation Agreement, I have been forced to pay so much more in interest that should ever have been paid.
21. I am asking the Court to order table child support BUT at the same time, **allow me to remortgage without Serafina's signature.**
22. Then we can work out the dollar amount, if any, that Serafina should be paid.
23. Serafina has not provided me with the following evidence to assist in solving the problem of the amount, if any, that should be paid to Serafina.
24. For example, what date does she want to use to value the property?
25. No appraisal has been obtained by Serafina to provide even a number that she believes represents the value of the Property, at the date she claims is the Separation date.
26. I continue to rely on the Separation Agreement, and will happily pay table amount child support, but I cannot be crushed financially with continued high interest mortgage payments.

Child Support Under the Separation Agreement

27. Child Support paid by me to the date of the motion, under the Separation Agreement, for the child Luca is $450/month multiplied by 25 months, for a total of **$11,250.00**.
28. Of the $450 per month, $200 is paid directly to the child, Luca. I also give Luca 50% of the income I earn with the snow plowing contract, so I work for free, and the kids get the money for assisting me.
29. The income that I earn for snow plowing, is part of my Line 150, and so that income, already paid to my children, should not be income for the purpose of support.

50% of the carrying costs of the property

30. Serafina has breached the Separation Agreement by refusing to transfer her title to me, which would permit me to remortgage the property.
31. Serafina's claim is she is still on title and therefore, should benefit from the increase value of properties as seen since 2019, to mid-2022.
32. If Serafina is correct to breach the Separation Agreement to seek more money, then she ought to be responsible for 50% of the mortgage payments, from the date of separation until now.
33. I have made all mortgage payments since the Separation Agreement was signed in October 2019. I have done everything I am supposed to do under the Separation Agreement.
34. I have been paying a very high mortgage rate since March 2022 and I have continued paying child support under the Separation Agreement, in a total monthly amount of **$450.00** month.
35. Serafina refuses to consent to remortgaging the property, or taking her name off title, and then negotiating an amount for her to be paid, if any.
36. My motion on the mortgage issue is scheduled for January 19, 2023, which is far past the deadline for the payout of the mortgage, January 1, 2023. Without the relief sought by me, I will lose the property.
37. The private mortgage lender will not provide me the funds unless Serafina if off the title to the property, as per the Separation Agreement, because they do not want to lose their money in a partition and sale Order. That being said, finally, Serafina has not brought a motion for partition and sale of the property, but continues to refuse to consent to remortgaging at a lower rate, and abiding by the Separation Agreement.
38. The documents that I am relying on to support this motion, and the statements in my affidavit are:

    Attached as Exhibit D is a true copy of the correspondence from Effort Trust dated November 21, 2022

    Attached as Exhibit E is the proposed mortgage loan, which is not signed but is secure.
39. I make this affidavit in response to Serafina's motion for child support and for no other or improper purpose.

Affirmed before me at:
VIA O.Reg 431/20

in Province of Ontario

on November 30, 2022

Margaret Osadet (Nov 30, 2022 15:48 EST)

Margaret Osadet, LSO #61286H

Rino Ferrante (Nov 30, 2022 15:48 EST)

Rino Ferrante

This is Exhibit A to the
Affidavit of Rino Ferrante affirmed
before me Via O.Reg 431/20
on the 30th day of November, 2022

Margaret Osadet, LSO 61286H

Please find my final offer. No more negotiations

1. Serafina agrees to the transfer of the home with payments and transfers for $40,000.00 as proposed. Rine will pay $10,000.00 upon signing an agreement and $10,000.00 upon moving into the matrimonial home. The Final $20,000.00 when Serafina is removed from the Mortgage/Deed. The renewal of the mortgage is March 2021. The second mortgage will be cleared before March 2020. In the event you do not qualify for a mortgage or cannot transfer the house to your name. the house will be listed for sale in March 2021.

2. Serafina agrees to - No spousal support at all. Non-negotiable.

3. If two (2) mortgage payments are missed, then the home must be put up for sale immediately.

4. Serafina will have benefits from Rino's benefit plan for 6 months from the date of separation, September 1st 2019.

5. Serafina agrees to - Deduction of the $2500.00 from the visa is owed plus any accrued interest.

6. Serafina agrees to - Life insurance is to remain paid in both names until the transfer of the home.

7. Serafina agrees to - Serafina will sell the jeep or remove Rino from the *lease* once the mortgage is settled.

8. Once the agreement is signed Rine can do whatever he wishes with the house. The only thing owed to Serafina is the $40,000.00 or balance of the amount owed. Serafina agrees to sign any paperwork necessary to sell/transfer the home with no fees attached.

9. Rino will have full custody of Luca, living with him and Serafina will have full custody of Matteo, *living* with her. The expenses and benefits for the children will be split 50\50 and the *child* tax benefit *split* 50/50.

10. Matteo *will* receive $200.00/monthly in a locked joint account held by Rino and Matteo.

11. *Sera will* receive a payment of $100.00/monthly, until Matteo reaches age of 19 or moves out.

12. Serafina will not be paying you any occupancy rent.

13. While moving any damages made will be Serafina's responsibility and deducted.

14. Serafina has no authorization to use any credit cards ie, Line of Credit and Visa

15. The furniture will be split as follows:

    1) 2 upstairs TVs

2) Master bedroom set and bench

3) All the gifts received from Serafina's mother including glassware, china, kitchen supplies, including posts and pans, gifts for children ..

4) Clock in hallway

5) Iron Flower piece in washroom

6) Front console with mirror

7) Matteo's bedroom set

8) 1 Gaming chair

9) Christmas tree ornaments

If *you* agree to the above we will draft agreement reviewable upon final payment. Upon signing the agreement and transferring the $10,000.00 as partial equalization payment,, Serafina will vacate the premises.

Rino Ferrante

Serafina Ferrante

Witness

Witness

Oct 4/19

Date

Caledon

Place

II EFFORT TRUST

The Effort Trust **Company**
980 Yonge Street, Suite 30
Toronto,ON M4W3V8
Tel: (416) 924-4680
Fax: (416) 924-468j
www.effomrust.com

MORTGAGE OFFER

This is Exhibit B to the Affidavit of Rino Ferrante affirmed before me via O.Reg 431/20 on November 30th 2022 in the Province of Ontario

Margaret Osadet, LSO 61286H

February 15, 2019

Rino Ferrante and Serafina Ferrante
58 Harvest Moon Drive
Bolton, ON L7E 2L2

Dear Clients:

Re: Mortgage Loan No. 108473
Property Address: 58 Harvest Moon Drive, Bolton, ON, L7E 2L2

We are pleased to confirm that The Effort Trust Company (Effort Trust) is prepared to provide a First Mortgage Loan to you on the following terms and conditions:

Principal:	**$812,000.00**
Annual Interest Rate:	**5.60% per annum** Calculated semi-annually, not in advance and payable monthly, interest on overdue interest at same rate.
Payment:	**$4,379.62,** principal **&** interest, payable monthly **$ 410.00,** taxes **$4,789.62**
Term:	**2 year(s)**
Amortization:	**35 years**
Prepayment:	10% **prepayment annually**
Closing Date:	**March 07, 2019**
Interest Adjustment Date:	**April 01, 2019**
First Payment Date:	**May 01, 2019**
Maturity Date:	**April 01, 2021**

(ii) (4% - 2o/o (sample 1 year GIC annual interest rate posted on www.efforttrust.com) X **$100,000** X **365/365 = $2,000.**

If you would like more information about this calculation or the values of its components, please contact our Toronto Office at 416-924-4680 and ask to speak to Branch Manager, Toronto.

Other Provisions:

Effort Trust will require receipt of LETTER FROM EMPLOYER confirming length of service, position held, annual or hourly income as stated,two(2) current pay stubs, and the 2017/2018 T4's.

This mortgage loan is conditional upon Effort Trust receiving a written appraisal report, prepared by an Effort Trust approved appraiser, in form and content acceptable to Effort Trust, confirming a market value of not less than $1,086,000.00.

Effort Trust will require the Solicitor to payout and discharge the current First mortgage of$583,000 held by Optimim Mortgage with proceeds of this Advance. Effort Trust will require the Solicitor to payout and discharge the current Second mortgage of $200,000 held by a Private Lender with proceeds of this Advance.

Effort Trust will require the Solicitor to pay out the following debts with the proceeds of this advance:

1. **Scotiabank Visa, accxxx879: $5,236.00**
2. **Capital One Bank ,accxxx690: $7,801.00**

The above noted account balances are estimates only. Please provide your solicitor with recent statements for payment.

Effort Trust will require the Solicitor to provide supporting documentation showing the following debts are paid in full prior to funding:

1. **Scotialine, accxxx692: $25,000.00**
2. **Canadian Tire Bank ,accxxx: $15,000.00**

Effort Trust will require confirmation that the existing mortgage is up to date and paid as agreed via 12 months FULL bank statements, recent mortgage statement, and the 2018 FINAL property tax bill for the subject property.

Effort Trust will require the Solicitor to confirm all registered charges against the subject property to be satisfactory to Effort Trust. Effort Trust will also require a copy of the Parcel Abstract along with all discharge

BACK TO INDEX

1 877 219 3178
416 400 3977

INDIGOBLUE
MORTGAGE INVESTMENT CORPORATION

MORTGAGE COMMITMENT

Date: 24-May-2019

Rino Ferrante, and Serafina Ferrante
58 Harvest Moon Drive
Bolton, ON L?E 2L2

RE:"" mortgage on 58 Harvest Moon Drive, Bolton, ON L7E 2L2 Mortgage #402

Based upon, and subject lo the accuracy o f the information provided, Indigoblue Mortgage Investment Corporation is pleased to offer mortgage financing for the property described as "security" below, subject to the following and additional terms and conditions captured under Mortgage Conditions Letter:

Borrower(s):	Rino Ferrante, and Serafina Ferrante
Guarantor(s):	n/a
Mortgage Amount:	$65,000.00
Interest Rate:	13.99%
Prepayment Charges:	n/a
Monthly Payment:	$757.79
Term (in months):	.12month/
Amortjzation:	Interest offY loan
Lender Fees:	$5,000.00
Broker Fees:	$0.00
Other fees:	Refer to Schedule A
Administration Fee:	$299.00
Closing date:	31-May-2019
Interest Adjustment Dale:	01-Jun-2019
First Payment Date:	01-Jul-2019
Maturity Date:	01-Jun-2020
Prior Encumbrance	EITot Trust Company $812,000.00
Security:	58 Harvest Moon Drive, Bolton, ON L7E 2L2

Initials: ft_ & A_

135 Queens Plate Drive, Suite 410, Toronto, ON M9W 6V1 1.800.380.4078 I www.ibmic.ca I mortgages@iru.Jigoblue.ca

only paying interest
- renewal notice
4
Yodans

Bank Draft /Traite: de Banque

3410 7338 5

2020-07-07

08092 BOLTON BANKING CENTRE
BOLTON, ONT

Date Y/A M/M D/J

MARYANN D'ALBERTO

Name of remitter / Donneur d'ordre

Transit No.
N d'identification

Banking Centre
Centre bancaire

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To
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Canadiao Imperial Bank of Commerce
Toronto
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Copie du Client

o'ustomer's Copy
Retain this copy for your record
SEE "NOTICE TO PURCHASER" ON REVERSE

Conserver cette copie pour vos dossiers
VOIR «AVIS A L'ACHETEUR » AU VERSO

Prepared by/ Prepare par VP00383

5210058

HOME TRUST

2500-145 King Street West
Toronto, ON M5H 1J8

Tel: 1-877-903-2133
Fax: 1-888-470-2092
hometrust.ca

MORTGAGE LOAN COMMITMENT LETTER OF APPROVAL

Pat Dowling
Mortgage Architects Inc.
4 Northumberland Pl
Brampton ON L6S 4E5

Date: March 11, 2021

Borrower:	Mr. Rino Ferrante
Co-Borrower(s):	Ms Mary Ann D'Alberto
Mortgage Loan Number:	10592628
Property Address: (the **"Property"**)	58 Harvest Moon Dr, Bolton, ON L7E 2L2

We are pleased to advise that your application for a Mortgage Loan with Home Trust Company secured by the Property (the "Mortgage Loan") has been approved subject to the terms and conditions set out in this Commitment Letter and the attached schedules "A", "B" & "C" (*if applicable*) (together, the "Commitment"). This letter replaces all previous versions.

The Commitment is open for your acceptance for 5 business days from the date of this Commitment Letter, after which the Commitment will expire, and you may be required to resubmit your application.

MORTAGE LOAN DETAILS:

Mortgage Type:	Residential First Mortgage Fixed CLOSED
Principal Amount:	$880,000.00
Annual Interest Rate:	3.89%
Term (Months):	24
Amortization (Months):	360
Date of Advance:	April 13, 2021
Interest Adjustment Date*:	May 1, 2021
First Payment Due Date:	June 1, 2021
Monthly Payment±: *(Principal and Interest Payment)*	$4,129.96
Estimated Property Tax¥:	$420.91
Total Payment Amount (monthly): *(Monthly Payment + Estimated Property Tax)*	$4,550.87
Commitment Fee:	$8,800.00

**By signing this Commitment, you are acknowledging that the Interest Adjustment Date may change if the Date of Advance changes.*

± *This Mortgage Loan will be paid monthly, on the first day of each and every month, unless otherwise indicated by the Borrower and Co-Borrower and authorized by Home Trust Company in this Commitment.*

¥ *The property tax portion of your regular payment has been estimated. Once the actual property taxes have been determined, the property tax amount will be modified, and your Total Payment Amount may change. You will receive written confirmation setting out the new Total Payment Amount.*

Before the Date of Advance, your solicitor will confirm the final Mortgage Loan advance which is subject to deductions such as the commitment fee, interest adjustment and applicable holdbacks i.e. tax, liens and wire fees. There may be other fees including legal fees, please talk to your solicitor about what to expect on the date of advance.

Initial Date
x RiP x Mar 15, 2021
x MD x Mar 15, 2021

6. Life insurance is to remain paid in both names until the transfer of the home.

7. Serafina will sell the jeep or remove Rino from the lease once the mortgage is settled.

8. Once the agreement is signed Rino can do whatever he wishes with the house. The only thing owed to Serafina is the $40,000 or balance of the amount owed.

9. If Rino pays the mortgage, there will be a daily amount of $168 until Serafina moves out of the house. Starting October 1st.

10. The furniture will be split.

Please respond as soon as possible.

Rino Ferrante

From: "Georgia Hadjipavlou" <georgia@woodgold.ca>
Date: September 27, 2019 at 4:54:24 PM EDT
To: "'Rino'" <rferrante@rogers.com>
Subject: Agreement proposal

Mr. Ferrante,

Further to our telephone discussion yesterday, and your offer below, my client's position is the following :

1. You will buy her out of the Matrimonial Home for $50,000.00. The payment will be made in 2 instalment the first of $25,000.00 upon the signing of the agreement and the second upon the transfer of property and mortgage in August 2020. You will be solely financially responsible for the transfer of the home and the mortgage documents. However you will have until February 2020 to take on the mortgage with Indigoblue, and you will have until August 2020 to transfer the home and the mortgage with Effort Trust.

This is Exhibit C to the Affidavit of Rino Ferrante affirmed before me Via O.Reg 431/20 in the Province of Ontario on30 th November 2022

Margaret Osadet, LSO 61286H

F FERRANTE & Effort Trust Mortgage Renewal Agreement #108473

Jason Tetreault <JTetreault@efforttrust.com>
Mon 11/21/2022 1:13 PM
To: Rino <rferrante@rogers.com>;Margaret Osadet <margaret@osadetlaw.com>
Cc: Serafina Ferrante <serafinaferrante@gmail.com>;David Pomer <dpomer@pomerandboccia.com>

Rino, As you are aware, the mortgage Effort Trust has between you and Serafina expired on October 1st, 2022. Based on the correspondence below dated October 5th and subsequently the response I received from Serafina's lawyer dated October 6th, I can not renew the mortgage as I do not have consensus between the two parties to allow the additional 6 month renewal. I tried to leave some additional time for you, Serafina and your legal teams to work out the issues and I also came down with COVID unfortunately that set me back 2 weeks so that is the reason for the delay in getting back with you. I have not received any additional correspondence from your legal teams regarding to the court order and any amendments or advise from the Justice regarding the interpretation of the renewal. That said, the mortgage remains expired effective October 1st, 2022 at the same open rate issued to you back in April 2022. Therefore no penalties apply to you and Serafina if the mortgage would be paid out. Mr. Pomer, Serafina's Solicitor has made it clear that he will not consent to an additional renewal via his correspondence below and further to our conversations today regarding this issue. Seeing as the mortgage can not be renewed I require the mortgage to be paid out in full. I can extend the terms under the current mortgage to January 1st, 2023 giving you more than 30 days to pay out the mortgage in full. I will not correspond further regarding this issue as the current legal proceedings are not in my purview nor can I provide any expert advise in these proceedings between you and your spouse. Please reach out to me if you need any documentation to help facilitate the pay out of this mortgage. Thank you and be well.

Jason Tetreault
Branch Manager, Toronto

EFFORT TRUST

Our Effort Is For You

The Effort Trust Company
980 Yonge Street, Suite 30
Toronto ON M4W 3V8 Canada
Direct: 416-924-4687 X224
Phone: 416-924-4680
Fax: 416-924-4685
www.efforttrust.com

From: David Pomer <dpomer@pomerandboccia.com>
Sent: October 6, 2022 1:50 PM
To: Jason Tetreault <JTetreault@efforttrust.com>
Cc: Serafina Ferrante (serafinaferrante@gmail.com) <serafinaferrante@gmail.com>
Subject: RE: FERRANTE & Effort Trust Mortgage Renewal Agreement #108473

Jason,
There is a current court order that allows for only one option only for Mr. Ferrante. Based on the court order of Justice Barnes, there is no ability by either lawyer to have a second renewal. Therefore until the court order is changed, no party can obtain a further extension and by renewing the Mortgage at this time, Effort Trust would be breaching a court Order and subject to a fine and a civil case against Effort trust

David M. Pomer, B.A., B.B.A., LL.B.
Barrister & Solicitor

POMER & BOCCIA
PROFESSIONAL CORPORATION

BARRISTERS AND SOLICITORS

Pomer & Boccia Barristers & Solicitors
4000 Steeles Ave West, Suite 212
Woodbridge, Ontario L4L 4V9.
Tel # (416) 213-7450 Ext 2301 or (905) 663-1440
Direct Line: 905-663-1460
Fax #(905) 850-8086
Toll Free 1(888) 858-5529
Email Adds: david.pomer@pomerandboccia.com
Web Site: www.pomerandboccia.com

This e-mail and any attachments may contain confidential and privileged information. If you are not the intended recipient, please notify the sender immediately by return e-mail, delete this e-mail and destroy any copies. Any dissemination or use of this information by a person other than the intended recipient is unauthorized and may be illegal. Unless otherwise stated, opinions expressed in this e-mail are those of the author and are not endorsed by the author's employer.

From: Jason Tetreault <JTetreault@efforttrust.com>
Sent: Wednesday, October 5, 2022 2:22 PM
To: Serafina Ferrante <serafinaferrante@gmail.com>; David Pomer <dpomer@pomerandboccia.com>
Cc: Rino <rferrante@rogers.com>; Margaret Osadet <margaret@osadetlaw.com>
Subject: RE: FERRANTE & Effort Trust Mortgage Renewal Agreement #108473
Importance: High

Serafina & Rino,

Thank you for the recent correspondence from each of you. As per our discussions, I interpret the court decision as being a renewal for no more than 1 year. Seeing as I do not offer a 1 year OPEN renewal product (only 6 months OPEN), I believe that I can renew the mortgage one more time into a 6 month open mortgage that would equal 1 year in total renewals. That said, I would not move to renew this mortgage without the consensus of you, your lawyer, Rino and his lawyer and the judge if required. I'm not the legal expert and would defer to your lawyers for that advise. As we discussed, I need the mortgage renewed or paid out in full on the maturity date. I can work with you both for a while in order to answer the question as to if I can renew the mortgage one more time into a 6 month open term. I would ask that you give me the direction I need to ensure that Effort Trust is on side with the court decision as well as you both for the additional 6 month open term. I have the signed documents on hand from Rino waiting to be renewed. Thank you to you both in advance. I look forward to hearing from you both as soon as possible. Thank you and be well.

Sincerely,

Jason Tetreault
Branch Manager, Toronto

EFFORT TRUST

The Effort Trust Company
980 Yonge Street, Suite 30
Toronto ON M4W 3V8 Canada

Direct: 416-924-4687 X224
P[illegible]e: 416-924-4680
F[illegible] 416-924-4685
www.efforttrust.com

From: Serafina Ferrante <serafinaferrante@gmail.com>
Sent: September 23, 2022 2:06 PM
To: Jason Tetreault <JTetreault@efforttrust.com>; david.pomer@pomerandboccia.com
Subject: Re: Effort Trust Mortgage Renewal Agreement #108473

CAUTION - External e-mail:
This email originated from outside of the organization and has one or more ATTACHMENTS. Do not click links or open anything unless you recognize the sender and are expecting the attachment(s).

Good afternoon Jason,

Attached is the court order from Justin Barnes, stating it's only on a one time basis, kindly advise your position in writing if you are going to renew the mortgage with Rino Ferrante's signature only?

Thank you,

Serafina Ferrante

On Wed, Sep 14, 2022 at 3:57 PM Jason Tetreault <JTetreault@efforttrust.com> wrote:

> Rino/Serafina; As per my correspondence with Rino Ferrante today, Please see the attached mortgage renewal agreement. As you are aware, your current 6 month open term will expire on October 1st, 2022. I have offered an additional 6 month open term at the same open rate as you have currently. If you choose to renew this mortgage, it would be the second 6 month open term. Therefore, I believe that pursuant to the court order of Justice Barnes, I will not be able to extend another renewal when this mortgage renewal expires on April 1st, 2023. Please return the signed renewal agreement to me as soon as possible. Otherwise the mortgage is due in full on October 1st, 2022. Please contact me if you have any questions. Thank you and be well.
>
> **Jason Tetreault**
> Branch Manager, Toronto
>
> EFFORT TRUST
> *Our Effort Is for You*
>
> **The Effort Trust Company**
> 980 Yonge Street, Suite 30
> Toronto ON M4W 3V8 Canada
> Direct: 416-924-4687 X224
> Phone: 416-924-4680
> Fax: 416-924-4685
> www.efforttrust.com

ONTARIO

Superior Court of Justice

(Name of Court)

at **7755 Hurontario St. Brampton, ON L6W 4T6**

(Court office address)

Court File Number
FS-22-00102481-0000

Endorsement

Date			
February 25, 2022	Applicant(s):	FERRANTE, Serafina	☐ Present
	Counsel:	POMER, David M. (David.pomer@pomerandboccia.com)	☐ Present
Videoconference			☐ Duty Counsel
	Respondent:	FERRANTE, Rino	☐ Present
	Counsel:	OSADET, Margaret (margaret@osadetlaw.com)	☐ Present
			☐ Duty Counsel

This is Exhibit D to the Affidavit of Rino Ferrante affirmed before me Via O.Reg 431/20 in the Province of Ontario on 30th November 2022

Margaret Osadet, LSO 61286H

☐ Order to go in accordance with minutes of settlement or consent filed.

Order

[1] Upon reviewing the material filed and hearing the submissions of counsel. I order the following on an interim without prejudice basis:

a) The Respondent is permitted to renew the mortgage scheduled for renewal on March 1, 2022, without the need for the signature or consent of the Applicant. This order dispensing with the Applicant's consent and signature is granted on a one time basis only and only with respect to the March 1, 2022 renewal.

b) The said renewal shall be for a period not exceeding 12 months and the renewal shall be for an open mortgage.

c) The entirety of the relief sought in the Respondent's notice of motion shall proceed in the normal course and

www.DIVORCEmate.com

EFFORT TRUST

The Effort Trust Company
980 Yonge Street, Suite 30
Toronto, ON M4W3V8
Tel:(416) 924-4680
Fax:(416) 924-4685
www.efforttrust.com

INFORMATION STATEMENT

November 29, 2022

Rino Ferrante & Serafina Ferrante
58 Harvest Moon Drive
Bolton, ON
L7E 2L2

Dear Sir/Madam,

RE: Mortgage Number: 108473
Property: 58 Harvest Moon Drive, Bolton, ON

Please be advised that the following statement is for information purposes only and the figures cannot be used for discharge or assumption purposes.

Loan Particulars:

Principal Balance:	$792,754.10
Interest Rate:	7.50%
Principal +/or Interest:	$5,414.82
Tax Payment:	$410.00
Next Payment Date:	December 01, 2022
Payment Method:	Pre-Authorized Cheque
Maturity Date:	October 01, 2022
Term:	6 Months
Payment frequency:	Monthly
Privileges:	Open - no penalty
Tax Balance:	$898.83 Surplus
Payment Arrears:	$ 0.00
Sundry Balance	$1,200.00 Owing to Effort Trust

Yours truly,
The Effort Trust Company

Jason Tetreault
Mortgage Department
E. & O.E.

EFFORT TRUST

Our Effort Is For You

#108473

Dear Client(s),

Enclosed please find 2 copies of the renewal agreement. **One copy is for your records and the other copy must be signed and returned to our office <u>5 days prior</u> to the maturity date. We require the full renewal agreement to be returned.** Should you have any questions please do not hesitate to contact us.

Contact Details:

Please complete the below and return with your signed renewal.

Name: Rino Ferragta

Phone Number: 647 992 6874 905 857 6874

Email: RFerragta@rogers.com

Name:

Phone Number:

Email:

Thank you,

The Effort Trust Company

Phone- 416-924-4680

Fax- 416-924-4685

EFFORT TRUST

The Effort Trust Company
980 Yonge Street, Suite 30
Toronto, ON M4W3V8
Tel:(416) 924-4680
Fax:(416) 924-4685
www.efforttrust.com

STATEMENT OF ACCOUNT AS AT DECEMBER 31, 2019

Rino Ferrante and Serafina Ferrante
58 Harvest Moon Drive
Bolton, ON
L7E 2L2

Loan Number	108473
Interest	5.60%
Maturity Date	April 1, 2021
PAID TO DATE	December 1, 2019
Arrears	$ 0.00
Payment	$4,379.62
Taxes	$410.00
TOTAL PAYMENT	$4,789.62

Property Address:
58 Harvest Moon Drive, Bolton, ON

SCHEDULE OF TRANSACTIONS
MARCH 7, 2019 TO DECEMBER 31, 2019

Opening Principal Balance			$812,000.00
Total Advances During the period			$ 0.00
PAYMENTS RECEIVED:			
Principal	$5,152.65	Principal Received	$5,152.65
Interest	$32,998.83	Closing Balance	$806,847.35
Taxes	$3,276.28		
		Sundry Balance	$ 0.00
		Tax Balance	$-768.85
		Tax Interest	$ 0.26
		Taxes Paid	$3,737.43

EFFORT TRUST

The Effort Trust Company
980 Yonge Street, Suite 30
Toronto, ON M4W3V8
Tel: (416) 924-4680
Fax: (416) 924-4685
www.effortrust.com

MORTGAGE OFFER

February 15, 2019

Rino Ferrante and Serafina Ferrante
58 Harvest Moon Drive
Bolton, ON L7E 2L2

Dear Clients:

Re: Mortgage Loan No. 108473
Property Address: 58 Harvest Moon Drive, Bolton, ON, L7E 2L2

We are pleased to confirm that The Effort Trust Company (Effort Trust) is prepared to provide a First Mortgage Loan to you on the following terms and conditions:

Principal:	**$812,000.00**
Annual Interest Rate:	**5.60% per annum** Calculated semi-annually, not in advance and payable monthly, interest on overdue interest at same rate.
Payment:	**$4,379.62**, principal & interest, payable monthly **$ 410.00**, taxes **$4,789.62**
Term:	**2 year(s)**
Amortization:	**35 years**
Prepayment:	**10% prepayment annually**
Closing Date:	**March 07, 2019**
Interest Adjustment Date:	**April 01, 2019**
First Payment Date:	**May 01, 2019**
Maturity Date:	**April 01, 2021**

Taxes: Taxes will be added to the monthly payment at the rate of 1/12th of the annual taxes.

Mortgagor's Name: The mortgage loan is to be drawn in the name of Rino Ferrante and Serafina Ferrante.

Security: A mortgage comprising of First Mortgage upon the lands and premises municipally known as 58 Harvest Moon Drive, Bolton, ON, L7E 2L2. The legal descriptions are subject to the verification by our solicitor.

Conditions Precedent: It is a condition precedent to the obligations of Effort Trust to make the advance under the loan that you shall have:

Title Insurance: Title Insurance will be accepted from the following companies:
Stewart Title, Chicago Title, and First Canadian Title.

Title: Title to the subject property, and all matters relating thereto, must be satisfactory to our solicitors.

Representation: You warrant that all representation made in connection with this mortgage application are correct, subsequent to acceptance of this commitment and if any event occurs which in our opinion increases our risk or lowers the value of our security, then the loan may be cancelled, reduced or any funds advanced will forthwith become due and payable.

Insurance: You shall insure the building and keep it constantly insured against loss or damage by fire and against loss or damage by any other cause or peril which in our opinion should be protected by insurance to the full extent of its insurable value and in any case not less than the full replacement cost.

Expropriation: The proceeds of/from any expropriation affecting the whole or part of the property shall be paid to us in priority to claims of any other party.

Amendment:	Any agreement to alter, modify or extend the terms of this commitment will only be valid if agreed to in writing by both parties.
Assignment:	This mortgage commitment may not be assigned, transferred or otherwise disposed of without our written consent.
Solicitors for the Mortgagees:	Please Advise.

SPECIAL PROVISIONS

The following clauses are to be included in the mortgage document:

Fees:	Returned Cheques (Including N.S.F., Stop Payment)	**$200.00**
	Approval of Purchaser for Assumption purposes	**$300.00**
	Insurance Cancellation	**$200.00**
	Discharge fee per secured property	**$395.00**

Cross Defaults: The occurrence of an event of default under any other indebtedness to Effort Trust shall be an event of default hereunder.

Non-Merger: Notwithstanding the registration of this Mortgage and the advance of funds hereunder, the terms and provisions of the Commitment Letter dated **February 15, 2019**, shall remain binding and effective upon the parties hereto. It is understood and agreed that any default under the Commitment Letter shall be deemed a default under this Mortgage. In the event of an inconsistency between the terms of the Commitment Letter, the terms of the Mortgage shall prevail.

Non-Transfer Clauses: In the event that you sell or otherwise dispose of the mortgaged premises or a part thereof, the whole of the principal sum then remaining unpaid and all other sums secured hereby shall at the sole option of the mortgagee and notwithstanding any of the provisions of this commitment letter or the mortgage document, forthwith become due and be payable; provided that in the event you sell or agree to sell or otherwise dispose of the mortgaged premises or a part thereof to a purchaser or other party approved by us, we may, by notice in writing, waive the provision of this paragraph.

Vacancy Clause: If the mortgage is in arrears, and the property is vacant for a period of ten (10) days, it shall be deemed to be abandoned, and at the mortgagees' option, they may take immediate possession without notice, change the locks, and secure the premises.

Real Estate Services: The Mortgagor agrees that the Mortgagee may, at its option, use the real estate brokerage services of the Effort Trust Company in exercising the power

of sale hereunder and that Mortgagor agrees to reimburse the Mortgagee for all legal fees, real estate commissions *in the usual amount* and other costs incurred thereby.

Credit Bureau Report The Borrower and Guarantor (if applicable) give consent to Effort Trust to obtain credit bureau report(s) for the Borrower and Guarantor (if applicable) for mortgage renewal purposes at the Borrower's expense. Such credit bureau report(s) may be obtained within three (3) months prior to the maturity date of the mortgage.

Prepayment Privilege: Provided that the Mortgagor, when not in default hereunder, may prepay once on each anniversary of the date of advance up to **10% ($81,200.00)** of the original principal sum secured by this mortgage without penalty or bonus. Such prepayment priviledge shall not be cumulative.

Prepayment Charges: If you want to pay out all or part of your mortgage (more than the Prepayment Privilege allows) before the maturity date, you will pay a prepayment penalty.

Your prepayment penalty will be the GREATER OF:

(i) **Three** months interest calculated as follows: the amount being prepaid multiplied by your contractual mortgage interest rate divided by **four;**

OR

(ii) The Interest Rate Differential calculated as follows:

a. The difference between your contractual mortgage interest rate and the current annual interest rate of an Effort Trust Guaranteed Investment Certificate (GIC) that is closest to the remaining term in your existing mortgage (round down if exactly between **2** terms)*;

multiplied by:

b. The amount being prepaid;

multiplied by:

c. The number of days remaining from the date of prepayment to the maturity date divided by **365**.

*Please refer to www.efforttrust.com for GIC annual interest rates applicable at the time of the prepayment calculation.

For example (using sample figures), if you wanted to pay out **$100,000** on a mortgage with a **4%** contractual mortgage interest rate at the end of the **2nd** year of a **3** year term (**365** days remaining to the maturity date), your prepayment penalty would be the GREATER OF:

(i) **$100,000 X 4% / 4 = $1,000;**

OR

(ii) **(4% - 2%** (sample 1 year GIC annual interest rate posted on www.efforttrust.com) **X $100,000 X 365/365 = $2,000.**

If you would like more information about this calculation or the values of its components, please contact our Toronto Office at 416-924-4680 and ask to speak to Branch Manager, Toronto.

Other Provisions:

Effort Trust will require receipt of LETTER FROM EMPLOYER confirming length of service, position held, annual or hourly income as stated,two(2) current pay stubs, and the 2017/2018 T4's.

This mortgage loan is conditional upon Effort Trust receiving a written appraisal report, prepared by an Effort Trust approved appraiser, in form and content acceptable to Effort Trust, confirming a market value of not less than $1,086,000.00.

Effort Trust will require the Solicitor to payout and discharge the current First mortgage of $583,000 held by Optimim Mortgage with proceeds of this Advance. Effort Trust will require the Solicitor to payout and discharge the current Second mortgage of $200,000 held by a Private Lender with proceeds of this Advance.

Effort Trust will require the Solicitor to pay out the following debts with the proceeds of this advance:

1. **Scotiabank Visa, accxxx879: $5,236.00**
2. **Capital One Bank ,accxxx690: $7,801.00**

The above noted account balances are estimates only. Please provide your solicitor with recent statements for payment.

Effort Trust will require the Solicitor to provide supporting documentation showing the following debts are paid in full prior to funding:

1. **Scotialine, accxxx692: $25,000.00**
2. **Canadian Tire Bank ,accxxx: $15,000.00**

Effort Trust will require confirmation that the existing mortgage is up to date and paid as agreed via 12 months FULL bank statements, recent mortgage statement, and the 2018 FINAL property tax bill for the subject property.

Effort Trust will require the Solicitor to confirm all registered charges against the subject property to be satisfactory to Effort Trust. Effort Trust will also require a copy of the Parcel Abstract along with all discharge

statements for all registered charges against the subject property to be satisfactory to Effort Trust.

Effort Trust will require the Solicitor to provide confirmation that all property taxes for the subject property are up to date.

This offer is conditional upon the Real Estate meeting Effort Trust minimum property requirements.

Prior to disbursement of funds, Effort Trust will require acceptable proof of identity for each mortgagor, guarantor and consenting spouse.

This documentation must be in our office 15 days prior to closing.

Fees and Expenses:

A) **Undertaking to Pay:** You will unconditionally undertake to pay all fees and expenses incurred in connection with the loan, without limitation, all solicitor's fees, registration costs, appraisal fees, surveyor's costs and the costs for all deeds or documents relating to the loan.

B) **Our Fees:** You are to pay us the following fees:
i) On or before acceptance of this commitment a non-refundable processing fee of **$8,120.00.**

C) **Deductions from Advance:**
i) Tax Holdback up to a maximum of **six (6) months** (if applicable);
ii) Accrued Interest from date of closing to interest adjustment date;
iii)Processing/Commitment Fee of **$ 8,120.00** (if not previously paid);
iv) Courier Fee/Wire Fee (if applicable); and
v) Real Estate Appraisal Fees (if applicable)

Expiry Date: The principal amount shall be advanced in full by **March 07, 2019**, failing which this commitment shall automatically terminate and be null and void and Effort Trust shall be released from any and all obligations hereunder.

This commitment may be cancelled at our option if any of the above conditions are not complied with or if our requirements or those of our solicitor are not fulfilled in a manner satisfactory to us.

Acceptance: This offer is open for acceptance until **February 22, 2019** by executing the copy hereof and returning it to us.

Yours very truly,

THE EFFORT TRUST COMPANY
Per:

Jason Tetreault
Branch Manager, Toronto

I hereby accept this mortgage loan for a term of 2 year(s) as set out above and authorize you to instruct my solicitor to prepare the necessary documents.

Date: March, 5/2018

Borrower: _____
Rino Ferrante

Borrower: _____
Serafina Ferrante

KF

This mortgage offer is made by Ferra Construction Ltd. (the "**Mortgagee**") to Rino Ferrante (the "**Mortgagor**").

Collectively referred to as "**Parties**"

This is Exhibit E to the Affidavit of Rino Ferrante affirmed before me Via O.Reg 431/20, in the Province of Ontario on the 30th day of November 2022
Margaret Osadet, LSO 61286H

1. **The Property**

1.1. The Property subject of this offer is a home located at 58 Harvest Moon Drive, Bolton, Ontario **L7E 2L2** (the "**Property**")

2. **The Mortgage**

2.1. The Mortgagee is offering a loan to the Mortgagor in the sum of $793,000.00 subject to the terms and conditions hereunder:

a. The Mortgage will be open, and renewable on six month terms.

b. A current mortgage rate of 3.89% fixed over 5 years and amortized over a period of 25 years.

c. The Mortgagor shall pay a monthly mortgage of $ 4,500.

d. In case the Mortgagor fails and/or refuse, for any reason whatsoever, to fully comply with his obligations, then the Mortgagee, at her option, foreclose the Property.

e. The Mortgagee's loan will constitute a first charge on the Property,

3. **Expenses**

3.1. The Mortgagor shall maintain mortgage insurance acceptable to the Mortgagee.

3.2. Property taxes will be paid by the Mortgagor.

Claudio Ferrante, on behalf of Ferra Construction Ltd.	Rino Ferrante, Mortgagor

SEAL

ONTARIO
Superior Court of Justice, Family Court
(Name of Court)

at **7755 Hurontario Street, Brampton, ON L6W 4T**
(Court office address)

Court File Number
FS-22-102481-00

Form 25: Order (general)
[X] **Temporary**
[ ] **Final**

Applicant(s)

(Full legal name & address for service: street, number, municipality, postal code telephone & fax numbers & e-mail address (if any).	*Lawyer's name & address: street, number, municipality, postal code, telephone & fax numbers & e-mail address (if any).*
SERAFINA FERRANTE	DAVID POMER Pomer & Boccia Professional Corporation 212 - 4000 Steeles Ave. W. Woodbridge, ON L4L 4V9 Tel: (416) 213-7450 ext. 2301 Fax: (905) 850-8086 david.pomer@pomerandboccia.com

Respondent(s)

Full legal name & address for service: street, number, municipality, postal code telephone & fax numbers & e-mail address (if any).	*Lawyer's name & address: street, number, municipality, postal code, telephone & fax numbers & e-mail address (if any).*
RINO FERRANTE	Margaret Osadet 100 Richmond Street West Suite 414 Toronto, ON M5H 3K6 Tel: (647) 647-2637 margaret@osadetlaw.com

Judge (Print or type name)

Date of order

[X] This order is made pursuant to provincial legislation only.

The court heard a motion made by *(name of person or persons)*
RINO FERRANTE, the Respondent

The following persons were in court *(names of parties and lawyers in court)*
Not Applicable / motion made in writing

The court received evidence and heard submissions on behalf of *(name or names)*
RINO FERRANTE, the Respondent

1. **THIS COURT ORDERS THAT** pursuant to Rule 30.10 of the *Rules of Civil Procedure* and subject to the terms, condition and limitations in this Order, the AGO shall produce to the Court, counsel for Respondent and counsel for the Applicant, a complete and unedited copy of the Durham Regional Police Service investigation file concerning the prosecution of the Respondent charged with one count of assault, and one count of utter threats, Ontario Court of Justice Information Number sworn , unless varied on the consent of the parties or by court order, including but not limited to the following:

   a. the case synopsis;

b. all police investigation documentation;
c. all 911 recordings related to the occurrence, if any;
d. all unedited handwritten field notes;
e. all police statements;
f. all witness notes;
g. all transcripts and any video or audio recordings of interviews undertaken to investigate the matter,
h. all officer notes;
i. all unedited memoranda, if any;
j. all unedited witness statements including witnesses' names and addresses;
k. all unedited forensic services reports, if any;
l. all surveillance video, if any;
m. copies of all photographs;
n. copies of all social media materials;
o. copies of all electronic storage devices, if any;
p. unedited occurrence summary, general reports and supplementary reports, if they exist;
q. all unedited officers' notebook notes;
r. any other investigative materials obtained or kept by the Durham Regional Police Service, regarding the said investigation of .

1. **THIS COURT FURTHER ORDERS** that the production of the documents required by paragraph 1 of the herein Order be subject to the following conditions:
   a. Durham Regional Police Service is permitted to sever or block out and not produce the following:
      i. Information unrelated to the occurrence in issue (this would include deletion of any references to other cases or matters which may be contained in the officer's notes and records);

      ii. Any other personal information subject to the Privacy Act not relevant to a material issue in the action;

      iii. Personal information of non-parties (names, home addresses and/or telephone numbers will not be deleted if "material". Information severed would consist of

3. **THIS COURT FURTHER ORDERS** that any dispute between the parties as to relevance and privilege of documents in the Crown Brief will be determined by the court.

4. **THIS COURT FURTHER ORDERS** that the production of documents pursuant to this Order is subject to the following conditions:

    a. All documents produced pursuant to this order are subject to Rule 30.1.01;

    b. If any party seeks to alter or waive the application of Rule 30.1.01, in addition to any other party to whom notice is required under the Rules of Civil Procedure, notice shall be given to the following persons:

        i. The Ministry of the Attorney General of Ontario;

        ii. On a best efforts basis to any person who can be identified in any document over which the application of Rule 30.1.01 is sought to be waived or altered,

5. **THIS COURT FURTHER ORDERS** that the AGO shall produce the documents which are the subject of this Order to the Defendant's lawyer within 14 days from the date of the Order.

6. **THIS COURT FURTHER ORDERS** that the Respondent shall pay any normal or reasonable production costs incurred by AGO in the course of making the production ordered to the plaintiffs. The AGO shall bear his own costs of obtaining his own copy of the material produced.

7. **THIS COURT FURTHER ORDERS** that should any party discover that information clearly covered under one of the categories listed in the preceding paragraphs, has been inadvertently disclosed, that the party shall disregard this information and cause it to be redacted from their copy of the records, and alert AGO, as appropriate, as soon as possible of the inadvertent disclosure.

8. **THIS COURT FURTHER ORDERS** that there shall be no costs against the non-parties, with the determination of whether to award costs as between the parties to be left to the discretion of the trial judge.

Put a line through any blank space left on this page.

Date of signature	*Signature of judge or clerk of the court*

REFUSAL
#226

VERDE PROPERTY MAINTENANCE LTD.
25 Virginia Dr. Brampton Ontario, L7A 2E6
Tel: 905-794-1306

Refusal
#226

October 12, 2023

To Whom It May Concern:

Re: Rino Ferrante
58 Harvest Moon Drive
Bolton, Ontario
L7E 2L2
SIN xxx xxx 250

The following letter is to confirm Rino Ferrante was empl
Verde Property Maintenance Ltd in the year 2020.
His T4 Statement of Remuneration Paid employment incor .500.00
(see attached copy).

He was not employed in year 2019.

If there are any questions regarding this information please contact me directly at 416-432-5503.

Thank-You

Dominic Lumia
President
Verde Property Maintenance Ltd.

Canada Revenue Agency / Agence du revenu du Canada

T4

Statement of Remuneration Paid
État de la rémunération payée

Year / Année: 2020

Employer's name – Nom de l'employeur

Verde Property Maintenance Ltd
25 Virginia Drive
Brampton ON L7A 2E6

54 Employer's account number / Numéro de compte de l'employeur: 869198309RP0001

Social insurance number / Numéro d'assurance sociale: 12 503 170 250

Exempt – Exemption: 28 CPP/QPP (RPC/RRQ) — EI (AE) — PPIP (RPAP)

Province of employment / Province d'emploi: 10 ON

Employment code / Code d'emploi: 29

14 Employment income – line 10100 / Revenus d'emploi – ligne 10100	7,500.00
22 Income tax deducted – line 43700 / Impôt sur le revenu retenu – ligne 43700	1,304.09
16 Employee's CPP contributions – see over / Cotisations de l'employé au RPC – voir au verso	369.01
24 EI insurable earnings / Gains assurables d'AE	7,500.00
17 Employee's QPP contributions – see over / Cotisations de l'employé au RRQ – voir au verso	
26 CPP/QPP pensionable earnings / Gains ouvrant droit à pension – RPC/RRQ	7,500.00
18 Employee's EI premiums – line 31200 / Cotisations de l'employé à l'AE – ligne 31200	118.50
44 Union dues – line 21200 / Cotisations syndicales – ligne 21200	
20 RPP contributions – line 20700 / Cotisations à un RPA – ligne 20700	
46 Charitable donations - line 34900 / Dons de bienfaisance - ligne 34900	
52 Pension adjustment – line 20600 / Facteur d'équivalence – ligne 20600	
50 RPP or DPSP registration number / N° d'agrément d'un RPA ou d'un RPDB	
55 Employee's PPIP premiums – see over / Cotisations de l'employé au RPAP – voir au verso	
56 PPIP insurable earnings / Gains assurables du RPAP	

Employee's name and address – Nom et adresse de l'employé

Last name (in capital letters) – Nom de famille (en lettres moulées) First name – Prénom Initial – Initiale

Ferrante, Rino

58 Harvest Moon Dr
Bolton ON L7E 2L2

Other information (see over) / Autres renseignements (voir au verso)

Box – Case	Amount – Montant	Box – Case	Amount – Montant	Box – Case	Amount – Montant
57		58		59	
60					

Protected B when completed / Protégé B une fois rempli

T4 (20) Return with T4 Summary – À retourner avec le T4 *Sommaire*

FRANCESCA FERRANTE
GINO FERRANTE

031

DATE 2016-07-06
Y Y Y Y M M D D

PAY TO THE ORDER OF Rino Ferrante $ 50,000.00

Fifty thousand 00/100 DOLLARS

CIBC
CANADIAN IMPERIAL BANK OF COMMERCE
PIAZZA DEL SOLE BANKING CENTRE
7869 WESTON RD., UNIT 2
WOODBRIDGE, ONTARIO L4L 9N8

MEMO Loan

Gino Ferrante

031⑈ ⑆08152⑈010⑆ 59⑈35539⑈

BACK TO INDEX

BUSSIN LAW PROFESSIONAL CORPORATION
Bruce E. Bussin
5-73 Upper Canada Drive
Toronto, Ontario M2P 2A2
Tel: 416-364-4925
Fax: 416-868-1818

Delivered via email to rferrante@rogers.com

May 5, 2023

Rino Ferrante
58 Harvest Moon Drive
Bolton, Ontario
L7E 2L2

Dear Rino,

Re: Refinancing – 58 Harvest Moon Drive, Bolton

We are pleased to advise of the completion of the above-noted mortgage transaction and the following is our report thereon.

NEW FIRST MORTGAGE IN FAVOUR OF FERRA CONSTRUCTION LTD.

We enclose a copy of the new first mortgage which you granted in favour of Ferra Construction Ltd. 123 Venetian Cres., Woodbridge, Ontario L4L 5E9 registered May 3, 2023, as Instrument No. PR4196106 being in the principal sum of $840,000.00 with interest thereon at the rate of 5.6%, per annum, calculated semi-annually not in advance, payable interest only in the amount of $3,920.00 on the first day of each month.

The funds were not advanced through our trust account, they were advanced through the trust account of Domenic Rotundo, RQ Partners LLP, (lawyers for Ferra Construction Ltd.) and he provided us with the advance summary below:

Advance Summary $840,000:

1) Payout to Mortgagee Effort Trust (as of March 27 1:00 pm)	$842,179.76
2) Legals	$ 3,000.00
3) Title Insurance heldback (estimated)	$ 750.00
4) Less: Effort Trust Mortgagee Discount	($ 6,000.00)
TOTAL	**$839,929.76 ****
Remaining Funds Net held for title insurance	**$ 820.24**

DISCHARGE OF PRIOR MORTGAGE LOAN

We enclose a copy of the discharge statement from Effort Trust indicating outstanding principal as of March 27, 2023 in the principal amount of $842,179.76, accrued interest in the amount of $162.56.

Enclosed are the following documents:

1. Payout Letter from Goldman, Sloan, Nash & Haber - March 24, 2023;
2. Email from Domenic Rotundo - March 28, 2023 – setting out breakdown of funds advanced;
3. Our account, paid in full;
4. Discharge of Effort Trust Mortgage registered on title;
5. Mortgage registered on title;
6. Order registered on title.

We trust this matter has been handled to your entire satisfaction, however if there are any matters which require clarification please do not hesitate to contact the writer herein.

Yours truly,

BUSSIN LAW PROFESSIONAL CORPORATION

*Bruce E. Bussin**

BRUCE E. BUSSIN
BEB/bjs
Encl.

*Electronically signed pursuant to the Electronic Commerce Act

ERNEST F. GUTSTEIN
Direct Dial **416-597-6484**
Email **gutstein@gsnh.com**
Our File No.: 006014.0196

Goldman Sloan Nash & Haber LLP

March 24, 2023

DELIVERED BY EMAIL – sbarbieri@rqpartners.ca

Domenic Rotundo
3901 Highway #7, Suite 600
Vaughan, Ontario
L4L 8L5

Re: The Effort Trust Company and Ferrante, Rino and Serafina
58 Harvest Moon Drive, Bolton, Ontario
Mortgage No.: 108473

We act on behalf of the Effort Trust Company and we understand that you act for mortgage lenders arranging a new loan on the above noted property. We understand that your client will be paying out the mortgage on the above-mentioned property with a payout date of March 27th, 2023. Please be advised that the following amounts will be required to discharge the mortgage on said day:

• Principal as at March 27th, 2023	$791,136.80
• Accrued interest to March 27th, 2023	$9,095.53
• Prepayment Charge	$14,833.82
• Administrative Fee for returned cheques	$1,200.00
• Mortgagees Discharge Fee (includes registration)	$395.00
• Tax Balance	$468.61
• Statement Fees X2 (2X$850.00 inclusive of HST)	$1700.00
• Legal fees for discharge inclusive of HST	$850.00
• Current Legal Fees (inclusive of HST and disbursements)	$22,500.00
TOTAL PAYMENT REQUIRED TO DISCHARGE MORTGAGE	**$842,179.76**

E & OE

Please be advised that the aforementioned sum of $842,179.76 is payable to **GOLDMAN SLOAN NASH & HABER LLP, in trust** by certified cheque on or before March 27, 2023.

Should the funds be received after 1pm on date of the scheduled closing date it will be subject to an additional per diem interest charge of $162.56 until the next business day.

Please be advised that our client will be continuing with the mortgage enforcement process until payment is received and as such further fees will be incurred.

Yours truly,

GOLDMAN SLOAN NASH & HABER LLP

Per:

From: Domenic Rotundo <Drotundo@rqpartners.ca>
Sent: March 28, 2023 12:14 PM
To: Bussin Law <admin@bussinlaw.com>; Margaret Osadet <margaret@osadetlaw.com>
Cc: Bruce Bussin <bruce@bussinlaw.com>; Sabrina Barbieri <sbarbieri@rqpartners.ca>; ferrantec@hotmail.com
Subject: RE: Refinancing 58 Harvest Moon Drive

Bruce,

The advance has occurred and there are no additional monies. The Endorsement did not allow for funds to go to Rino.

You did not provide the signed Acknowledgment for electronic registration in preparation form for the mortgage and the signed ILA documents. Please forward these as soon as possible.

Are you obtaining the title insurance? Please advise as this was missing.

Please remove the escrow as we have already advanced all available funds, as advised to avoid further enforcement and to address the $6,0000 reduction.

The funds advanced covered the discharge amounts to Effort Trust, title insurance and my firm's legal charges.

Advance Summary $840,000:

1. Payout to Mortgagee Effort Trust (as of March 27 1:00 pm)	$842,179.76
2. Legals	$ 3,000.00
3. Title Insurance heldback (estimated)	$ 750.00
4. Less: Effort Trust Mortgagee Discount	($ 6,000.00)
TOTAL	**$839,929.76 ****
Remaining Funds Net held for title insurance	**$ 820.24**

**** Advanced $840,000 Registered Mortgage $840,000 waived**

Regards,

Domenic Rotundo, B.COMM, LL.B.
Partner
Direct 416.566.8430
Direct Office 289.768.70-43

New Address Change Notice
3901 Highway No. 7
Suite 600
Vaughan, ON
L4L 8L5

RQ PARTNERS LLP
TRUSTED • LEGAL • PARTNERS
3901 Highway #7, Suite 600, Vaughan, Ontario L4L 8L5
T 905 264 7800 | F 905 264 7808 | E info@rqpartners.ca | RQPARTNERS.CA

IMPORTANT NOTICE: This message is intended only for the use of the individual or entity to which it is addressed. The message may contain information that is privileged, confidential and exempt from disclosure under applicable law. If the reader of this message is not the intended recipient, or the employee or agent responsible for delivering the message to the intended recipient, you are notified that any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please notify RQ Partners, LLP immediately.

Bussin Law Professional Corporation
5-73 Upper Canada Drive
Toronto, ON M2P 2A2 Canada

Ph:416-364-4925 Fax:416-868-1818

Rino Ferrante
58 Harvest Moon Drive
Bolton, ON
L7E 2L2 Canada

March 27, 2023

File #: 23-0290
Inv #: 4370

Attention:

RE: Refinancing - 58 Harvest Moon Drive, Bolton, Ontario

DATE	DESCRIPTION	HOURS	AMOUNT	LAWYER
Mar-27-23	To Professional Services Rendered including emails and telephone calls with Margaret Osadet respecting obtaining order from the Court; Numerous emails and telephone calls with you respecting closing documents; Numerous emails with Domenic Rotund, lawyer for the Lender; Numerous Emails with lawyer for Effort Trust; Reviewing and revising draft Mortgage; Attendance on you to sign closing documents; Preparing Application to Register Court Order; Attendance to registration of Application and Mortgage; Reporting to you (4 hours @ $450/hour)		1,800.00	BEB
	Totals	0.00	$1,800.00	
	Total GST/HST on Fees		234.00	

DISBURSEMENTS

Mar-27-23	Paid to search parcel register - 58 Harvest Moon Drive	29.90
	Paid to search parcel register - 58 Harvest Moon Drive*	16.10
	Totals	$46.00
	Total GST/HST on Disbursements	3.89

Total Fee, Disbursements and HST	**$2,083.89**
PAID IN FULL	**$2,083.89**

BUSSIN LAW PROFESSIONAL CORPORATION

Bruce E. Bussin
TAX ID Number 838565224RT0001

Total GST/HST $237.89

Properties

PIN	14326 - 0299 LT
Description	LOT 169, PLAN 43M1324, CALEDON. S/T RIGHT IN FAVOUR OF PAPERTIOUS INVESTMENTS INC., UNTIL THE LATER OF FIVE YEARS FROM 1999/04/16 OR UNTIL THE SAID PL 43M-1324 IS ASSUMED BY THE CORPORATION OF THE TOWN OF CALEDON, AS SET OUT IN LT1931120.
Address	58 HARVEST MOON DRIVE BOLTON

Document to be Discharged

Registration No.	*Date*	*Type of Instrument*
PR3454369	2019 03 07	Charge/Mortgage

Discharging Party(s)

This discharge complies with the Planning Act. This discharge discharges the charge.

Name	THE EFFORT TRUST COMPANY
Address for Service	980 Yonge Street, Suite 30, Toronto, ON M4W 3V8

A person or persons with authority to bind the corporation has/have consented to the registration of this document.

This document is not authorized under Power of Attorney by this party.

The party giving this discharge is the original chargee and is the party entitled to give an effective discharge

Signed By

Chloe Jasmine Seixas	480 University Ave, # 1600 Toronto M5G 1V2	acting for Applicant(s)	Signed	2023 03 30

Tel 416-597-9922

Fax 416-597-3370

I have the authority to sign and register the document on behalf of the Applicant(s).

Submitted By

GOLDMAN SLOAN NASH & HABER LLP	480 University Ave, # 1600 Toronto M5G 1V2	2023 03 30

Tel 416-597-9922

Fax 416-597-3370

Fees/Taxes/Payment

Statutory Registration Fee	$69.00
Total Paid	$69.00

File Number

Discharging Party Client File Number : 006014.0196

Properties

PIN	14326 - 0299 LT	*Interest/Estate*	Fee Simple
Description	LOT 169, PLAN 43M1324, CALEDON. S/T RIGHT IN FAVOUR OF PAPERTIOUS INVESTMENTS INC., UNTIL THE LATER OF FIVE YEARS FROM 1999/04/16 OR UNTIL THE SAID PL 43M-1324 IS ASSUMED BY THE CORPORATION OF THE TOWN OF CALEDON, AS SET OUT IN LT1931120.		
Address	58 HARVEST MOON DRIVE CALEDON		

Chargor(s)

The chargor(s) hereby charges the land to the chargee(s). The chargor(s) acknowledges the receipt of the charge and the standard charge terms, if any.

Name	FERRANTE, RINO
Address for Service	58 Harvest Moon Drive Caledon, Ontario L7E 2L2

I am at least 18 years of age.

This transaction is authorized by a court order under the Family Law Act, which is in full force and effect and was registered as number. PR4196101 registered on 2023/05/03.

This document is not authorized under Power of Attorney by this party.

Chargee(s) *Capacity* *Share*

Name	FERRA CONSTRUCTION LTD.
Address for Service	123 Venetian Crescent Woodbridge, Ontario L4L 5E9

Provisions

Principal	$840,000.00	*Currency*	CDN
Calculation Period	semi-annually, not in advance		
Balance Due Date	2024/04/01		
Interest Rate	5.6%		
Payments	$3,920.00		
Interest Adjustment Date	2023 04 01		
Payment Date	Interest only payments - 1st day of each month		
First Payment Date	2023 05 01		
Last Payment Date	2024 04 01		
Standard Charge Terms	200033		
Insurance Amount	Full insurable value		
Guarantor			

Additional Provisions

See Schedules

Signed By

Bruce Edward Bussin	5-73 Upper Canada Drive Toronto M2P2A2	acting for Chargor(s)	Signed	2023 05 03

Tel 416-364-4925
Fax 416-868-1818

I have the authority to sign and register the document on behalf of the Chargor(s).

Submitted By

BUSSIN LAW PROFESSIONAL CORPORATION	5-73 Upper Canada Drive Toronto M2P2A2	2023 05 03

Tel 416-364-4925
Fax 416-868-1818

Fees/Taxes/Payment

Statutory Registration Fee	$69.00
Total Paid	$69.00

CHARGE PROVISIONS

The following clauses are to be included in the Charge document:

FEES:

Returned Cheques (Including NSF, Stop Payment)	$200.00
Approval of Purchaser for Assumption purposes	$300.00
Insurance Cancellation	$200.00
Discharge fee for secured property	$395.00

At any time and from time to time any portion of the Principal may be prepaid without any notice being given to the Chargee and without any bonus or penalty being paid to the Chargee provided that all amounts, whether on account of Principal or interest, which are due and payable hereunder have been paid. Any such prepayment shall be applied to Principal instalments in inverse order of maturity.

In the event that you sell or otherwise dispose of the Charged premises or a part thereof, the whole of the principal sum then remaining unpaid and all other sums secured hereby shall, at the sole option of the Chargee, and notwithstanding any of the provisions of the Charge document, forthwith become due and be payable; provided that in the event you sell or agree to sell or otherwise dispose of the Charged premises or a part thereof to a purchaser or other party approved by us, we may, by notice in writing, waive the provision of this paragraph.

If the Charge is in arears, and the property is vacant for a period of ten (10) days, it shall be deemed to be abandoned, and at the Chargees' option, they may take immediate possession without notice, change the locks and secure the premises.

The Chargor agrees that the Chargee may, at it option, use the real estate brokerage services of the Chargee in exercising the power of sale hereunder and that the Chargor agrees to reimburse the Chargee for all legal fees, real estate commissions in the usual amount and other costs incurred thereby.

The Borrower and Guarantor (if applicable) give consent to the Chargee to obtain credit bureau report(s) for the Borrower and Guarantor (if applicable) for Charge renewal purposes at the Borrower's expense. Such credit bureau report(s) may be obtained within three (3) months prior to the maturity date of the Charge.

Properties

PIN	14326 - 0299 LT	*Interest/Estate*	Fee Simple
Description	LOT 169, PLAN 43M1324, CALEDON. S/T RIGHT IN FAVOUR OF PAPERTIOUS INVESTMENTS INC., UNTIL THE LATER OF FIVE YEARS FROM 1999/04/16 OR UNTIL THE SAID PL 43M-1324 IS ASSUMED BY THE CORPORATION OF THE TOWN OF CALEDON, AS SET OUT IN LT1931120.		
Address	58 HARVEST MOON DRIVE BOLTON		

Party From(s)

Name	ONTARIO SUPERIOR COURT OF JUSTICE
Address for Service	7755 Hurontario Street Brampton, Ontario L6W 4T6

Applicant(s) — *Capacity* — *Share*

Name	FERRANTE, RINO
Address for Service	58 Harvest Moon Drive Bolton, Ontario L7E 2L2

Statements

The applicant applies to register the following order Order of Justice Stribopoulos dated January 3, 2023 - Court File Number FS-22-102481 The Respondent, Rino Ferrante, is granted sole authority to enter into a mortgage agreement to refinance the mortgage on the matrimonial home at 58 Harvest Moon Drive, Bolton, ON, L7E 2L2. The mortgage agreement may be entered without the approval or signature of the Applicant, Serafina Ferrante. The Respondent, Rino Ferrante, has the authority to enter a mortgage agreement for the matrimonial home at 58 Harvest Moon Drive, Bolton, ON, L7E 2L2, including a closed mortgage at a fixed rate, but for a term not exceeding five-years.. The order is still in full force and effect

Schedule: See Schedules

Signed By

Bruce Edward Bussin	5-73 Upper Canada Drive Toronto M2P2A2	acting for Applicant(s)	Signed	2023 05 03

Tel 416-364-4925

Fax 416-868-1818

I have the authority to sign and register the document on behalf of the Applicant(s).

Submitted By

BUSSIN LAW PROFESSIONAL CORPORATION	5-73 Upper Canada Drive Toronto M2P2A2	2023 05 03

Tel 416-364-4925

Fax 416-868-1818

Fees/Taxes/Payment

Statutory Registration Fee	$69.00
Total Paid	$69.00

ONTARIO

Superior Court of Justice

(Name of Court)

at 7755 Hurontario Street, Brampton, ON L6W 4T1

(Court office address)

Court File Number
FS-22-102481-00

Form 25: Order (general)

[X] **Temporary**
[ ] **Final**

Applicant(s)

(Full legal name & address for service: street, number, municipality, postal code telephone & fax numbers & e-mail address (if any).	*Lawyer's name & address: street, number, municipality, postal code, telephone & fax numbers & e-mail address (if any).*
Serafina Ferrante **33 Country Stroll Cres.** **Bolton, ON** **L7E 2H3**	**David Pomer** **Pomer & Boccia** **4000 Steeles Avenue West** **Unit 212** **Woodbridge, ON L4L 4V9** **dpomer@pomerandboccia.com**

Justice Stribopoulos
Judge (Print or type name)

January 3, 2023
Date of order

Respondent(s)

Full legal name & address for service: street, number, municipality, postal code telephone & fax numbers & e-mail address (if any).	*Lawyer's name & address: street, number, municipality, postal code, telephone & fax numbers & e-mail address (if any).*
Rino Ferrante **58 Harvest Moon Drive** **Bolton, ON** **L7E 2L2** **rferrante@rogers.com**	**Margaret Osadet** **Barrister & Solicitor** **Richmond Law Chambers** **Suite 414, 100 Richmond St. West** **Toronto, ON M5H 3K6** **Tel: 647-989-2637** **Email: margaret@osadetlaw.com**

[ ]

The court heard a motion made by *(name of person or persons)*

Rino Ferrante, the Respondent

The following persons were in court *(names of parties and lawyers in court)*

Rino Ferrante, the Respondent
Margaret Osadet, Counsel for the Respondent

Serafina Ferrante, the Applicant
David Pomer, Counsel for the Applicant

The court received evidence and heard submissions on behalf of *(name or names)*

Rino Ferrante, the Respondent
Serafina Ferrante, the Applicant

THIS COURT ORDERS THAT *(specify legislation, where applicable):*

1. Rino Ferrante, the Respondent, is granted leave to bring this motion.

2. The Respondent, Rino Ferrante, is granted sole authority to enter into a mortgage agreement to refinance the mortgage on the matrimonial home at 58 Harvest Moon Drive, Bolton, ON, L7E 2L2. The mortgage agreement may be entered without the approval or signature of the Applicant, Serafina Ferrante.

3. The Respondent, Rino Ferrante, has the authority to enter a mortgage agreement for the matrimonial home at

58 Harvest Moon Drive, Bolton, ON, L7E 2L2, including a closed mortgage at a fixed rate, but for a term not exceeding five-years.

4. The proceeds of any mortgage obtained by Rino Ferrante shall only be used to discharge the mortgage currently held by The Effort Trust Company and any associated legal fees. The amount of any financing shall not exceed that amount and no funds from the new mortgage should be paid to Rino Ferrante directly but instead be paid, in trust, to the lawyer or the lawyers handling the mortgage transactions.
5. The Respondent, Rino Ferrante, shall disclose to the Applicant, Serafina Ferrante, within 14 days of entering a new mortgage agreement, a copy of any mortgage agreement entered, and a copy of any reporting letters provided by the lawyer or lawyers who handle the mortgage transactions, including a full accounting of any mortgage proceeds received and how they were disbursed.
6. The motion, previously scheduled for January 19, 2023, is hereby vacated.
7. Counsel for the parties should be in contact with the Trial Office within two-business days to schedule the first available Settlement Conference.
8. The costs of this motion are reserved for the trial judge.

Put a line through any blank space left on this page.

27-MARCH-.2023	Ramona Sukhdeo Digitally signed by Ramona Sukhdeo Date: 2023.03.27 09:29:03 -04'00'
Date of signature	*Signature of judge or clerk of the court*

Properties

PIN	14326 - 0299 LT	*Interest/Estate*	Fee Simple
Description	LOT 169, PLAN 43M1324, CALEDON. S/T RIGHT IN FAVOUR OF PAPERTIOUS INVESTMENTS INC., UNTIL THE LATER OF FIVE YEARS FROM 1999/04/16 OR UNTIL THE SAID PL 43M-1324 IS ASSUMED BY THE CORPORATION OF THE TOWN OF CALEDON, AS SET OUT IN LT1931120.		
Address	58 HARVEST MOON DRIVE CALEDON		

Chargor(s)

The chargor(s) hereby charges the land to the chargee(s). The chargor(s) acknowledges the receipt of the charge and the standard charge terms, if any.

Name	FERRANTE, RINO
Address for Service	58 Harvest Moon Drive Caledon, Ontario L7E 2L2

I am at least 18 years of age.

This transaction is authorized by a court order under the Family Law Act, which is in full force and effect and was registered as number. PR4196101 registered on 2023/05/03.

This document is not authorized under Power of Attorney by this party.

Chargee(s) *Capacity* *Share*

Name	FERRA CONSTRUCTION LTD.
Address for Service	123 Venetian Crescent Woodbridge, Ontario L4L 5E9

Provisions

Principal	$840,000.00	*Currency*	CDN
Calculation Period	semi-annually, not in advance		
Balance Due Date	2024/04/01		
Interest Rate	5.6%		
Payments	$3,920.00		
Interest Adjustment Date	2023 04 01		
Payment Date	Interest only payments - 1st day of each month		
First Payment Date	2023 05 01		
Last Payment Date	2024 04 01		
Standard Charge Terms	200033		
Insurance Amount	Full insurable value		
Guarantor			

Additional Provisions

See Schedules

Signed By

Bruce Edward Bussin	5-73 Upper Canada Drive Toronto M2P2A2	acting for Chargor(s)	Signed	2023 05 03

Tel 416-364-4925
Fax 416-868-1818

I have the authority to sign and register the document on behalf of the Chargor(s).

Submitted By

BUSSIN LAW PROFESSIONAL CORPORATION	5-73 Upper Canada Drive Toronto M2P2A2	2023 05 03

Tel 416-364-4925
Fax 416-868-1818

Fees/Taxes/Payment

Statutory Registration Fee	$69.00
Total Paid	$69.00

CHARGE PROVISIONS

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ET
File No. 39397

APPRAISAL OF

LOCATED AT:

58 Harvest Moon Dr
Bolton, ON L7E 2L2

FOR:

Effort Trust
980 Yonge St Unit #1
Toronto, ON M4W 3V8

108473

BORROWER:

FERRANTE, Serafina and Rino

OK

AS OF:

February 26, 2019

BY:

Matt Robbins

Innisfil, ON, L9S 2T5, 705)739-0240 fax (705)436-6322

Client Reference No.: ET File No.: 39397

Warnica Appraisals Inc.
3975 Irwin St
Innisfil, ON, L9S 2T5
705)739-0240 fax (705)436-6322

03-Dec-2018

Effort Trust

980 Yonge St Unit #1
Toronto, ON M4W 3V8

Address of Property: 58 Harvest Moon Dr
Bolton, ON L7E 2L2

Market Value $: $1,089,000

In accordance with your request and authorization, an investigation,analysis and appraisal report on the above described property has been completed for the purpose of estimating the Market Value.
After careful consideration of all the factors that affect value, the market value was estimated to be as referenced above.
This estimate is subject to the limiting conditions attached to this appraisal and to which the reader's attention is specifically directed.
The following report presents the basis of all opinions expressed herein.
This report was intended for, and prepared for the uses noted by, Effort Trust only, and is limited to this purpose without authorization.
Due to system limitations by the client's form or by the software provider, the candidate and co-signor's signatures do not appear in the transmittal letter. Since only one signature appears in the letter of transmittal, the reader is referred to the Certification page of this report for the validation of the signatures on this report.
The information contained herein should be sufficient for your purposes. Should you require any further information or clarification to any portion of this report, please contact me.
This current form report is provided in a format that is consistent with the Terms of Reference and in accordance with the Canadian Uniform Standards of Professional Appraisal Practice (CUSPAP), adopted by the Appraisal Institute of Canada.

I certify that I have no interest, present or contemplated in the property appraised.

Yours truly,

Matt Robbins

RESIDENTIAL APPRAISAL REPORT

REFERENCE: ET | Warnica Appraisals Inc. | FILE NO.: 39397

CLIENT
CLIENT: Effort Trust
ATTENTION:
ADDRESS: 980 Yonge St Unit #1, Toronto, ON M4W 3V8
E-MAIL:
PHONE: FAX:

APPRAISER
AIC MEMBER: Matt Robbins
COMPANY: Warnica Appraisals Inc.
ADDRESS: 3975 Irwin St, Innisfil, ON, L9S 2T5
E-MAIL: warnica.appraisals@rogers.com
PHONE: 705-739-0240 FAX: 705-436-6322

Appraisal Institute of Canada

SUBJECT
PROPERTY ADDRESS: 58 Harvest Moon Dr CITY: Bolton PROVINCE: ON POSTAL CODE: L7E 2L2
LEGAL DESCRIPTION: See Attached Addendum
Source: MPAC
MUNICIPALITY AND DISTRICT: Township of Caledon, Region of Peel
ASSESSMENT: Land $ 0 Imps $ 0 Total $ 634,000 Assessment Date: 01-Jan-2016 Taxes $ 6,250 Year 2019
EXISTING USE: Single Family Residential OCCUPIED BY: Owner

ASSIGNMENT
NAME: FERRANTE, Serafina and Rino Name Type: Owner
PURPOSE: [X] To estimate market value [ ] To estimate market rent [ ]
INTENDED USE: [X] First mortgage financing only [ ] Second mortgage financing only [ ] Conventional [ ]
INTENDED USERS (by name): Restricted use to client only (above) and for purposes specified
REQUESTED BY: [X] Client above [ ] Other
VALUE: [X] Current [ ] Retrospective [ ] Prospective
[ ] Update of original report completed on with an effective date of File No.
PROPERTY RIGHTS APPRAISED: [X] Fee Simple [ ] Leasehold [ ] Condominium/Strata [ ]
MAINTENANCE FEE (if applicable): $
CONDO/STRATA COMPLEX NAME (if applicable):
IS THE SUBJECT A FRACTIONAL INTEREST, PHYSICAL SEGMENT OR PARTIAL HOLDING? [X] No [ ] Yes (if yes, see comments)
APPROACHES USED: [X] DIRECT COMPARISON APPROACH [X] COST APPROACH [ ] INCOME APPROACH
EXTRAORDINARY ASSUMPTIONS & LIMITING CONDITIONS [X] NO [ ] YES (see attached addendum)
HYPOTHETICAL CONDITIONS [X] NO [ ] YES (see attached addendum. A hypothetical condition requires an extraordinary assumption)
JURISDICTIONAL EXCEPTION [X] NO [ ] YES (see attached addendum)

NEIGHBOURHOOD
NATURE OF DISTRICT: [X] Residential [ ] Commercial [ ] Industrial [ ] Agricultural [ ]
TYPE OF DISTRICT: [ ] Urban [X] Suburban [ ] Rural [ ] Recreational [ ]
TREND OF DISTRICT: [ ] Improving [X] Stable [ ] Transition [ ] Deteriorating [ ]
BUILT-UP: [X] Over 75% [ ] 25 - 75% [ ] Under 25% [ ] Rural
CONFORMITY Age: [ ] Newer [X] Similar [ ] Older [ ]
Condition: [ ] Superior [X] Similar [ ] Inferior [ ]
Size: [ ] Larger [X] Similar [ ] Smaller [ ]

	From	To
AGE RANGE OF PROPERTIES (years):	1	20
PRICE RANGE OF PROPERTIES:	$ 500,000	$ 1,500,000

Stable
MARKET OVERVIEW: Supply: [ ] High [X] Average [ ] Low
Demand: [ ] High [X] Average [ ] Low
PRICE TRENDS: [ ] Increasing [X] Stable [ ] Declining

COMMENTS: [ ] Detrimental Conditions Observed
Value trends, market appeal, proximity to employment and amenities, anticipated public/private improvements, apparent detrimental conditions (railroad tracks, unkempt properties, major traffic arteries, hydro facilities, commercial/industrial sites, landfill sites)
The subject neighbourhood is located in the southern quadrant of Bolton and is a newer residential subdivision. The area is access by main commuter routes and has good access to major commuter routes. Bolton is within close proximity to The GTA and prices are driven from demand from commuters looking for smaller community life. Properties in the area range in size, age, style and design and range from average to good curb appeal. Bolton lacks some major amenities but has most small town amenities.

SITE
SITE DIMENSIONS: 39.99 x 109.91 Ft
LOT SIZE: 4395 Unit of Measurement SqFt
Source: MPAC
TOPOGRAPHY: Level
CONFIGURATION: Rectangular
ZONING: Residential Source: Zoning Maps
OTHER LAND USE CONTROLS (see comments):
USE CONFORMS: [X] YES [ ] NO (see comments)
ASSEMBLAGE: [X] NO [ ] YES (see comments)
TITLE SEARCHED: [ ] YES [X] NO (see comments and limiting conditions)

UTILITIES: [X] Telephone [X] Natural Gas [X] Storm Sewer [X] Sanitary Sewer [ ] Septic [ ] Open Ditch [ ] Holding Tank [ ]
WATER SUPPLY: [X] Municipal [ ] Private Well [ ]
FEATURES: [ ] Gravel Road [X] Paved Road [ ] Lane [X] Sidewalk [X] Curbs [X] Street Lights [X] Cablevision [ ]
ELECTRICAL: [ ] Overhead [X] Underground [ ]
DRIVEWAY: [X] Private [ ] Mutual [ ] None [ ] Single [X] Double [ ] Underground [ ] Laneway [ ]
Surface: Stone, heated
PARKING: [X] Garage [ ] Carport [X] Driveway [X] Street
LANDSCAPING: [X] Good [ ] Average [ ] Fair [ ] Poor
CURB APPEAL: [X] Good [ ] Average [ ] Fair [ ] Poor

COMMENTS: [ ] Detrimental Conditions Observed
Include features such as zoning, official community plans, local area plans, flood plains, EPA, greenbelt, reserves, heritage, easements, title restrictions such as judgments or liens, assemblage, known documentation of environmental contamination, parks, etc
The subject is well situated mid block on a main residential street. The site is improved with a newly renovated detached 2 storey dwelling. the landscaping is well established. The landscaping consist of sod, trees, gardens, upper floor balcony, heated patio and stone driveway, full wood fence and walkways. No title search was preformed and no survey was provided. It is assumed that there are no easements that would effect value.

RESIDENTIAL APPRAISAL REPORT

REFERENCE: ET

Warnica Appraisals Inc.

FILE NO.: 39397

YEAR BUILT (estimated): 2002	PROPERTY TYPE: Single Family Dwelling	ROOFING: Asphalt	
YEAR OF ADDITIONS:	DESIGN STYLE: 2 Storey	Condition: [X] Good [ ] Average [ ] Fair [ ] Poor	
EFFECTIVE AGE: 3 years	CONSTRUCTION: Wood Frame		
REM. ECONOMIC LIFE: 57 years	WINDOWS: Vinyl - Double Glazed		
COMMENTS:	BASEMENT: Full Finished	EXTERIOR FINISH: Stone	
	ESTIMATED BASEMENT AREA: 1,100 [X] Sq. Ft. [ ] Sq. M.	Condition: [X] Good [ ] Average [ ] Fair [ ] Poor	
	ESTIMATED BASEMENT FINISH: 97 %		
	FOUNDATION WALLS: Concrete Block		

BEDROOMS(#)		BATHROOMS(#)		INTERIOR FINISH	Walls	Ceilings
1	Large	1	2 piece	4 Good	Drywall	[X] [X]
3	Average	2	3 piece	Average	Plaster	[ ] [ ]
	Small		4 piece	Fair	Panelling	[ ] [ ]
1	BSMT	1	5 piece	Poor		[ ] [ ]
		1x3pc - BSMT				[ ] [ ]

FLOORING: Ceramic Tile, Hardwood

ELECTRICAL: [ ] Fuses [X] Breakers

ESTIMATED RATED CAPACITY OF MAIN PANEL: 200 amps

HEATING SYSTEM: Forced Air Fuel type: Gas

WATER HEATER: Type: Natural Gas

CLOSET:	[X] Good	[ ] Average	[ ] Fair	[ ] Poor/None
INSULATION:	[X] Ceiling	[X] Walls	[X] Basement	[ ] Crawl Space
Info Source:	Basic Assumption			
PLUMBING LINES:	Copper/PVC	Info Source:	Observation	
FLOOR PLAN:	[ ] Good	[X] Average	[ ] Fair	[ ] Poor
BUILT-IN/EXTRA:	[ ] Stove	[ ] Oven	[X] Dishwasher	[ ] Garburator
[ ] Vacuum	[ ] Security System	[X] Fireplace	[ ] Skylight	[ ] Solarium
[ ] HR Ventilator	[X] Central Air	[ ] Air Cleaner	[ ] Sauna	[ ] Jetted Tub
[X] Garage Opener	[ ] Swimming Pool	[X] Heated driveway and patio		

OVERALL INT. COND.: [X] Good [ ] Average [ ] Fair [ ] Poor

ROOM ALLOCATION

FLOOR	ENTRANCE	LIVING	DINING	KITCHEN	FAMILY	BEDROOMS	DEN	FULL BATH	PART BATH	LAUNDRY				ROOM TOTAL	AREA
MAIN	4	1	1	1			1		1	1				4	1,552
SECOND						4		3						4	1,125
THIRD															
ABOVE GRADE TOTALS	ROOMS: 8		BEDROOMS: 4			BATHROOMS: 3F 1H								8	2,677
BASEMENT				1	1	1		1		1				3	1,100

UNIT OF MEASUREMENT: [X] Sq. Ft. [ ] Sq. M.

SOURCE OF MEASUREMENT:

IMPROVEMENTS

BASEMENT FINISH: Full Finished basement with family room, with ceramic, pot lights, kitchen with standard fixtures, bedroom with ceramic floor and 3 pc bathroom with standard fixtures and finished storage area, average condition.

GARAGES/CARPORTS/PARKING FACILITIES: double attached, interior entry, full wood fence, Stone driveway

SITE IMPROVEMENTS (INCLUDING DECKS, PATIOS, OUTBUILDINGS, LANDSCAPING, etc): Sod, gardens, heated stone patio, shed, trees, upper floor balcony

COMMENTS [ ] Detrimental Conditions Observed

Building, appearance, quality, condition, services, extras, personal property, etc.

The subject is a renovated 2 storey detached dwelling with attached double garage. The interior layout is modern with open concept living area. The entire home has undergone a recent high end renovation. There is a main floor addition that is approximately 80% complete. The main floor features dining room, living room and large open kitchen all with hardwood floors, high custom coffered ceilings and 2 gas fireplaces. Kitchen has granite counters and custom wood cabinets. All excellent condition. Upper floor offer 4 medium to large bedrooms with hardwood floors and 3 full bathrooms including 2 ensuites all with granite counters and upgraded modern fixtures and god condition. Home presents new condition, pride of ownership and overall excellent condition.

RESIDENTIAL APPRAISAL REPORT

REFERENCE: ET | Warnica Appraisals Inc. | FILE NO.: 39397

HIGHEST AND BEST USE

LAND VALUE AS IF VACANT: ☐ N/A $ 365,000 SOURCE OF DATA: Market research Comment: Fully Serviced Municipal Lot

EXISTING USE: Single Family Residential

HIGHEST AND BEST USE OF THE LAND AS IF VACANT: ☒ Residential ☐ Other

HIGHEST AND BEST USE OF THE PROPERTY AS IMPROVED: ☒ Existing Residential Use ☐ Other

ANALYSES AND COMMENTS: Highest and best use must be the reasonably probable and legal use of the property, that is physically possible, appropriately supported, financially feasible and results in the highest value therefor the highest and best use is as a single family dwelling which is the current use and is permitted by local zoning laws according to zoning maps.

DIRECT COMPARISON APPROACH

	SUBJECT	COMPARABLE NO. 1 Description	$ Adjustment	COMPARABLE NO. 2 Description	$ Adjustment	COMPARABLE NO. 3 Description	$ Adjustment
	58 Harvest Moon Dr Bolton, ON L7E 2L2	46 Morra Ave Bolton		15 Harvest Moon Dr Bolton		77 Silvervalley Dr Bolton	
DATA SOURCE	Inspection	MLS		MLS		MLS	
DATE OF SALE	N/A	14-Oct-2018		30-Oct-2018		07-Feb-2019	
SALE PRICE	$ 0	$ 1,088,000		$ 1,047,000		$ 1,151,000	
DAYS ON MARKET	0	20		56		35	
MLS	N/A	W4256928		W4235478		W4328571	
Exterior	Stone	Brick and Stone	10,000	Brick	15,000	Stucco/Brick	15,000
LOCATION	Good	Good		Good		Good	
SITE DIMENSIONS/LOT SIZE	39.99 x 109.91 Ft	35.99 x 151.25 Ft	-10,000	72.82 x 110.73 Ft	-20,000	43.23 x 118.58	-10,000
BUILDING TYPE	Detached	Detached		Detached		Detached	
DESIGN/STYLE	2 Storey	2 Storey		2 Storey		2 Storey	
AGE/CONDITION	16 Excelled	2 Good		19 Good	15,000	14 Good	15,000
LIVABLE FLOOR AREA	2677 Sq.Ft.	3059 SqFt	-19,100	2537 SqFt	7,000	3128 SqFt	-22,600
	Total Rooms / Bdrms	Total Rooms / Bdrms		Total Rooms / Bdrms		Total Rooms / Bdrms	
ROOM COUNT	8 / 4	10 / 5		9 / 4		9 / 4	
BATHROOMS	3F 1H	3F1H		3F1H		3F1H	
BASEMENT	Full/Finished	Full/Part Finished	10,000	Full/Finished WO	-10,000	Full/Finished	
PARKING FACILITIES	Garage/Double	Garage/Double		Garage/Double		Garage/Double	
Extras	Builtin/upgrades	Builtin/upgrades	10,000	Builtin/upgrades	10,000	Builtin/upgrades	15,000
ADJUSTMENTS (Gross%, Net%, Dollar)		5.4 % 0.1 %	$ 900	7.4 % 1.6 %	$ 17,000	6.7 % 1.1 %	$ 12,400
ADJUSTED VALUES		$	1,088,900	$	1,064,000	$	1,163,400

ANALYSES AND COMMENTS:

Include qualitative or quantitative explanation for sale conditions, expenditures, market conditions and property adjustments including location, physical/economic characteristics, use, non-realty, rationale for most appropriate comparables.

Good selection of recent similar type 2 storey detached dwellings available in the subject area. The search included the best available data. The search included only similar detached dwellings in the immediate subject area and active listings. Adjustments for lot size, site influences and location were made concurrently. Adjustments for age and condition are also made concurrently. A fourth comparable was added in the subject area of similar size and condition. This comparable is displays similarities to subject in age and location, however was adjusted for inferior condition, superior upgrades and supports the final estimated value. All four comparables posses high similarities to the subject and are recent sales and only required minor adjustments. All four comparable support the final estimated value. Comparable #1 is most similar to the subject in overall conditions and required the smallest adjustments and is a recent sale and was therefore given the most weight in determining the final estimated value.

⊕ UW has opted to scale back slightly to $1,086,000. to match value originally declared. Thanks Lo Morgan

ESTIMATED VALUE BY THE DIRECT COMPARISON APPROACH (rounded) $ 1,089,000

RESIDENTIAL APPRAISAL REPORT

REFERENCE: ET

Warnica Appraisals Inc.

FILE NO.: 39397

DIRECT COMPARISON APPROACH

	SUBJECT	COMPARABLE NO. 1 Description	$ Adjustment	COMPARABLE NO. 2 Description	$ Adjustment	COMPARABLE NO. 3 Description	$ Adjustment
	58 Harvest Moon Dr Bolton, ON L7E 2L2	7 Vantagebrook Crt Bolton					
DATA SOURCE	Inspection	MLS					
DATE OF SALE	N/A	25-Oct-2018					
SALE PRICE	$ 0	$ 1,157,500		$		$	
DAYS ON MARKET	0	30					
MLS	N/A	W4258987					
Exterior	Stone	Brick	5,000				
LOCATION	Good	Good					
SITE DIMENSIONS/LOT SIZE	39.99 x 109.91 Ft	36.15 x 103.11 Ft	5,000				
BUILDING TYPE	Detached	Detached					
DESIGN/STYLE	2 Storey	2 Storey					
AGE/CONDITION	16 Excelled	19 Good	15,000				
LIVABLE FLOOR AREA	2677 Sq.Ft.	2430 SqFt	12,400				
	Total Rooms / Bdrms	Total Rooms / Bdrms		Total Rooms / Bdrms		Total Rooms / Bdrms	
ROOM COUNT	8 / 4	8 / 4					
BATHROOMS	3F 1H	2F1H	2,000				
BASEMENT	Full/Finished	Full/Finished					
PARKING FACILITIES	Garage/Double	Garage/Double					
Extras	Builtin/upgrades	Builtin/upgrades	-30,000				
ADJUSTMENTS (Gross% Net% Dollar)		6.0 % 0.8 %	$ 9,400	0.0 % 0.0 %	$ 0	0.0 % 0.0 %	$ 0
ADJUSTED VALUES		$	1,166,900	$	0	$	0

ANALYSES AND COMMENTS

Include qualitative or quantitative explanation for sale conditions, expenditures, market conditions and property adjustments including location, physical/economic characteristics, use, non realty, rationale for most appropriate comparables

A fourth comparable was added in the subject area of similar size and condition. This comparable is displays similarities to subject in age and location, however was adjusted for inferior condition, superior upgrades and supports the final estimated value.

RESIDENTIAL APPRAISAL REPORT

REFERENCE: ET | Warnica Appraisals Inc. | FILE NO.: 39397

SALES HISTORY

SUBJECT SOLD WITHIN 3 YEARS OF EFFECTIVE DATE: ☐ YES ☐ NO

ANALYSIS OF SALE TRANSFER HISTORY (minimum of three years)

Current owners purchase subject on March 1, 2002 for $235,451 according to online records. No other listings or sales are present in the past 3 years according to The Toronto Real Estate Board, the Barrie & District Real Estate Board and Teranet.

SUBJECT LISTED WITHIN 1 YEAR OF EFFECTIVE DATE: ☐ YES ☐ NO SUBJECT CURRENTLY LISTED: ☐ YES ☐ NO

ANALYSIS OF AGREEMENTS FOR SALE, OPTIONS, LISTINGS OR MARKETING OF THE SUBJECT (minimum of one year)

Current owners purchase subject on March 1, 2002 for $235,451 according to online records. No other listings or sales are present in the past 3 years according to The Toronto Real Estate Board, the Barrie & District Real Estate Board and Teranet.

EXPOSURE TIME

ANALYSIS OF REASONABLE EXPOSURE TIME

A reasonable exposure time for a listing of this type in this location is between 30 - 90 days in the current market. Properties listed for sale, sold and expired were analyzed to arrive at a reasonable exposure time.

RECONCILIATION AND FINAL VALUE

RECONCILIATION AND FINAL ESTIMATE OF VALUE

The direct sales comparison approach was given the most weight influencing the final estimated value. The cost approach to value was used as a back up method to the preferred direct sales comparison approach, but not heavily relied upon for determining the estimated market value. The estimated value takes into consideration recent sales, expired and active listings and the comparables provided in this report.Given the appraisers knowledge of the subject neighbourhood and information attained through research, it is considered that the information used can be accurately used as an indicator of the subjects estimated value.

UPON REVIEWING AND RECONCILING THE DATA, ANALYSES AND CONCLUSIONS OF EACH VALUATION APPROACH, THE MARKET VALUE OF THE INTEREST IN THE SUBJECT PROPERTY

AS AT 26-Feb-2019 (Effective Date of the Appraisal) **IS ESTIMATED AT $** 1,089,000 **COMPLETED ON** 26-Feb-2019 (Date of Report)

AS SET OUT ELSEWHERE IN THIS REPORT, THIS REPORT IS SUBJECT TO ASSUMPTIONS AND LIMITING CONDITIONS, THE VERIFICATION OF WHICH IS OUTSIDE THE SCOPE OF THIS REPORT.

DEFINITIONS

DEFINITION OF MARKET VALUE: The most probable price, as of a specified date, in cash, or in terms equivalent to cash, or in other precisely revealed terms, for which the specified property rights should sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently, knowledgeably, and for self-interest, and assuming that neither is under undue duress. (Appraisal of Real Estate, 11th Canadian Edition 2010) Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby buyer and seller are typically motivated, both parties are well informed or well advised, and acting in what they consider their own best interests; a reasonable time is allowed for exposure in the open market; payment is made in terms of cash in Canadian dollars or in terms of financial arrangements comparable thereto; and the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

DEFINITION OF MARKET RENT (if applicable): The estimated amount for which an interest in real property should be leased on the valuation day between a willing lessor and a willing lessee on appropriate lease terms in an arm's length transaction, after proper marketing and where the parties had each acted knowledgeably, prudently and without compulsion. (International Valuation Standards 2017)

DEFINITION OF HIGHEST AND BEST USE: The reasonably probable use of real property that is physically possible, legally permissible, financially feasible, maximally productive and that results in the highest value. (USPAP 2018)

SCOPE

The scope of the appraisal encompasses the due diligence undertaken by the appraiser (consistent with the terms of reference from the client, the purpose and intended use of the report) and the necessary research and analyses to prepare a report in accordance with the Canadian Uniform Standards of Professional Appraisal Practice (CUSPAP) of the Appraisal Institute of Canada. The following comments describe the extent of the process of collecting, confirming and reporting data, and the analyses, describe relevant procedures and reasoning details supporting the analyses and provide the reason for the exclusion of any usual valuation procedures.

The appraisal issue that is the focus of the engagement has been discussed and defined with the client, the work required to solve the issue planned, and the necessary market data acquired, analyzed and reconciled into an estimate of market value in a manner typically expected in a "form" report.

The specific tasks and items necessary to complete this assignment include a summary of the following:

1. assembly and analyses of relevant information pertaining to the property being appraised, including listing and acquisition particulars if acquired within three years prior to the effective date of the appraisal;
2. a site visit and observation of the subject property and the surrounding area;
3. assembly and analyses of pertinent economic and market data;
4. an analysis of land use controls pertaining to the subject property;
5. an analysis of Highest and Best Use, or most probable use;
6. a discussion of the appraisal methodologies and procedures employed in arriving at the indications of value;
7. inclusion of photographs, maps, graphics and addendum exhibits when deemed appropriate; and
8. reconciliation of the collected data into an estimate of market value or market value range as at the effective date of the appraisal.

All data considered appropriate for inclusion in the appraisal is, to the best of our knowledge, factual. Due to the type of property being appraised and the nature of the appraisal issue, the findings have been conveyed in this "form" format.

Other:

See Attached Addendum

RESIDENTIAL APPRAISAL REPORT

INITIALS: ET

Warnica Appraisals Inc.

FILE NO.: 39397

ASSUMPTIONS, LIMITING CONDITIONS, DISCLAIMERS AND LIMITATIONS OF LIABILITY

The certification that appears within this report is subject to the following and to the Personal Information and Electronic Documents Act (PIPEDA), Canadian Uniform Standards of Professional Appraisal Practice, the IAC By-Laws and Regulations and the following conditions:

1. This report is prepared only for the client and authorized users specifically identified in this report and only for the specific use identified in the report. No other person may rely on the report or any part of the report or use it for any purpose without the client and written authorization from the authors. Liability is expressly denied to any other person and, accordingly, no responsibility is accepted for any damages suffered by any other person as a result of decisions made or actions taken based on this report. Liability is expressly denied for any unauthorized user or for anyone who uses this report for any use not specifically identified in the report. Reliance on the appraisal without authorization or for an unauthorized use is unreasonable.
2. Neither the report, nor any of its contents (including reference to the Institute, designations, or the firm) shall be disseminated without warranting the report to the client, based on any discussion that the client has with the appraiser, or the report is specifically authorized by the author.
3. The author will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The property is appraised on the basis of a being under responsible ownership. No registry office search has been performed and the author assumes that the title is good and marketable and free and clear of all encumbrances. Matters of a legal nature, including confirming who holds legal title to the appraised property or any portion of the appraised property, are outside the scope of work and expertise of the appraiser. Any information regarding the identity of a property's owner or identifying the property owned by the listed client and/or applicant provided by the appraiser is for informational purposes only and any reliance on such information is unreasonable. Any information provided by the appraiser does not constitute any title confirmation. Any information provided does not negate the need to retain a real estate lawyer, surveyor or other appropriate experts to verify matters of ownership and/or title.
4. Verification of compliance with zoning or municipal regulations, bylaws or statutes is outside the scope of work and expertise of the appraiser. Any information provided by the appraiser is for informational purposes only and any reliance on it is unreasonable. Any information provided by the appraiser does not negate the need to retain an appropriately qualified professional to determine compliance with legal requirements.
5. No survey of the property has been made. Any sketch in this report shows approximate dimensions and is included only to assist the reader of the report in visualizing the property. Unless otherwise stated in the report, no land survey has been performed. The services of a land surveyor should be retained for such matters.
6. This report is completed on the basis that information or opinions on which, concerning this report is not original, unless specified and yet which is deemed reliable is based upon information made to the author by third parties, and is believed to be reliable. Information, opinions, and estimates provided to the author by third parties are subject to change without notice, and the author reserves the right to alter conclusions if information, opinions, and estimates provided to the author by third parties are found to be inaccurate or misleading. The author assumes no responsibility for such information, opinions, and estimates provided by third parties.
7. Unless otherwise stated in this report, the author has no knowledge of any hidden or unapparent conditions (including, but not limited to, soils, physical structure, mechanical or other operating systems, foundation, roof, etc.) of the subject property or other neighbouring property that could affect the value of the subject property. It has been assumed that there are no such conditions. Any such conditions that were not fully apparent at the time of inspection or that became apparent during the normal research involved in completing the report have been noted in the report. This report should not be construed as an environmental audit or national property condition report, as such reporting is beyond the scope of this report and the competence of the author. The author makes no guarantee or warranty, express or implied, regarding the condition of the property, and will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. The bearing capacity of the soil is assumed to be adequate.
8. The author is not aware of any detrimental environmental, chemical or biological conditions that may affect the market value of the property appraised, including but not limited to pollution or contamination of land, buildings, water or air. Such conditions may include but are not limited to mould and radon or other contaminants that may give rise to either. Any such conditions that were not fully apparent at the time of inspection or that became apparent during the normal research involved in completing the report have been noted in the report. It is an assumption of this report that the property complies with all regulatory requirements concerning environmental, chemical and biological matters, and it is assumed that the property is free of any detrimental environmental, chemical or biological conditions that may affect the market value of the property appraised. If a party relying on this report requires information about an assessment of detrimental environmental, chemical or biological conditions that may impact the value or marketability, that party is advised to obtain an expert qualified in such matters. The author expressly denies any legal liability or duty to the client or detrimental environmental, chemical or biological matters affecting the market value of the property.
9. The analyses set out in this report relied on written and oral information obtained from a variety of sources the author considers reliable. Unless otherwise stated in report, the author did not verify client-supplied information, which the author believed to be correct.
10. The term "inspection" refers to observation only as defined by CUSPAP and reporting of the general material and conditions observed for the purposes of a standard appraisal inspection. The inspection scope of work excludes the identification of marketable characteristics/amenities offered for consumption and valuation purposes only.
11. The opinions, value and other conclusions contained herein assume satisfactory completion of any work remaining to be completed in a good and workmanlike manner. Further inspections may be required to confirm completion of such work. The author has not confirmed if all mandatory building inspections have been completed to date, nor has the availability/issuance of an occupancy permit been confirmed. The author has not confirmed the quality of construction workmanship or materials. It should be clearly understood that this visual inspection does not by only compliance with any building code requirements as well as beyond the professional expertise of the author.
12. The contents of this report are confidential and will not be disclosed by the author to any party except as provided for by the provisions of the CUSPAP and/or as properly entitled under evidence of a duly qualified judicial or quasi-judicial body. The author acknowledges that the information collected herein is personal and confidential and shall not use or disclose the contents of this report except as provided for in the provisions of the CUSPAP and in accordance with the author's privacy policy. The client agrees that in accepting this report, it shall maintain the confidentiality and privacy of any personal information contained herein and shall comply in all material respects with the contents of the author's privacy policy and in accordance with the PIPEDA.
13. The author has declined to enter into the assignment as requested by the client unless a user report for the use specified by the client, which is stated in the report. The client has agreed that the performance of this report and the fee for the assignment are for the intended use.
14. This report, its content and all attachments, addendums and their content are the property of the author. The client, intended users and any appraisal facilitator are prohibited, without exception and no permission is expressly or impliedly granted or deemed to be granted to modify, alter, reverse, publish (in whole or in part), screen scrape, reverse scrape, exploit, reproduce, decompile, reassemble or participate in any other activity intended to separate or filter show, post, place, screen scrape, manipulate electronically, digitally, manually or by any other means whatsoever the appraisal report, addendum, all attachments and the data contained within for any commercial or other use.
15. If transmitted electronically, this report will have been digitally signed and secured with personal passwords to lock the contents of the file. Due to the possibility of digital modification, only originally signed reports and those sent directly by the author can be reasonably relied upon.
16. This report remains the property of the Appraisal Institute of Canada (AIC) and for use only by AIC members in good standing. Use by any other person is a violation of AIC copyright.
17. Where the intended use of this report is for financing or mortgage lending or mortgage insurance, it is a condition of acceptance of this report that the authorized user has or will conduct written underwriting and approval decision in accordance with the standards of a reasonable and prudent lender or insurer, including but not limited to ensuring the lender's demonstrated competence and capacity to service the loan debt obligations on a timely basis, and to conduct loan underwriting or loan approval due diligence similar to the standards set out by the Office of the Superintendent of Financial Institutions (OSFI), even where not otherwise required by law. Liability is expressly denied to those who do not meet this condition. Any reliance on this report without satisfaction of this condition is unreasonable.

See Attached Addendum

CERTIFICATION

I certify that, to the best of my knowledge and belief that:

1. The statements of fact contained in this report are true and correct;
2. The reported analyses, opinions and conclusions are limited only by the reported assumptions and limiting conditions and are my impartial and unbiased professional analyses, opinions and conclusions;
3. I have no past, present or prospective interest in the property that is the subject of this report and no personal and/or professional interest or bias with respect to the parties involved with this assignment;
4. I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment;
5. My compensation in and for this assignment is not contingent upon development or reporting predetermined results, the amount of value estimate, a conclusion favouring the client or the occurrence of a subsequent event;
6. My analyses, opinions and conclusions were developed and this report has been prepared in conformity with the Canadian Uniform Standards of Professional Appraisal Practice (CUSPAP);
7. I have the knowledge and experience to complete this assignment competently, and where applicable this report is co-signed in compliance with the Canadian Uniform Standards of Professional Appraisal Practice (CUSPAP);
8. ☐ No one has provided professional assistance to the member(s) signing this report;
   ☐ The following individual provided the following professional assistance:

PROPERTY IDENTIFICATION

ADDRESS: 58 Harvest Moon Dr CITY: Bolton PROVINCE: ON POSTAL CODE: L7E 2L2

LEGAL DESCRIPTION: See Attached Addendum

BASED UPON THE DATA, ANALYSES AND CONCLUSIONS CONTAINED HEREIN, THE MARKET VALUE OF THE INTEREST IN THE PROPERTY DESCRIBED:

AS AT 26-Feb-2019 (Effective date of the appraisal) IS ESTIMATED AT $ 1,089,000 ☐ As is ☐ As if Complete

AS SET OUT ELSEWHERE IN THIS REPORT. THIS REPORT IS SUBJECT TO CERTAIN ASSUMPTIONS AND LIMITING CONDITIONS, THE VERIFICATION OF WHICH IS OUTSIDE THE SCOPE OF THIS REPORT.

APPRAISER	CO-SIGNING AIC APPRAISER (if applicable)
SIGNATURE:	SIGNATURE:
NAME: Matt Robbins	NAME: Janice Warnica
AIC DESIGNATION STATUS: [X] Candidate Member ☐ CRA P.App ☐ AACI P.App Membership: 910811	AIC DESIGNATIONS: [X] CRA P.App ☐ AACI P.App Membership: 701804
DATE OF REPORT/DATE SIGNED: 26-Feb-2019	DATE OF REPORT/DATE SIGNED: 02/26/2019
PERSONALLY INSPECTED THE SUBJECT PROPERTY: [X] YES ☐ NO	PERSONALLY INSPECTED THE SUBJECT PROPERTY: ☐ YES [X] NO
DATE OF INSPECTION: 26-Feb-2019	DATE OF INSPECTION: Did not inspect
LICENSE INFO (where applicable):	LICENSE INFO (where applicable):
NOTE: For this appraisal to be valid, an original or a password protected digital signature is required.	NOTE: For this appraisal to be valid, an original or a password protected digital signature is required.

SOURCE OF DIGITAL SIGNATURE SECURITY:

ATTACHMENTS AND ADDENDA: [X] ADDITIONAL SALES ☐ EXTRAORDINARY ASSUMPTIONS/LIMITING CONDITIONS [X] NARRATIVE [X] PHOTOGRAPHS [X] BUILDING SKETCH ☐ PROCESS INSPECTION [X] MAPS [X] COST APPROACH ☐ INCOME APPROACH ☐ MARKET RENT [X] SCOPE OF WORK ☐ HIGHLIGHTS, OTHER ENVIRONMENTAL CONDITIONS ☐

EXTRAORDINARY ITEMS ADDENDUM

REFERENCE: ET | Warnica Appraisals Inc. | FILE NO.: 39397

CLIENT		APPRAISER	
CLIENT:	Effort Trust	AIC MEMBER:	Matt Robbins
ATTENTION:		COMPANY:	Warnica Appraisals Inc.
ADDRESS:	980 Yonge St Unit #1 Toronto, ON M4W 3V8	ADDRESS:	3975 Irwin St Innisfil, ON, L9S 2T5
E MAIL:		E MAIL:	warnica.appraisals@rogers.com
PHONE:	FAX:	PHONE:	705-739-0240 FAX: 705-436-6322

Appraisal Institute of Canada

EXTRAORDINARY ITEMS ADDENDUM

EXTRAORDINARY ASSUMPTIONS & LIMITING CONDITIONS

An extraordinary assumption is a hypothesis, either supposed or unconfirmed, which, if not true, could alter the appraiser's opinions and conclusions (e.g. an absence of contamination where such contamination is possible, the presence of a municipal sanitary sewer where unknown or uncertain). An extraordinary limiting condition is a necessary modification or exclusion of a Standard Rule which must be explained and justified by the appraiser (e.g. exclusion of one or more valuation approaches). The appraiser must conclude before accepting the assignment which involves invoking an Extraordinary Limiting Condition that the scope of the work applied will result in opinions and conclusions which are credible. Both must accompany statements of each opinion/conclusion so affected

It is assumed that the subject renovation will be completed according to the plans specified by the owner. In the event that there is any deviation from any of the assumptions made herein we reserve the right to amend our report the estimated value accordingly.

HYPOTHETICAL CONDITIONS

Hypothetical conditions may be used when they are required for legal purpose, for purposes of reasonable analyses or for purposes of comparison. Common hypothetical conditions include proposed improvements, completed repairs, rezoning, or municipal services. For every Hypothetical Condition, an Extraordinary Assumption is required. Following is a description of each hypothetical condition applied to this report, the rationale for its use and its effect on the result of the assignment

It is assumed that the subject renovation will be completed according to the plans specified by the owner. In the event that there is any deviation from any of the assumptions made herein we reserve the right to amend our report the estimated value accordingly.

JURISDICTIONAL EXCEPTION

The Jurisdictional Exception permits the appraiser to disregard a part or parts of the Standards determined to be contrary to law or public policy in a given jurisdiction and only that part shall be void and of no force or effect in that jurisdiction. The following comments identify the part or parts disregarded, if any, and the legal authority justifying these actions

N/A

COST APPROACH ADDENDUM

REFERENCE: ET | Warnica Appraisals Inc. | FILE NO. 39397

CLIENT

CLIENT: Effort Trust
ATTENTION:
ADDRESS: 980 Yonge St Unit #1
Toronto, ON M4W 3V8
E-MAIL:
PHONE: FAX:

APPRAISER

AIC MEMBER: Matt Robbins
COMPANY: Warnica Appraisals Inc.
ADDRESS: 3975 Irwin St
Innisfil, ON, L9S 2T5
E-MAIL: warnica.appraisals@rogers.com
PHONE: 705-739-0240 FAX: 705-436-6322

Appraisal Institute of Canada

PROPERTY ADDRESS: 58 Harvest Moon Dr

LAND VALUE Fully serviced residential lot — SOURCE OF DATA Market Research — $ 365,000

SOURCE OF COST DATA: [ ] MANUAL [X] CONTRACTOR [ ]

BUILDING COST: [X] Sq. Ft [ ] Sq. M.

				ESTIMATED COST NEW	DEPRECIATED COST
Livable floor Area (above grade)	2,677	@ $ 220.00	$ 588,940	$	
Basement Fully finished-Average Condition	1,100	@ $ 25.00	$ 27,500	$	
Garages/Carports Double attached-Int entrance	400	@ $ 50.00	$ 20,000	$	
		@ $	$	$	
		@ $	$	$	
		@ $	$	$	
OTHER EXTRAS INCLUDING SITE IMPROVEMENTS, LANDSCAPING, ETC Built-in's/Extras/Upgrades			$ 0	$ 10,000	
			$	$	
Exterior Improvements			$	$ 35,000	
			$	$	
			$	$	
			$	$	
TOTAL REPLACEMENT COST			$ 636,440		
ACCRUED DEPRECIATION:	5.0 %		$ 31,822	$ 604,618	
DEPRECIATED VALUE OF THE IMPROVEMENTS				$ 649,618	
				$ 1,014,618	
ESTIMATED VALUE BY THE COST APPROACH (rounded)				$ 1,015,000	

NOTE: Unless otherwise noted the construction cost estimates contained herein were not prepared for insurance purposes and are invalid for that use. The Cost Approach is not applicable when appraising individual strata/condominium type dwelling units

COST APPROACH

ANALYSES/COMMENTS: Cost approach is a back up method to the preferred direct sales comparison approach. In this report the cost approach supports the direct comparison method and the estimated market value.

ADDENDUM

Borrower: FERRANTE, Serafina and Rino	File No.: 39397	
Property Address: 58 Harvest Moon Dr	Case No.: ET	
City: Bolton	Province: ON	Postal Code: L7E 2L2
Lender: Effort Trust		

Legal Description
LOT 169, PLAN 43M1324, CALEDON. S/T RIGHT IN FAVOUR OF PAPERTIOUS INVESTMENTS INC., UNTIL THE LATER OF FIVE YEARS FROM 1999/04/16 OR UNTIL THE SAID PL 43M-1324 IS ASSUMED BY THE CORPORATION OF THE TOWN OF CALEDON, AS SET OUT IN LT1931120.

Additional Scope of Appraisal Items
The analysis set out in this report relied on written and verbal information of market transactions, data and statistics obtained from a variety of sources we considered reliable. A concerted effort was made to verify the accuracy of the information herein contained. Since this appraisal is not intended to be used for court purposes or for arbitration, some of the information set out in this report may not have been fully documented or confirmed by reference to primary sources.

If information independently researched by the appraiser or provided by the client on the surface appeared to be reasonable, it was relied on as true and correct. No in-depth investigation is made into the parties to real estate transactions and audits are not performed on documents or information provided. Fraud is known to be present in the real estate market, and often information is withheld from appraisers in the confirmation process. The user of this report ought to exercise reasonable and proper due diligence and consult legal advice and such other experts as necessary to make informed decisions regarding the property.

Appraisers are not qualified in professional matters like land surveying, engineering, architecture and the law, nor are they qualified as building inspectors. We assumed that there are no hidden or unapparent conditions of the property, subsoil or structures that render it more or less valuable. No responsibility is assumed for such conditions or for arranging for engineering studies that may be required to discover them. Where matters were noted that appeared unusual, they have been noted in the report. The services of experts in these fields is required to investigate the possibility that defects are present.

The only party who may rely on the opinions expressed in this report is the client to which the report is addressed and only for the intended use stated herein. No other party may rely on this report without the written consent of the appraiser. We expressly Deny any legal liability for unauthorized reliance and any other use.

Should the author of this report be required to give testimony or appear in or at any administrative preceding relating to this appraisal, prior arrangements shall be made therefor, including provision for additional compensation to permit adequate time for preparation and for any appearance which may be required. (my fee for court preparation time is $ 2500/day and appearance is $2500/day or any part thereof plus disbursements)

Information used in this report with respects to the age, size, condition and lot size of the subject and the comparables was obtained from MLS listings, real estate sales representatives, builder's plans and or/ land registry are assumed correct. Comparable photos were obtained from on line MLS and are assumed to be an accurate current rendering of the property

For the purpose of this report it is assumed that the improvements, additions and/or renovations or modifications to the subject have been completed with the necessary building permits, have been inspected and met all building code requirements at the time.

Permission to take interior photos was obtained at the time of the inspection from the home owner.

The reader should be aware that when preparing an appraisal for financing purposes, appraisers do not investigate if the prospective loan and applicant satisfy prudent underwriting criteria. Consequently we assume no responsibility for losses on loans involving our appraisal efforts that result from the lenders failure to do proper due diligence regarding credit worthiness of the borrower or their ability to service or repay the loan.

Additional Assumptions and Limiting Conditions and Extraordinary Items
Some assumptions and estimates have been made for the purpose of satisfying mandatory form requirements. In the event any of these assumptions are proven otherwise we reserve the right to alter the final estimated value accordingly.

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: FERRANTE, Serafina and Ximo		File No.: 39397
Property Address: 58 Harvest Moon Dr		Case No.: ET
City: Bolton	Prov.: ON	P.C.: L7E 2L2
Lender: Effort Trust		

FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date: February 26, 2019
Appraised Value: $ 1,089,000

REAR VIEW OF
SUBJECT PROPERTY

STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: FERRANTE, Serafina and Vino		File No.: 39397
Property Address: 58 Harvest Moon Dr		Case No.: ET
City: Bolton	Prov.: ON	P.C.: L7E 2L2
Lender: Effort Trust		

COMPARABLE SALE #1

46 Morra Ave
Bolton
Sale Date: 14-Oct-2018
Sale Price: $ 1,088,000

COMPARABLE SALE #2

15 Harvest Moon Dr
Bolton
Sale Date: 30-Oct-2018
Sale Price: $ 1,047,000

COMPARABLE SALE #3

77 Silvervalley Dr
Bolton
Sale Date: 07-Feb-2019
Sale Price: $ 1,151,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: FERRANTE, Serafina and Vito		File No.: 39397
Property Address: 58 Harvest Moon Dr		Case No.: ET
City: Bolton	Prov.: ON	P.C.: L7E 2L2
Lender: Effort Trust		

COMPARABLE SALE #4

7 Vantagebrook Crt
Bolton
Sale Date: 25-Oct-2018
Sale Price: $ 1,157,500

COMPARABLE SALE #5

Sale Date:
Sale Price: $

COMPARABLE SALE #6

Sale Date:
Sale Price: $

Borrower: FERRANTE, Serafina and Pino		File No.: 39397
Property Address: 58 Harvest Moon Dr		Case No.: ET
City: Bolton	Prov.: ON	P.C.: L7E 2L2
Lender: Effort Trust		

Kitchen

Living Room

Dining Room

Borrower: FERRANTE, Serafina and Nino		File No.: 39397
Property Address: 58 Harvest Moon Dr		Case No.: ET
City: Bolton	Prov.: ON	P.C.: L7E 2L2
Lender: Effort Trust		

Main floor 2pc Bathroom

Main Floor addition

Master Bedroom

Borrower: FERRANTE, Serafina and Vino		File No.: 39397
Property Address: 58 Harvest Moon Dr		Case No.: ET
City: Bolton	Prov.: ON	P.C.: L7E 2L2
Lender: Effort Trust		

Master Ensuite

Main Bathroom

Bedroom

Borrower: FERRANTE, Serafina and [illegible]ino		File No.: [illegible]39397
Property Address: 58 Harvest Moon Dr		Case No.: ET
City: Bolton	Prov.: ON	P.C.: L7E 2L2
Lender: Effort Trust		

Bedroom

Bedroom

Ensuite Bathroom

Main Floor Laundry

Basement

Basement

Basement

Basement

Basement

Basement Laundry

Garage

Main Floor Laundry

LOCATION MAP

Borrower: FERRANTE, Serafina and Rino		File No.: 39397
Property Address: 58 Harvest Moon Dr		Case No.: ET
City: Bolton	Prov.: ON	P.C.: L7E 2L2
Lender: Effort Trust		

Borrower: FERRANTE, Serafina and Rino	File No.: 39397
Property Address: 58 Harvest Moon Dr	Case No.: ET
City: Bolton	Prov.: ON P.C.: L7E 2L2
Lender: Effort Trust	

Lender Reference No: ET

File No: 39397

INVOICE

Warnica Appraisals Inc.
3975 Irwin St
Innisfil, ON, L9S 2T5
705)739-0240 fax (705)436-6322

FILE NO.	INVOICE DATE	INVOICE NO.
39397	26-Feb-2019	39397

LENDER/ CLIENT: Effort Trust

BORROWER: FERRANTE, Serafina and Rino

ADDRESS OF PROPERTY: 58 Harvest Moon Dr
Bolton, ON L7E 2L2

APPRAISED AS OF 30-Nov-2018

APPRAISAL FEE: $		425.00
DESCRIPTION / ADDITIONAL CHARGES		
INVOICE SUBTOTAL:	$	425.00
TAX 13.0%	$	55.25
INVOICE TOTAL:	$	480.25
AMOUNT PAID:	$	480.25
AMOUNT PAID:	$	
BALANCE DUE:	$	0.00

TERMS ****COD**** PAID IN FULL***CASH**

PLEASE MAKE CHEQUES PAYABLE TO:
Warnica Appraisals Inc.
3975 Irwin St, Innisfil, ON, L9S 2T5
HST Registration Number: 863586343 RT-0001

Thank you

Thank you

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1 877 219 3178
416 400 3977

INDIGOBLUE
MORTGAGE INVESTMENT CORPORATION

MORTGAGE COMMITMENT

Date: 24-May-2019

Rino Ferrante, and Serafina Ferrante
58 Harvest Moon Drive
Bolton, ON L7E 2L2

RE: "" mortgage on 58 Harvest Moon Drive, Bolton, ON L7E 2L2 Mortgage #402

Based upon, and subject to the accuracy of the information provided, Indigoblue Mortgage Investment Corporation is pleased to offer mortgage financing for the property described as "security" below, subject to the following and additional terms and conditions captured under Mortgage Conditions Letter:

Borrower(s):	Rino Ferrante, and Serafina Ferrante
Guarantor(s):	n/a
Mortgage Amount:	$65,000.00
Interest Rate:	13.99%
Prepayment Charges:	n/a
Monthly Payment:	$757.79
Term (in months):	12 months
Amortization:	Interest only loan
Lender Fees:	$5,000.00
Broker Fees:	$0.00
Other fees:	Refer to Schedule A
Administration Fee:	$299.00
Closing date:	31-May-2019
Interest Adjustment Date:	01-Jun-2019
First Payment Date:	01-Jul-2019
Maturity Date:	01-Jun-2020
Prior Encumbrance	Effort Trust Company $812,000.00
Security:	58 Harvest Moon Drive, Bolton, ON L7E 2L2

Loadans
- Renewal Notice
- only paying interest

Initials: RF & SF

135 Queens Plate Drive, Suite 410, Toronto, ON M9W 6V1 1.800.380.4078| www.ibmic.ca | mortgages@indigoblue.ca

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#93

FRANCESCA FERRANTE
GINO FERRANTE

031

DATE 2016-07-06
Y Y Y Y M M D D

PAY TO THE ORDER OF Rino Ferrante $ 50,000.00

Fifty thousand 00/100 DOLLARS

CIBC

CANADIAN IMPERIAL BANK OF COMMERCE
PIAZZA DEL SOLE BANKING CENTRE
7850 WESTON RD., UNIT 2
WOODBRIDGE, ONTARIO L4L 9N8

MEMO Loan

Gino Ferrante

031⑈ ⑆08152⑈01⑆ 59⑈35539⑈

PRIMERICA®

Primerica Life
Insurance Company of Canada

La Compagnie d'Assurance-Vie
Primerica du Canada

Head Office/Siège Social :
6985 Financial Drive
Suite/ bureau 400
Mississauga, Ontario L5N 0G3

#210

We will pay the Face Amount, in a lump sum, to the Beneficiary upon receiving due proof that the Insured died before the Expiry Date and while this Policy was in force. This agreement is subject to the provisions on the following pages, which constitute the Policy.

RIGHT TO RETURN POLICY: You may return this Policy to Us for any reason within 20 days after You receive it. If returned, it will be considered void from the beginning. Any premium paid will be refunded.

NO CHANGE IN INSURABILITY: This Policy is effective only if the representations You made on Your application for coverage are still valid and You have not had any illness or sustained any injury or consulted with or received medical advice or treatment from any physician or other medical practitioner since. If insurability has changed since the date of the application, no Policy takes effect.

This Policy is effective at 12:01 A.M. on the Date of Issue.

Signed on the Date of Issue at Our Head Office.

Secretary

Chief Executive Officer

TERM LIFE INSURANCE TO AGE 95

EXCHANGEABLE AFTER FIVE YEARS TO ANNUAL INCREASING PREMIUM OR DECREASING TERM INSURANCE TO AGE 100

NONPARTICIPATING

Primerica Life Insurance Company of Canada
(A Stock Company)

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POLICY SPECIFICATIONS

POLICY NUMBER: 1080057485 INSURED: RINO FERRANTE

ISSUE AGE: 34 DATE OF ISSUE: DUPLICATE

FACE AMOUNT: $400,000 POLICY DATE: APRIL 15, 2012

PREMIUM CLASS: STANDARD/ TOBACCO,NICOTINE EXPIRY DATE: APRIL 15, 2073

INITIAL LEVEL PREMIUM PERIOD FOR 20 YEARS

FORM NUMBER	PLAN NAME	FACE AMOUNT	ANNUAL PREMIUMS* YEAR 1
ZC5G	TERM LIFE INSURANCE TO AGE 95	$400,000	$1,069.00
ZC5IBRG	INCREASING BENEFIT RIDER ON INSURED		SEE RIDER
ZC5SRG	SPOUSE TERM RIDER 20	200,000	SEE RIDER
ZC5SBRG	INCREASING BENEFIT SPOUSE RIDER		SEE RIDER

*The Annual Premiums shown are guaranteed. The premiums for the premium payment option You chose are shown on Page 3A and explained in Part 4, Premium Provisions.

TOTAL PREMIUM PAYMENT OPTIONS (includes all riders):

MODE	ANNUAL	SEMI-ANNUAL	QUARTERLY	MONTHLY
PRESENT YEAR	$1,664.60	$865.60	$441.13	$158.15
TOTAL YEARLY COST PRESENT YEAR	$1,664.60	$1,731.20	$1,764.52	$1,897.80

If you would like additional information about the costs of our periodic payments, please contact us at 1-800-387-7876.

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TABLE A
MONTHLY PREMIUMS FOR BASIC POLICY CONTINUATION TO EXPIRY DATE

POLICY YEAR	ATTAINED AGE	MONTHLY PREMIUMS	FACE AMOUNT
01	34	$101.56	$400,000.00
02	35	$101.56	$400,000.00
03	36	$101.56	$400,000.00
04	37	$101.56	$400,000.00
05	38	$101.56	$400,000.00
06	39	$101.56	$400,000.00
07	40	$101.56	$400,000.00
08	41	$101.56	$400,000.00
09	42	$101.56	$400,000.00
10	43	$101.56	$400,000.00
11	44	$101.56	$400,000.00
12	45	$101.56	$400,000.00
13	46	$101.56	$400,000.00
14	47	$101.56	$400,000.00
15	48	$101.56	$400,000.00
16	49	$101.56	$400,000.00
17	50	$101.56	$400,000.00
18	51	$101.56	$400,000.00
19	52	$101.56	$400,000.00
20	53	$101.56	$400,000.00
21	54	$412.02	$400,000.00
22	55	$412.02	$400,000.00
23	56	$412.02	$400,000.00
24	57	$412.02	$400,000.00
25	58	$412.02	$400,000.00
26	59	$672.70	$400,000.00
27	60	$672.70	$400,000.00
28	61	$672.70	$400,000.00
29	62	$672.70	$400,000.00
30	63	$672.70	$400,000.00
31	64	$1,088.80	$400,000.00
32	65	$1,088.80	$400,000.00
33	66	$1,088.80	$400,000.00
34	67	$1,088.80	$400,000.00
35	68	$1,088.80	$400,000.00
36	69	$1,418.64	$400,000.00
37	70	$1,560.00	$400,000.00
38	71	$1,733.28	$400,000.00
39	72	$1,920.62	$400,000.00
40	73	$2,126.20	$400,000.00

Premiums include a policy fee.

TABLE A (CONT'D)
MONTHLY PREMIUMS FOR BASIC POLICY CONTINUATION TO EXPIRY DATE

POLICY YEAR	ATTAINED AGE	MONTHLY PREMIUMS	FACE AMOUNT
41	74	$2,353.44	$400,000.00
42	75	$2,607.28	$400,000.00
43	76	$2,890.00	$400,000.00
44	77	$3,416.68	$400,000.00
45	78	$4,037.22	$400,000.00
46	79	$4,766.82	$400,000.00
47	80	$5,621.44	$400,000.00
48	81	$6,617.42	$400,000.00
49	82	$7,768.06	$400,000.00
50	83	$9,096.92	$400,000.00
51	84	$10,662.90	$400,000.00
52	85	$12,502.10	$400,000.00
53	86	$14,652.52	$400,000.00
54	87	$16,095.38	$400,000.00
55	88	$17,659.84	$400,000.00
56	89	$19,325.38	$400,000.00
57	90	$21,068.82	$400,000.00
58	91	$22,890.54	$400,000.00
59	92	$24,792.82	$400,000.00
60	93	$26,777.18	$400,000.00
61	94	$28,843.62	$400,000.00

Premiums include a policy fee.

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PART 1
DEFINITIONS

ese are the meanings of some key words and phrases used in this Policy.

1. *ATTAINED AGE* – The Issue Age plus the number of policy years since the Policy Date.
2. *BENEFICIARY* – The person(s) to whom the Policy proceeds are payable at the death of the Insured. This is the person(s) named in the application as the Beneficiary, unless later changed (see Part 3).
3. *CURRENCY* – All amounts payable under this Policy to or by the Company are payable in the lawful currency of Canada.
4. *DATE OF ISSUE* – The date (shown on Page 3) on which We issue the Policy to You. The Incontestability and Suicide Exclusion Provisions in Part 2 are measured from this date, however a reinstatement of this Policy will cause these time limits to run from the Date of Reinstatement.
5. *DATE OF REINSTATEMENT* – The date this Policy becomes effective again after You apply to reinstate it and meet all of Our requirements. We must approve Your application for reinstatement and advise You in writing of the Date of Reinstatement.
6. *EXPIRY DATE* – The date shown on the Policy Specifications. This Policy is not in force on or after this date.
7. *FACE AMOUNT* – The amount of insurance coverage for each policy year shown in Table A on Page 3A.
8. *INSURED* – The person whose life the Policy insures and who is named in the Policy Specifications.
9. *ISSUE AGE* – The Insured's age on the birthday nearest the Policy Date.
10. *NOTICE TO US* – Information We have received which is written, signed by You, and acceptable to Us.
11. *POLICY DATE* – The date (shown on Page 3) from which premium due dates, policy anniversaries, policy years and policy months are measured.
12. *PREMIUM CLASS* – The risk classification used in determining what premiums You pay.
13. *WE, OUR or US* – Primerica Life Insurance Company of Canada: Head Office: 6985 Financial Drive, Unit 400, Mississauga, Ontario L5N 0G3. Mailing address: P.O. Box 174, Streetsville, Ontario, L5M 2B8.
14. *YOU or YOUR* – The Owner of the Policy. Unless You tell Us otherwise, the Owner is the Insured.

PART 2
GENERAL PROVISIONS

OWNER OF POLICY – This Policy belongs to You. During the Insured's life, You have all of the rights described in this Policy. You may change the Owner by Notice to Us. Unless otherwise specified the change in owner designation is effective the date the Notice to Us is signed, subject to any payments made or actions taken by Us prior to receipt of the Notice. If You die, Your rights will pass to the contingent owner, if any. If there is no contingent owner, Your rights will pass to the Insured or to Your estate if You are the Insured.

THE CONTRACT – This Policy is issued in consideration of the application and payment of the first premium. The application, including any supplemental applications, is attached and is part of the Policy. Together, they are the entire contract. All statements in the application are deemed to be representations and not warranties.

DUPLICATE POLICY – You may request a duplicate copy of Your Policy, which will not contain a copy of the application(s), unless requested by You. A duplicate Policy request should be sent to Us at our Head Office. We will charge a fee for each duplicate Policy request.

WAIVER OR MODIFICATION – Any change to this Policy must be in writing and signed by Our Chief Executive Officer or Secretary. No agent or any other person can change or waive a requirement on any application, policy delivery receipt, or any provision of the Policy on Our behalf.

MISSTATEMENT OF AGE – If the age of any Insured has been misstated in the application, We will be liable only for the amount of insurance the premiums paid would have purchased for the correct age.

INCONTESTABILITY – We will not contest this Policy after it has been in force for two years during the Insured's life, except where there has been a misrepresentation or failure to disclose intended to mislead Us with respect to Our decision to approve Your application for insurance. Subject to the Reinstatement provisions, the two years begin on the Date of Issue or Date of Reinstatement.

SUICIDE EXCLUSION – If any Insured dies by suicide, while sane or insane, within two years of the Date of Issue or Date of Reinstatement, We are only liable for the premiums paid since the Date of Issue or Date of Reinstatement.

REPLACED COVERAGE – If individual life insurance is to be replaced as shown in the application, and has terminated: a) prior to the Insured's death, including death by suicide; and b) less than 60 days after the Date of Issue of this Policy, We will not contest the amount of the replaced coverage that would have been incontestable under the former coverage had it not been replaced. If it is not possible to terminate any coverage to be replaced because of its contractual provisions within 60 days after the Date of Issue of this Policy, such 60–days period will be extended to the earliest possible date for the coverage to be terminated. For example, You are insured under another company's individual life for $100,000 and that policy has been in force for 2 years. If this Policy replaced the other company's policy, We would not contest this Policy for up to $100,000. We would however, be able to contest any amount over $100,000. You will not lose the time accrued for the amount of insurance replaced due to this Policy's Incontestability and Suicide Exclusion provisions. Not withstanding the above, We may contest the entire Policy when there has been a misrepresentation or failure to disclose intended to mislead Us with respect to Our decision to approve Your application for insurance. We have no liability 1) for any amount of group life and/or creditor insurance coverage replaced or cancelled; 2) for replaced individual life insurance where no Policy is issued and effective. This means You should not allow any coverage to be replaced to terminate before this Policy is issued and delivered to You.

NONPARTICIPATION – This Policy does not participate in Our profits or surplus and does not pay dividends.

ASSIGNMENT – You may assign Your rights under this Policy. You must give Notice to Us of the assignment. Unless otherwise specified, the assignment is effective on the date the Notice to Us is signed, subject to any payments made or actions taken by Us prior to receipt of the Notice. We are not responsible for the validity of any assignment. The interest of any Beneficiary not designated irrevocably will be subject to the rights of any assignee, unless otherwise provided by law.

PAYMENT OF PROCEEDS – Due proof of the death of the Insured must be sent to Us at Our Head Office. We must receive a certified death certificate, completed claim forms and a valid authorization for Us to obtain all medical and other records concerning the Insured. Death proceeds equal: (1) the Face Amount of this Policy as shown in Table A on Page 3A; plus (2) any rider benefits; and minus (3) any overdue premium if death occurs during a grace period.

CANCELLATION – You may cancel Your Policy at any time by sending written Notice to Us. Your Policy will be cancelled as of the date We receive the Notice, or, if stated in Your Notice, as of a later date. If this Policy is cancelled before the Expiry Date and premiums have been paid in advance, We will refund any unearned portion of the premiums paid beyond the end of the policy month in which cancellation occurred.

PART 3
BENEFICIARY PROVISIONS

BENEFICIARY – The Beneficiary's interest will end if the Beneficiary dies before the Insured. If no primary Beneficiary is living at the Insured's death, the death proceeds will be paid to any contingent Beneficiary. The proceeds will be paid to the Owner if the Insured dies and there is no primary or contingent Beneficiary. Proceeds will be paid to the Insured's estate if there is no living Beneficiary or Owner.

We may rely on a sworn statement by any responsible person to discover the identity or nonexistence of any Beneficiary not identified by name. If a Beneficiary is a partnership, We will pay the proceeds to the partnership as it is constituted at the time of the Insured's death.

CHANGE OF BENEFICIARY – You can change a Beneficiary by Notice to Us. You can only change a Beneficiary while the Insured is alive. A Beneficiary designated irrevocably on Our records may not be changed except with the written consent of that Beneficiary or by operation of law. No Beneficiary change will be effective against Us unless We receive Notice prior to paying death benefit proceeds.

PART 4
PREMIUM PROVISIONS

EMIUM PAYMENTS – Premiums are payable to Us in advance. The first premium is due on or before delivery of this Policy and may be paid to Us through one of Our agents. Subsequent premiums must be paid to Us at Our Head Office and are due at 12, 6, 3 or 1 Policy month intervals, depending on the premium payment option You chose in the application. The premiums shown on Page 3A are for the premium payment option You chose. Premium amounts for all available payment options are on Page 3. More frequent payments result in a higher total annualized premium. You may change the premium payment option for future premium payments upon Notice to Us. Premiums are not due for any period after the Insured's death or the Expiry Date.

If a part of the total premium is no longer payable under the provisions of a Rider, the total premium will be reduced accordingly.

PREMIUMS – Premiums for this Policy will be the premiums shown on Pages 3 and 3A. Changes requested by You and approved by Us to the Face Amount or Premium Class of this Policy or the Face Amount or Premium Class of any Riders may also change Your premiums.

REFUND OF UNEARNED PREMIUM AT DEATH – If any Insured dies while this Policy is in force, the proceeds payable to the Beneficiary shall include a refund of the unearned portion of the premiums paid beyond the end of the policy month in which death occurred.

GRACE PERIOD – This Policy has a 31 day grace period. This means that except for the first premium, if a premium is not paid on or before the date it is due, it may be paid during the next 31 days. No interest will be charged for this late payment. During this 31 day period, the Policy will stay in force. If You do not pay the premium by the end of the grace period, this Policy will automatically terminate.

REINSTATEMENT – If this Policy terminates due to unpaid premiums, it may be reinstated within three years after the date the first unpaid premium was due, if prior to the Expiry Date. To be reinstated We must have each of the following: (1) evidence of insurability satisfactory to Us for all persons to be covered; (2) payment of all unpaid premiums; and (3) payment of interest on all unpaid premiums to the date of reinstatement. Interest will be at Our then current rate compounded annually. The Incontestability and Suicide Exclusion provisions of the Policy will apply to any reinstated coverage measured from the Date of Reinstatement.

Another option for reinstating this Policy is by providing evidence of insurability satisfactory to Us for all persons to be covered and payment of one month's premium. The Policy Date for the purpose of premium calculation of the reinstated policy will be adjusted based on the length of time Your policy was lapsed. Reinstatement in this manner may result in changes in insurance age(s) and premiums may increase.

PART 5
EXCHANGE PROVISIONS

EXCHANGE AT ATTAINED AGE – You may exchange this Policy at any time after it has been in force for five years to the annual increasing premium term insurance to age 100 plan described below; or the decreasing term insurance to age 100 plan described below. If the exchange is for the same class of insurance, we will not require evidence of insurability. The new plan will take effect on the exchange date and this Policy will terminate. However, the new plan's Incontestability and Suicide Exclusion Provisions will be controlled by the Date of Issue of this Policy. We will issue either revised policy specifications pages or a new policy.

TERM LIFE INSURANCE TO AGE 95

EXCHANGEABLE AFTER FIVE YEARS TO ANNUAL INCREASING PREMIUM
OR DECREASING TERM INSURANCE TO AGE 100

NONPARTICIPATING

The following conditions are necessary for exchange: (1) We receive Notice to Us requesting an exchange; (2) the face amount of the new plan is not less than the minimum required by Us nor greater than the Face Amount in effect under this Policy on the exchange date; (3) the required premium is paid within 31 days after the exchange date; (4) the Insured is alive; (5) this Policy is in force on the exchange date; (6) premiums for Your current Policy are not being waived under any rider attached to this Policy; and (7) the exchange plan will be issued at Our premium rates for that plan for the Insured's Attained Age on the exchange date based on the same Premium Class shown on Page 3, provided the face amount of the new plan is not less than the minimum required by Us nor greater than the Face Amount in effect under this Policy on the exchange date.

ANNUAL INCREASING PREMIUM TERM INSURANCE TO AGE 100 PLAN – For this plan, the face amount remains level while premiums increase each year with Attained Age. Annual premiums per $1,000 face amount for this plan are shown below in Table B.

TABLE B
PREFERRED PLUS/PREFERRED
ANNUAL EXCHANGE PREMIUMS PER $1,000 FACE AMOUNT
THE ANNUAL POLICY FEE OF $85 MUST BE ADDED.

	ANNUAL PREMIUMS					ANNUAL PREMIUMS			
AGE	$149,999 and below	$150,000 - $249,999	$250,000 - $499,999	$500,000 and over	AGE	$149,999 and below	$150,000 - $249,999	$250,000 - $499,999	$500,000 and over
20	$ 1.13	$ 0.79	$ 0.71	$ 0.63	60	$ 11.55	$ 6.00	$ 5.57	$ 5.35
21	1.13	0.79	0.71	0.63	61	12.75	6.64	6.15	5.91
22	1.13	0.79	0.71	0.63	62	14.09	7.33	6.79	6.52
23	1.13	0.79	0.71	0.63	63	15.49	8.05	7.47	7.18
24	1.13	0.79	0.71	0.63	64	17.01	8.84	8.19	7.88
25	1.13	0.79	0.71	0.63	65	18.51	9.71	9.00	8.65
26	1.13	0.79	0.71	0.63	66	19.96	10.62	9.84	9.46
27	1.13	0.79	0.71	0.63	67	21.53	11.59	10.75	10.33
28	1.13	0.79	0.71	0.63	68	23.30	12.69	11.76	11.31
29	1.13	0.79	0.71	0.63	69	25.89	13.54	12.55	12.06
30	1.13	0.79	0.71	0.63	70	27.97	14.90	13.81	13.27
31	1.13	0.79	0.71	0.63	71	30.55	16.74	15.43	14.74
32	1.13	0.79	0.71	0.63	72	33.55	18.77	17.20	16.35
33	1.13	0.79	0.71	0.63	73	36.13	21.01	19.15	18.16
34	1.19	0.82	0.74	0.65	74	38.99	23.50	21.32	20.15
35	1.26	0.86	0.77	0.69	75	42.14	26.31	23.74	22.38
36	1.34	0.90	0.80	0.72	76	45.53	29.46	26.46	24.88
37	1.45	0.95	0.86	0.77	77	49.24	32.99	29.49	27.66
38	1.51	0.99	0.90	0.80	78	53.36	36.92	32.86	30.75
39	1.63	1.06	0.95	0.86	79	57.73	41.29	36.58	34.16
40	1.77	1.12	1.01	0.93	80	62.77	46.08	40.66	37.89
41	1.91	1.20	1.08	0.99	81	70.91	51.32	45.10	41.91
42	2.07	1.26	1.15	1.06	82	80.38	56.97	49.88	46.25
43	2.26	1.35	1.23	1.14	83	89.34	63.10	55.02	50.93
44	2.45	1.45	1.32	1.22	84	98.35	69.92	60.75	56.14
45	2.67	1.56	1.42	1.32	85	109.18	77.48	67.08	61.33
46	2.92	1.66	1.52	1.43	86	121.82	85.81	74.04	67.00
47	3.18	1.78	1.63	1.54	87	136.81	94.94	81.64	73.13
48	3.48	1.89	1.75	1.65	88	152.77	104.89	89.90	79.72
49	3.77	2.01	1.86	1.77	89	168.99	115.56	98.74	86.99
50	4.10	2.14	1.98	1.90	90	186.55	124.78	106.62	94.58
51	4.54	2.36	2.19	2.10	91	204.78	134.28	114.74	102.13
52	5.03	2.61	2.42	2.33	92	224.31	144.09	123.11	109.96
53	5.56	2.89	2.69	2.58	93	244.82	154.16	131.72	118.04
54	6.13	3.19	2.95	2.84	94	266.42	164.53	140.58	126.40
55	6.78	3.53	3.26	3.14	95	291.16	175.19	149.69	134.59
56	7.56	3.93	3.65	3.51	96	318.25	189.53	161.95	145.61
57	8.43	4.38	4.06	3.90	97	381.82	317.05	270.91	243.58
58	9.41	4.90	4.53	4.35	98	404.11	335.57	286.73	257.81
59	10.45	5.43	5.04	4.84	99	426.92	354.52	302.91	272.37

NOTE: AGE IS ATTAINED AGE.

TABLE B (CONT'D)
NON-TOBACCO USE
ANNUAL EXCHANGE PREMIUMS PER $1,000 FACE AMOUNT
THE ANNUAL POLICY FEE OF $85 MUST BE ADDED.

	ANNUAL PREMIUMS					ANNUAL PREMIUMS			
AGE	$149,999 and below	$150,000 - $249,999	$250,000 - $499,999	$500,000 and over	AGE	$149,999 and below	$150,000 - $249,999	$250,000 - $499,999	$500,000 and over
20	$ 1.13	$ 1.10	$ 0.99	$ 0.90	60	$ 11.55	$ 10.43	$ 9.68	$ 9.24
21	1.13	1.10	0.99	0.90	61	12.75	11.52	10.69	10.20
22	1.13	1.10	0.99	0.90	62	14.09	12.73	11.81	11.27
23	1.13	1.10	0.99	0.90	63	15.49	13.99	12.99	12.39
24	1.13	1.10	0.99	0.90	64	17.01	15.36	14.27	13.60
25	1.13	1.10	0.99	0.90	65	18.67	16.87	15.67	14.94
26	1.13	1.10	0.99	0.90	66	20.40	18.43	17.11	16.33
27	1.13	1.10	0.99	0.90	67	22.30	20.29	18.71	17.85
28	1.13	1.10	0.99	0.90	68	24.41	22.36	20.48	19.53
29	1.13	1.10	0.99	0.90	69	26.03	24.02	21.83	20.82
30	1.13	1.10	0.99	0.90	70	28.64	26.61	24.03	22.91
31	1.13	1.10	0.99	0.90	71	31.46	29.45	26.51	25.24
32	1.13	1.10	0.99	0.90	72	34.48	32.49	29.18	27.73
33	1.13	1.10	0.99	0.90	73	38.48	35.82	32.10	30.44
34	1.19	1.16	1.04	0.95	74	42.92	39.50	35.31	33.42
35	1.26	1.22	1.09	1.00	75	47.89	43.57	38.89	36.74
36	1.34	1.29	1.17	1.07	76	53.49	48.12	42.86	40.42
37	1.45	1.39	1.26	1.15	77	59.73	53.15	47.28	44.51
38	1.51	1.45	1.31	1.21	78	66.68	58.71	52.16	49.02
39	1.63	1.56	1.42	1.30	79	74.36	64.79	57.52	53.94
40	1.77	1.69	1.54	1.42	80	82.78	71.41	63.35	59.32
41	1.91	1.81	1.65	1.53	81	91.98	78.57	69.69	65.14
42	2.07	1.95	1.78	1.66	82	101.90	86.21	76.33	71.37
43	2.26	2.11	1.93	1.80	83	112.60	94.37	83.45	78.04
44	2.45	2.29	2.09	1.96	84	124.55	103.42	91.37	85.47
45	2.67	2.48	2.28	2.14	85	137.75	113.36	100.11	93.68
46	2.92	2.70	2.48	2.34	86	152.25	124.20	109.67	102.67
47	3.18	2.92	2.70	2.55	87	168.13	135.98	120.14	112.53
48	3.48	3.17	2.93	2.78	88	185.40	148.70	131.52	123.23
49	3.77	3.42	3.16	3.01	89	200.93	162.19	143.68	134.72
50	4.10	3.71	3.44	3.29	90	216.96	176.25	156.48	146.80
51	4.54	4.09	3.80	3.63	91	233.48	189.73	169.95	159.55
52	5.03	4.54	4.22	4.02	92	250.52	203.64	184.12	172.99
53	5.56	5.03	4.67	4.45	93	268.04	217.95	199.06	187.16
54	6.13	5.54	5.13	4.90	94	286.05	232.67	214.78	202.11
55	6.78	6.12	5.69	5.42	95	304.58	247.74	228.70	215.21
56	7.56	6.83	6.35	6.05	96	324.95	264.31	243.98	229.59
57	8.43	7.61	7.07	6.74	97	389.85	317.11	292.73	275.46
58	9.41	8.50	7.90	7.52	98	412.62	335.61	309.81	291.53
59	10.45	9.43	8.76	8.35	99	435.91	354.57	327.30	307.99

NOTE: AGE IS ATTAINED AGE.

TOBACCO USE
ANNUAL EXCHANGE PREMIUMS PER $1,000 FACE AMOUNT
THE ANNUAL POLICY FEE OF $85 MUST BE ADDED.

	ANNUAL PREMIUMS					ANNUAL PREMIUMS			
AGE	$149,999 and below	$150,000 - $249,999	$250,000 - $499,999	$500,000 and over	AGE	$149,999 and below	$150,000 - $249,999	$250,000 - $499,999	$500,000 and over
20	$ 1.83	$ 1.80	$ 1.56	$ 1.50	40	$ 2.87	$ 2.76	$ 2.47	$ 2.39
21	1.83	1.80	1.56	1.50	41	3.10	2.99	2.69	2.59
22	1.83	1.80	1.56	1.50	42	3.38	3.25	2.92	2.82
23	1.83	1.80	1.56	1.50	43	3.69	3.54	3.20	3.10
24	1.83	1.80	1.56	1.50	44	4.01	3.84	3.49	3.38
25	1.83	1.80	1.56	1.50	45	4.37	4.16	3.79	3.69
26	1.83	1.80	1.56	1.50	46	4.71	4.48	4.11	3.99
27	1.83	1.80	1.56	1.50	47	5.13	4.87	4.47	4.35
28	1.83	1.80	1.56	1.50	48	5.63	5.32	4.92	4.80
29	1.83	1.80	1.56	1.50	49	6.18	5.83	5.41	5.28
30	1.83	1.80	1.56	1.50	50	6.79	6.37	5.95	5.81
31	1.83	1.80	1.56	1.50	51	7.53	7.07	6.61	6.45
32	1.83	1.80	1.56	1.50	52	8.35	7.84	7.33	7.16
33	1.83	1.80	1.56	1.50	53	9.26	8.69	8.12	7.93
34	1.90	1.86	1.63	1.56	54	10.30	9.67	9.04	8.82
35	2.03	1.99	1.74	1.68	55	11.44	10.73	10.04	9.80
36	2.16	2.11	1.85	1.77	56	12.74	11.96	11.18	10.92
37	2.34	2.28	2.01	1.94	57	14.22	13.35	12.47	12.19
38	2.48	2.41	2.12	2.05	58	15.75	14.78	13.82	13.50
39	2.66	2.59	2.29	2.22	59	17.50	16.42	15.36	15.00

NOTE: AGE IS ATTAINED AGE.

TABLE B (CONT'D)
TOBACCO USE (CONT'D)
ANNUAL EXCHANGE PREMIUMS PER $1,000 FACE AMOUNT
THE ANNUAL POLICY FEE OF $85 MUST BE ADDED.

	ANNUAL PREMIUMS					ANNUAL PREMIUMS			
AGE	$149,999 and below	$150,000 - $249,999	$250,000 - $499,999	$500,000 and over	AGE	$149,999 and below	$150,000 - $249,999	$250,000 - $499,999	$500,000 and over
60	$19.39	$18.21	$17.02	$16.61	80	147.18	140.53	119.26	114.39
61	21.42	20.11	18.80	18.36	81	162.73	154.91	131.94	126.35
62	23.72	22.27	20.81	20.34	82	180.55	169.89	145.54	139.16
63	26.12	24.53	22.93	22.39	83	200.07	184.74	160.15	152.90
64	28.71	26.96	25.20	24.61	84	222.99	201.10	176.39	168.15
65	31.57	29.64	27.71	27.06	85	245.89	218.97	194.30	184.97
66	34.31	32.21	30.12	29.41	86	271.91	238.36	213.95	203.38
67	37.39	35.10	32.81	32.05	87	296.98	259.26	235.36	223.42
68	40.77	38.28	35.78	34.95	88	325.31	281.68	258.60	245.15
69	43.30	40.65	38.00	37.12	89	352.24	305.26	283.39	268.28
70	47.64	44.73	41.81	40.84	90	383.25	329.61	309.36	292.49
71	55.84	51.06	46.58	45.40	91	416.32	354.71	336.56	317.79
72	62.06	58.05	51.73	50.33	92	452.40	380.59	365.00	344.21
73	69.59	65.86	57.40	55.74	93	493.27	407.21	394.71	371.77
74	78.39	74.62	63.68	61.72	94	543.40	434.59	425.69	400.47
75	88.17	84.54	70.71	68.40	95	566.60	462.73	453.26	426.40
76	98.65	95.31	78.54	75.84	96	594.61	492.93	482.84	454.23
77	109.60	105.60	87.28	84.14	97	655.20	566.74	555.14	522.24
78	121.09	116.33	96.95	93.30	98	738.53	599.81	587.52	552.72
79	133.44	127.80	107.61	103.38	99	780.25	633.69	620.72	583.94

NOTE: AGE IS ATTAINED AGE.

DECREASING TERM INSURANCE TO AGE 100 PLAN – For this plan, the face amount decreases while premiums remain level. The face amount decreases each year with Attained Age, as shown in Table C below.

TABLE C
PREFERRED PLUS/PREFERRED
FACE AMOUNT PER $100.00 BASIC ANNUAL PREMIUMS
THE BASIC ANNUAL PREMIUM IS THE ANNUAL PREMIUM FOR THIS PLAN MINUS THE ANNUAL POLICY FEE OF $85

	FACE AMOUNTS					FACE AMOUNTS			
AGE	$149,999 and below	$150,000 - $249,999	$250,000 - $499,999	$500,000 and over	AGE	$149,999 and below	$150,000 - $249,999	$250,000 - $499,999	$500,000 and over
20	$88,495	$126,582	$140,845	$158,730	40	$56,497	$89,285	$ 99,009	$107,526
21	88,495	126,582	140,845	158,730	41	52,356	83,333	92,592	101,010
22	88,495	126,582	140,845	158,730	42	48,309	79,365	86,956	94,339
23	88,495	126,582	140,845	158,730	43	44,247	74,074	81,300	87,719
24	88,495	126,582	140,845	158,730	44	40,816	68,965	75,757	81,967
25	88,495	126,582	140,845	158,730	45	37,453	64,102	70,422	75,757
26	88,495	126,582	140,845	158,730	46	34,246	60,240	65,789	69,930
27	88,495	126,582	140,845	158,730	47	31,446	56,179	61,349	64,935
28	88,495	126,582	140,845	158,730	48	28,735	52,910	57,142	60,606
29	88,495	126,582	140,845	158,730	49	26,525	49,751	53,763	56,497
30	88,495	126,582	140,845	158,730	50	24,390	46,728	50,505	52,631
31	88,495	126,582	140,845	158,730	51	22,026	42,372	45,662	47,619
32	88,495	126,582	140,845	158,730	52	19,880	38,314	41,322	42,918
33	88,495	126,582	140,845	158,730	53	17,985	34,602	37,174	38,759
34	84,033	121,951	135,135	153,846	54	16,313	31,347	33,898	35,211
35	79,365	116,279	129,870	144,927	55	14,749	28,328	30,674	31,847
36	74,626	111,111	125,000	138,888	56	13,227	25,445	27,397	28,490
37	68,965	105,263	116,279	129,870	57	11,862	22,831	24,630	25,641
38	66,225	101,010	111,111	125,000	58	10,626	20,408	22,075	22,988
39	61,349	94,339	105,263	116,279	59	9,569	18,416	19,841	20,661

NOTE: AGE IS ATTAINED AGE.

TABLE C (CONT'D)
PREFERRED PLUS/PREFERRED (CONT'D)
FACE AMOUNT PER $100.00 BASIC ANNUAL PREMIUMS
THE BASIC ANNUAL PREMIUM IS THE ANNUAL PREMIUM FOR THIS PLAN MINUS THE ANNUAL POLICY FEE OF $85

	FACE AMOUNTS					FACE AMOUNTS			
AGE	$149,999 and below	$150,000 - $249,999	$250,000 - $499,999	$500,000 and over	AGE	$149,999 and below	$150,000 - $249,999	$250,000 - $499,999	$500,000 and over
60	$8,658	$16,666	$17,953	$18,691	80	$1,593	$2,170	$2,459	$2,639
61	7,843	15,060	16,260	16,920	81	1,410	1,948	2,217	2,386
62	7,097	13,642	14,727	15,337	82	1,244	1,755	2,004	2,162
63	6,455	12,422	13,386	13,927	83	1,119	1,584	1,817	1,963
64	5,878	11,312	12,210	12,690	84	1,016	1,430	1,646	1,781
65	5,402	10,298	11,111	11,560	85	915	1,290	1,490	1,630
66	5,010	9,416	10,162	10,570	86	820	1,165	1,350	1,492
67	4,644	8,628	9,302	9,680	87	730	1,053	1,224	1,367
68	4,291	7,880	8,503	8,841	88	654	953	1,112	1,254
69	3,862	7,385	7,968	8,291	89	591	865	1,012	1,149
70	3,575	6,711	7,241	7,535	90	536	801	937	1,057
71	3,273	5,973	6,480	6,784	91	488	744	871	979
72	2,980	5,327	5,813	6,116	92	445	694	812	909
73	2,767	4,759	5,221	5,506	93	408	648	759	847
74	2,564	4,255	4,690	4,962	94	375	607	711	791
75	2,373	3,800	4,212	4,468	95	343	570	668	742
76	2,196	3,394	3,779	4,019	96	314	527	617	686
77	2,030	3,031	3,390	3,615	97	261	315	369	410
78	1,874	2,708	3,043	3,252	98	247	298	348	387
79	1,732	2,421	2,733	2,927	99	234	282	330	367

NOTE: AGE IS ATTAINED AGE.

NON-TOBACCO USE
FACE AMOUNT PER $100.00 BASIC ANNUAL PREMIUMS
THE BASIC ANNUAL PREMIUM IS THE ANNUAL PREMIUM FOR THIS PLAN MINUS THE ANNUAL POLICY FEE OF $85

	FACE AMOUNTS					FACE AMOUNTS			
AGE	$149,999 and below	$150,000 - $249,999	$250,000 - $499,999	$500,000 and over	AGE	$149,999 and below	$150,000 - $249,999	$250,000 - $499,999	$500,000 and over
20	$88,495	$90,909	$101,010	$111,111	60	$8,658	$9,587	$10,330	$10,822
21	88,495	90,909	101,010	111,111	61	7,843	8,680	9,354	9,803
22	88,495	90,909	101,010	111,111	62	7,097	7,855	8,467	8,873
23	88,495	90,909	101,010	111,111	63	6,455	7,147	7,698	8,071
24	88,495	90,909	101,010	111,111	64	5,878	6,510	7,007	7,352
25	88,495	90,909	101,010	111,111	65	5,356	5,927	6,381	6,693
26	88,495	90,909	101,010	111,111	66	4,901	5,425	5,844	6,123
27	88,495	90,909	101,010	111,111	67	4,484	4,928	5,344	5,602
28	88,495	90,909	101,010	111,111	68	4,096	4,472	4,882	5,120
29	88,495	90,909	101,010	111,111	69	3,841	4,163	4,580	4,803
30	88,495	90,909	101,010	111,111	70	3,491	3,757	4,161	4,364
31	88,495	90,909	101,010	111,111	71	3,178	3,395	3,772	3,961
32	88,495	90,909	101,010	111,111	72	2,900	3,077	3,427	3,606
33	88,495	90,909	101,010	111,111	73	2,598	2,791	3,115	3,285
34	84,033	86,206	96,153	105,263	74	2,329	2,531	2,832	2,992
35	79,365	81,967	91,743	100,000	75	2,088	2,295	2,571	2,721
36	74,626	77,519	85,470	93,457	76	1,869	2,078	2,333	2,474
37	68,965	71,942	79,365	86,956	77	1,674	1,881	2,115	2,246
38	66,225	68,965	76,335	82,644	78	1,499	1,703	1,917	2,039
39	61,349	64,102	70,422	76,923	79	1,344	1,543	1,738	1,853
40	56,497	59,171	64,935	70,422	80	1,208	1,400	1,578	1,685
41	52,356	55,248	60,606	65,359	81	1,087	1,272	1,434	1,535
42	48,309	51,282	56,179	60,240	82	981	1,159	1,310	1,401
43	44,247	47,393	51,813	55,555	83	888	1,059	1,198	1,281
44	40,816	43,668	47,846	51,020	84	802	966	1,094	1,170
45	37,453	40,322	43,859	46,728	85	725	882	998	1,067
46	34,246	37,037	40,322	42,735	86	656	805	911	973
47	31,446	34,246	37,037	39,215	87	594	735	832	888
48	28,735	31,545	34,129	35,971	88	539	672	760	811
49	26,525	29,239	31,645	33,222	89	497	616	695	742
50	24,390	26,954	29,069	30,395	90	460	567	639	681
51	22,026	24,449	26,315	27,548	91	428	527	588	626
52	19,880	22,026	23,696	24,875	92	399	491	543	578
53	17,985	19,880	21,413	22,471	93	373	458	502	534
54	16,313	18,050	19,493	20,408	94	349	429	465	494
55	14,749	16,339	17,574	18,450	95	328	403	437	464
56	13,227	14,641	15,748	16,528	96	307	378	409	435
57	11,862	13,140	14,144	14,836	97	256	315	341	363
58	10,626	11,764	12,658	13,297	98	242	297	322	343
59	9,569	10,604	11,415	11,976	99	229	282	305	324

NOTE: AGE IS ATTAINED AGE.

TABLE C (CONT'D)
TOBACCO USE
FACE AMOUNT PER $100.00 BASIC ANNUAL PREMIUMS
THE BASIC ANNUAL PREMIUM IS THE ANNUAL PREMIUM FOR THIS PLAN MINUS THE ANNUAL POLICY FEE OF $85

	FACE AMOUNTS					FACE AMOUNTS			
AGE	$149,999 and below	$150,000 - $249,999	$250,000 - $499,999	$500,000 and over	AGE	$149,999 and below	$150,000 - $249,999	$250,000 - $499,999	$500,000 and over
20	$54,644	$55,555	$64,102	$66,666	60	$5,157	$5,491	$5,875	$6,020
21	54,644	55,555	64,102	66,666	61	4,668	4,972	5,319	5,446
22	54,644	55,555	64,102	66,666	62	4,215	4,490	4,805	4,916
23	54,644	55,555	64,102	66,666	63	3,828	4,076	4,361	4,466
24	54,644	55,555	64,102	66,666	64	3,483	3,709	3,968	4,063
25	54,644	55,555	64,102	66,666	65	3,167	3,373	3,608	3,695
26	54,644	55,555	64,102	66,666	66	2,914	3,104	3,320	3,400
27	54,644	55,555	64,102	66,666	67	2,674	2,849	3,047	3,120
28	54,644	55,555	64,102	66,666	68	2,452	2,612	2,794	2,861
29	54,644	55,555	64,102	66,666	69	2,309	2,460	2,631	2,693
30	54,644	55,555	64,102	66,666	70	2,099	2,235	2,391	2,448
31	54,644	55,555	64,102	66,666	71	1,790	1,958	2,146	2,202
32	54,644	55,555	64,102	66,666	72	1,611	1,722	1,933	1,986
33	54,644	55,555	64,102	66,666	73	1,436	1,518	1,742	1,794
34	52,631	53,763	61,349	64,102	74	1,275	1,340	1,570	1,620
35	49,261	50,251	57,471	59,523	75	1,134	1,182	1,414	1,461
36	46,296	47,393	54,054	56,497	76	1,013	1,049	1,273	1,318
37	42,735	43,859	49,751	51,546	77	912	946	1,145	1,188
38	40,322	41,493	47,169	48,780	78	825	859	1,031	1,071
39	37,593	38,610	43,668	45,045	79	749	782	929	967
40	34,843	36,231	40,485	41,841	80	679	711	838	874
41	32,258	33,444	37,174	38,610	81	614	645	757	791
42	29,585	30,769	34,246	35,460	82	553	588	687	718
43	27,100	28,246	31,250	32,258	83	499	541	624	654
44	24,937	26,041	28,653	29,585	84	448	497	566	594
45	22,883	24,038	26,385	27,100	85	406	456	514	540
46	21,231	22,321	24,330	25,062	86	367	419	467	491
47	19,493	20,533	22,371	22,988	87	336	385	424	447
48	17,761	18,796	20,325	20,833	88	307	355	386	407
49	16,181	17,152	18,484	18,939	89	283	327	352	372
50	14,727	15,698	16,806	17,211	90	260	303	323	341
51	13,280	14,144	15,128	15,503	91	240	281	297	314
52	11,976	12,755	13,642	13,966	92	221	262	273	290
53	10,799	11,507	12,315	12,610	93	202	245	253	268
54	9,708	10,341	11,061	11,337	94	184	230	234	249
55	8,741	9,319	9,960	10,204	95	176	216	220	234
56	7,849	8,361	8,944	9,157	96	168	202	207	220
57	7,032	7,490	8,019	8,203	97	152	176	180	191
58	6,349	6,765	7,235	7,407	98	135	166	170	180
59	5,714	6,090	6,510	6,666	99	128	157	161	171

NOTE: AGE IS ATTAINED AGE.

RIDERS – The continuation in the new plan of any benefits provided by Rider(s) attached to this Policy which are not exchanged will be subject to the provision for continuation, if any, in each Rider. The premium for any Rider continued after exchange will be added to the premium for the new plan.

RIDER EXCHANGE AT DEATH OF INSURED – If any Insured Spouse Riders attached to this Policy are in force upon the Insured's death, they may be exchanged for a new policy in accordance with and subject to the Exchange provision in each rider except that: (a) the exchange must be made within 30 days after the Insured's death; and (b) the effective date of the new policy will be the day We receive written request for exchange. If the Insured Spouse dies before exchange takes effect and within 30 days after the Insured's death, We will pay to the Beneficiary of the Rider the insurance in force under the Rider at the Insured's death, less any overdue premium for the Rider.

PRIMERICA LIFE INSURANCE COMPANY OF CANADA

Head Office: 6985 Financial Drive, Unit 400, Mississauga, Ontario L5N 0G3

TERMINAL ILLNESS ACCELERATED BENEFITS

BENEFITS

Description of Benefits – We will advance the Accelerated Benefit if You develop a Terminal Illness, subject to all of the provisions of this Benefit and the Policy. We will pay to the Owner or to his designee, upon his written direction and upon receipt of forms acceptable to Us, 40% of the Face Amount of the Policy and/or Riders, if any, not to exceed a maximum of $250,000. This Benefit will be paid in a lump sum. An administrative fee of $200.00 will be deducted from the death benefit. If an Insured with a Terminal Illness is covered by a Disability Waiver of Premium Rider or Spouse Disability Waiver of Premium Benefit Rider, the Accelerated Benefit advance is 70% of the Face Amount of the Policy and/or Riders, if any, not to exceed a maximum of $400,000.

Interest will be charged for this Accelerated Benefit. Interest will be calculated at the Bank of Canada Bank Rate, increased by .25 percent, as published in the Globe and Mail, or any other successor to that publication, or a similar trade journal, on the date when payment is advanced. The interest is computed on the total of the amount advanced of Accelerated Benefit. The total interest will not exceed the maximum rate permitted by the laws of the province in which the Policy is delivered.

The Accelerated Benefit advance, administrative fee, and interest will be deducted from the death benefit proceeds when those benefits become payable. The rights of any designated beneficiary are reduced accordingly.

In order to exercise this Benefit, We must receive at Our Head Office a written Physician Statement which diagnoses Your medical condition as being a Terminal Illness, as defined herein.

We have the right to require, at Our expense, that You be examined by a Physician designated by Us in order to verify the diagnosis. We must also receive a written, notarized consent on a form provided by Us of any irrevocable Beneficiary or assignee before this option may be exercised.

This Benefit may be taxable upon receipt of the Accelerated Benefit advance.
You should consult Your personal tax advisor
prior to exercising acceptance of this Benefit.

DEFINITIONS

"We" or "Us" refers to the Company. "You" or "Your" refers to the Insured and/or the Insured Spouse and/or the Other Insured Person.

The Owner refers to the Owner of the Policy.

Physician – Physician means an individual who is licensed to practice medicine and treat illness or injury in the province in which treatment is received and who is acting within the scope of that licence. Physician does not include: 1) You; 2) the Owner; 3) a person who lives with You or the Owner; or 4) a person who is part of Your or the Owner's immediate family.

Physician Statement – A Physician Statement means a statement acceptable to Us, signed by a Physician, which 1) gives the Physician's diagnosis of Your Terminal Illness; 2) is dated the same as the date of diagnosis, with the date of diagnosis at least 14 days after the onset of the Terminal Illness; and 3) states that, with reasonable medical certainty, the Terminal Illness will result in Your death in less than 6 months from the date of the Physician Statement.

Terminal Illness – Terminal Illness is a noncorrectable medical condition that with reasonable medical certainty, will result in Your death in less than 6 months from the date of the Physician Statement.

Accelerated Benefit – An Accelerated Benefit is the advance prior to the date of Your death of 40% of the Face Amount of the Policy and/or Riders, if any, not to exceed a maximum of $250,000. If an Insured with a Terminal Illness is covered by a Disability Waiver of Premium Rider or Spouse Disability Waiver of Premium Benefit Rider, the Accelerated Benefit advance is 70% of the Face Amount of the Policy and/or Riders, if any, not to exceed a maximum of $400,000. The Accelerated Benefit advance, administrative fee, and interest result in the establishment of a lien in Our favour against the Face Amount of the Policy and/or Riders, if any.

GENERAL PROVISIONS

Future Premiums – The advance of an Accelerated Benefit will have no effect on the amount of future premiums, if any, required under the Policy and/or Riders, if any.

Waiver of Premium – If a Disability Waiver of Premium Benefit Rider is attached to this Policy and the Insured otherwise qualifies for that Benefit and for the Accelerated Benefit, then for purposes of the Disability Waiver of Premium Benefit Rider, the Insured will be deemed to be Totally Disabled until the final death benefit proceeds are paid.

Assignment – This Accelerated Benefit must not be legally or equitably assigned except to Us as security for the lien. We must receive an assignment form satisfactory to Us making Us assignee of this Policy for the amount of the Accelerated Benefit.

We must receive a notarized consent form from all irrevocable Beneficiaries, if any. We also reserve the right to require a consent form satisfactory to Us from a spouse, other Beneficiaries, or any other person if, in Our discretion, such person's consent is necessary to protect Our interests.

Other Conditions – The Accelerated Benefit must be requested voluntarily by the Owner. The Accelerated Benefit provides for the advance of the proceeds of the Policy normally payable at Your death. This Benefit is not meant to cause the Owner to involuntarily obtain proceeds which otherwise ultimately would be payable to the Beneficiary. Therefore, the Owner is not required to exercise this Benefit.

How to Apply For This Benefit – You and the Owner must apply for the advance of the Accelerated Benefit in writing, on forms acceptable to Us, and provide proof satisfactory to Us, including a Physician Statement which states that You have a Terminal Illness. We have the right to have You examined at Our expense by a Physician We choose.

Exclusion – This Benefit does not apply to any Children's Term Insurance Rider that may be attached to Your Policy.

Conformity With Provincial Statutes – If any provision of the Benefit is in conflict with the laws of the province in which You reside, the provision is automatically amended to meet the minimum requirements of such laws.

Termination – This Benefit will terminate on the earliest of the following dates: 1) the date on which Your Policy terminates; or 2) the date on which the Owner's written request to cancel this Benefit is received at Our Head Office, provided the Owner's written request is received prior to an Accelerated Benefit advance.

Signed at Mississauga, Ontario.

David Grad, Secretary
Primerica Life Insurance Company of Canada

PRIMERICA LIFE INSURANCE COMPANY OF CANADA

Head Office: 6985 Financial Drive, Unit 400, Mississauga, Ontario L5N 0G3

SPOUSE TERM INSURANCE RIDER

We have issued this Rider as a part of the Policy to which it is attached. Any payment under this Rider is subject to the provisions of this Rider and the Policy. In case of conflict between this Rider and the Policy, the provisions of this Rider will govern.

This Rider is effective at 12:01 A.M. on the Rider Date of Issue.

BENEFIT

We will pay the Rider Face Amount, in a lump sum, to the Beneficiary of this Rider upon receiving due proof that the Insured Spouse died before the Rider Expiry Date and while this Rider was in force.

DEFINITIONS

These are some key words used in this Rider.

BENEFICIARY – The person(s) to whom the Rider proceeds are payable upon the death of the Insured Spouse. Unless otherwise stated in the application or later changed (See Change of Beneficiary Provision, below), the Beneficiary of this Rider will be the Insured, if living; otherwise the estate of the Insured Spouse. If the Beneficiary is a partnership, We will pay the Rider proceeds to the partnership as it is constituted at the time of the Insured Spouse's death.

CURRENCY – All amounts payable under this Rider to or by the Company are payable in the lawful currency of Canada.

INSURED – The person whose life the Policy insures and who is named in the Policy Specifications.

INSURED SPOUSE – The person whose life this Rider insures. This person is the spouse of the Insured and is named in the Rider Specifications.

NOTICE TO US – Information We have received which is written, signed by You and acceptable to Us.

PREMIUM CLASS – The risk classification used in determining what premiums You pay.

RIDER ATTAINED AGE – The Insured Spouse's Rider Issue Age plus the number of Rider years since the Rider Date.

RIDER DATE – The date (shown on Rider Page 3) from which Rider anniversaries, Rider years and Rider months are measured.

RIDER DATE OF ISSUE – The date (shown on Rider Page 3) on which We issue the Rider to You. The Incontestability and Suicide Exclusion Provisions below are measured from this date, however, a reinstatement will cause these time limits to run from the Rider Date of Reinstatement.

RIDER DATE OF REINSTATEMENT – The date of this Rider becomes effective again after You apply to reinstate it and meet all of Our requirements. We must approve Your application for reinstatement and advise You in writing of the Rider Date of Reinstatement.

RIDER EXPIRY DATE – The date shown on Rider Page 3. This Rider is not in force on or after this date.

RIDER FACE AMOUNT – The amount for each Rider year which is shown in Table A on Rider Page 3A.

RIDER ISSUE AGE – The Insured Spouse's age on the birthday nearest the Rider Date.

WE, OUR or US – Primerica Life Insurance Company of Canada.

YOU or YOUR – The Owner of the Policy. Unless You tell Us Otherwise, the Owner is the Insured.

GENERAL PROVISIONS

CONSIDERATION – This Rider is issued in consideration of: (1) the application for this Rider, a copy of which is attached to the Policy; and (2) payment of the first premium for this Rider.

PREMIUM PAYMENTS – Premiums for this Rider are payable in addition to, but under the same terms and conditions as, the premiums for the Policy. The premiums shown on Rider Page 3A are for the premium payment option You chose. Total premium amounts for all available payment options are on Page 3 of the policy. More frequent payments result in a higher total annualized premium. You may change the premium payment option for future premium payments upon acceptable Notice to Us. The premium payment option for this Rider must be the same premium payment option as the Policy. Premiums are not due for any period after the Insured's death, the Rider Expiry Date or when this Rider terminates.

PREMIUMS – Premiums for this Rider will be the premiums shown on Rider Pages 3 and 3A. Changes requested by You and approved by Us to the Face Amount or Premium Class of the Policy or the Face Amount or Premium Class of any Riders may also change Your premiums.

MISSTATEMENT OF AGE – If the age of the Insured Spouse has been misstated in the application, We will be liable only for the amount of insurance the premiums paid would have purchased for the correct age.

INCONTESTABILITY – We will not contest this Rider after it has been in force for two years during the Insured Spouse's life, except where there has been a misrepresentation or failure to disclose intended to mislead Us with respect to Our decision to approve Your application for insurance. Subject to the Reinstatement provisions, the two years begin on the Rider Date of Issue or Rider Date of Reinstatement.

SUICIDE EXCLUSION – If the Insured Spouse dies by suicide, while sane or insane, within two years of the Rider Date of Issue or Rider Date of Reinstatement, We are only liable for the premiums paid.

REPLACED COVERAGE – If individual life insurance is to be replaced as shown in the application, and has terminated: a) prior to the Insured Spouse's death, including death by suicide; and b) less than 60 days after the Rider Date of Issue of this Policy, We will not contest the amount of the replaced coverage that would not have been incontestable under the former coverage had it not been replaced. If it is not possible to terminate any coverage to be replaced because of its contractual provisions within 60 days after the Rider Date of Issue of this Policy, such 60-days period will be extended to the earliest possible date for the coverage to be terminated. For example, You are insured under another company's individual life for $100,000 and that policy has been in force for 2 years. If this Rider replaced the other company's policy, We would not contest this Rider for up to $100,000. We would however, be able to contest any amount over $100,000. You will not lose the time accrued for the amount of insurance replaced due to this Rider's Incontestability and Suicide Exclusion provisions. Not withstanding the above, We may contest the entire Policy when there has been a misrepresentation or failure to disclose intended to mislead Us with respect to Our decision to approve Your application for insurance. We have no liability 1) for any amount of group life and/or creditor insurance coverage replaced or cancelled; 2) for replaced individual life insurance where no Policy is issued and effective. This means you should not allow any coverage to be replaced to terminate before this Rider is issued and delivered to You.

NONPARTICIPATION – This Rider does not participate in Our profits or surplus and does not pay dividends.

PAYMENT OF PROCEEDS – Due proof of the death of the Insured Spouse must be sent to Us at Our Head Office. We must receive a certified death certificate, completed claim forms and a valid authorization for Us to obtain all medical and other records concerning the Insured Spouse. Death proceeds equal: (1) the Rider Face Amount; minus (2) any overdue premium for the Policy and any Riders if the Insured Spouse's death occurs during a grace period.

CHANGE OF BENEFICIARY – You may change a Beneficiary by Notice to Us. You may only change a Beneficiary while the Insured Spouse is alive. A Beneficiary designated irrevocably on Our records may not be changed except with the written consent of that Beneficiary or by operation of law. No Beneficiary change will be effective as against Us unless We receive Notice prior to paying death benefit proceeds.

TERMINATION – This Rider shall terminate and no longer be in force: (1) if any premium remains unpaid after the end of the grace period; (2) if the Policy terminates (subject to the Exchange at Death of Insured Provision) or is continued under a nonforfeiture provision, if any; (3) if this Rider is exchanged to a new policy; (4) on and after the Rider Expiry Date; or (5) on and after the date You cancel it.

CANCELLATION – You may cancel this Rider at any time by sending written Notice to Us. Your Rider will be cancelled as of the date We receive the Notice, or, if stated in the Notice, as of a later date. If this Rider is cancelled before the Rider Expiry Date and premiums have been paid in advance, We will refund any unearned portion of the premiums paid beyond the end of the Rider month in which cancellation occurred.

EXCHANGE PROVISION – You may exchange this Rider at any time after it has been in force for five years to the annual increasing premium term insurance to age 100 plan described in the Policy; or the Decreasing Term Insurance to Age 100 plan described in the Policy. The new plan will be issued at the Attained Age on the exchange date based on the same Premium Class shown on Rider Page 3. We will not require evidence of insurability. The new plan will take effect on the exchange date and this Rider will terminate. However, the new plan's Incontestability and Suicide Exclusion Provisions will be controlled by the Rider Date of Issue. We will issue either revised specifications pages or a new policy.

The following conditions are necessary for exchange: (1) We receive Notice to Us requesting an exchange; (2) the face amount of the new plan is not less than the minimum required by Us nor greater than the Face Amount in effect under this Rider on the exchange date; (3) the required premium is paid within 31 days after the exchange date; (4) the Insured Spouse is alive; (5) this Rider is in force on the exchange date; (6) premiums for Your current Rider are not being waived; and (7) the exchange plan will be issued at Our premium rates for that plan for the Insured Spouse's Attained Age on the exchange date based on the same Premium Class shown on Rider Page 3, provided the face amount of the new plan is not less than the minimum required by Us nor greater than the Face Amount in effect under this Rider on the exchange date.

EXCHANGE AT DEATH OF INSURED – If this Rider is in force at the Insured's death, the Insured Spouse may exchange this Rider for a new policy in accordance with this Exchange Provision to any other plan of insurance then available for exchange except that: (a) the exchange must be made within 30 days after the Insured's death; and (b) the effective date of the new policy will be the day we receive written request for exchange. If the Insured Spouse dies before exchange takes effect and within 30 days after the Insured's death, we will pay to the Beneficiary of this Rider the insurance in force under this Rider at the Insured's death less any overdue premium for this Rider.

EXCHANGE AT POLICY EXPIRY – If this Rider is inforce at expiry of the Policy, it may be exchanged for a policy in accordance with the Exchange Provision except that: (a) the exchange must be made within 30 days after the Policy expiry date; and (b) the effective date of the policy will be the day We receive written request for the exchange.

Signed at Mississauga, Ontario, on the Rider Date of Issue.

Secretary *Chief Executive Officer*

RIDER SPECIFICATIONS

POLICY NUMBER: 1080057485 INSURED SPOUSE: SERAFINA FERRANTE

RIDER ISSUE AGE: 33 RIDER DATE OF ISSUE: MARCH 31, 2023

RIDER FACE AMOUNT: $200,000 RIDER DATE: APRIL 15, 2012

PREMIUM CLASS: STANDARD/ TOBACCO,NICOTINE RIDER EXPIRY DATE: APRIL 15, 2073

INITIAL LEVEL PREMIUM PERIOD FOR 20 YEARS

FORM NUMBER	PLAN NAME	RIDER FACE AMOUNT	ANNUAL PREMIUMS* YEAR 1
ZC5SRG	SPOUSE TERM RIDER 20	$200,000	$452.00

*The Annual Premiums shown above are guaranteed. The premiums for the premium payment option You chose are shown on Rider Page 3A and explained in the Premium Changes Provisions.

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TABLE A
MONTHLY PREMIUMS FOR RIDER CONTINUATION TO EXPIRY DATE

RIDER YEARS	RIDER ATTAINED AGE	MONTHLY PREMIUMS	RIDER FACE AMOUNT
01	33	$42.94	$200,000.00
02	34	$42.94	$200,000.00
03	35	$42.94	$200,000.00
04	36	$42.94	$200,000.00
05	37	$42.94	$200,000.00
06	38	$42.94	$200,000.00
07	39	$42.94	$200,000.00
08	40	$42.94	$200,000.00
09	41	$42.94	$200,000.00
10	42	$42.94	$200,000.00
11	43	$42.94	$200,000.00
12	44	$42.94	$200,000.00
13	45	$42.94	$200,000.00
14	46	$42.94	$200,000.00
15	47	$42.94	$200,000.00
16	48	$42.94	$200,000.00
17	49	$42.94	$200,000.00
18	50	$42.94	$200,000.00
19	51	$42.94	$200,000.00
20	52	$42.94	$200,000.00
21	53	$183.35	$200,000.00
22	54	$183.35	$200,000.00
23	55	$183.35	$200,000.00
24	56	$183.35	$200,000.00
25	57	$183.35	$200,000.00
26	58	$300.58	$200,000.00
27	59	$300.58	$200,000.00
28	60	$300.58	$200,000.00
29	61	$300.58	$200,000.00
30	62	$300.58	$200,000.00
31	63	$490.77	$200,000.00
32	64	$490.77	$200,000.00
33	65	$490.77	$200,000.00
34	66	$490.77	$200,000.00
35	67	$490.77	$200,000.00
36	68	$689.89	$200,000.00
37	69	$689.89	$200,000.00
38	70	$775.96	$200,000.00
39	71	$862.60	$200,000.00
40	72	$956.27	$200,000.00

TABLE A (CONT'D)
MONTHLY PREMIUMS FOR RIDER CONTINUATION TO EXPIRY DATE

RIDER YEARS	RIDER ATTAINED AGE	MONTHLY PREMIUMS	RIDER FACE AMOUNT
41	73	$1,059.06	$200,000.00
42	74	$1,172.68	$200,000.00
43	75	$1,299.60	$200,000.00
44	76	$1,440.96	$200,000.00
45	77	$1,704.30	$200,000.00
46	78	$2,014.57	$200,000.00
47	79	$2,379.37	$200,000.00
48	80	$2,806.68	$200,000.00
49	81	$3,304.67	$200,000.00
50	82	$3,879.99	$200,000.00
51	83	$4,544.42	$200,000.00
52	84	$5,327.41	$200,000.00
53	85	$6,247.01	$200,000.00
54	86	$7,322.22	$200,000.00
55	87	$8,043.65	$200,000.00
56	88	$8,825.88	$200,000.00
57	89	$9,658.65	$200,000.00
58	90	$10,530.37	$200,000.00
59	91	$11,441.23	$200,000.00
60	92	$12,392.37	$200,000.00
61	93	$13,384.55	$200,000.00

PRIMERICA LIFE INSURANCE COMPANY OF CANADA

Head Office: 6985 Financial Drive, Unit 400, Mississauga, Ontario L5N 0G3

INCREASING BENEFIT RIDER ON INSURED

PREMIUMS ARE GUARANTEED

We have issued this Rider as a part of the Policy to which it is attached. Any payment under this Rider is subject to the provisions of this Rider and the Policy. In case of conflict between this Rider and the Policy, the Rider provisions will control.

This Rider becomes effective at 12:01 A.M. on the Date of Issue as indicated on Rider Page 3.

BENEFIT

The Rider Face Amounts shown on Rider Page 3A will automatically become effective at the beginning of each rider year as determined by the Rider Date shown on Rider Page 3, unless declined by You with written notice in advance of the increase effective date. If any increase is ever declined by You, all future increases will be forfeited. In addition, if the Base Coverage to which this Rider applies is decreased, all future increases under this Rider will be forfeited.

If an automatic increase is declined, coverage will remain level for the remaining period of the Rider for the amount of insurance in force under this Rider prior to the declination of increased coverage.

DEFINITIONS

These are some key words used in this Rider.

BASE COVERAGE – The original Policy and amount of insurance on the Primary Insured.

BENEFICIARY – Unless otherwise stated in the application or by Notice to Us, the Beneficiary of this Rider will be the same as the Beneficiary of the Policy. The Beneficiary Provisions of the Policy shall apply to this Rider.

CURRENCY – All amounts payable under this Rider to or by the Company are payable in the lawful currency of Canada.

INSURED – The person named in the Policy and Rider Schedules whose life is insured under the Policy and this Rider.

PREMIUM CLASS – The risk classification used in determining what premiums You pay.

RIDER ATTAINED AGE – The Insured's Issue Age plus the number of rider years elapsed since the Rider Date.

RIDER DATE – This date is shown on Rider Page 3 and is the effective date of coverage under this Rider. Rider anniversaries, rider years and rider months are measured from that date.

RIDER DATE OF ISSUE – The date shown on Rider Page 3 on which We issue the Rider to You. This date controls the Incontestability and Suicide Exclusion provisions shown below.

RIDER EXPIRY DATE – This date is shown on Rider Page 3. This Rider is no longer in force on and after that date.

RIDER FACE AMOUNT – The Rider Face Amount is shown on Rider Pa ges 3 and 3A.

RIDER ISSUE AGE – The Insured's age on the birthday nearest the Rider Date.

WE, OUR or US – Primerica Life Insurance Company of Canada.

YOU or YOUR – The Owner of the Policy. Unless You tell Us otherwise, the Owner is the Insured.

GENERAL PROVISIONS

CONSIDERATION – This Rider is issued in consideration of the application for this Rider, a copy of which is attached to the Policy.

PREMIUM PAYMENTS – Premiums for this Rider are payable in addition to, but under the same terms and conditions as, the premiums for the Policy. The premiums shown on Rider Page 3A are for the premium payment option You chose. Total premium amounts for all available payment options are on Page 3 of the policy. More frequent payments result in a higher total annualized premium. You may change the premium payment option for future premium payments upon acceptable Notice to Us. The premium payment option for this Rider must be the same premium payment option as the Policy. Premiums are not due for any period after the Insured's death, the Rider Expiry Date or when this Rider terminates.

If a scheduled increase in the Rider Face Amount is declined, the rider premium will remain the same as in the year prior to such declination until the end of rider year 20.

PREMIUMS – Premiums for this Rider will be the premiums shown on Rider Pages 3 and 3A. Changes requested by You and approved by Us to the Face Amount or Premium Class of the Policy or the Face Amount or Premium Class of any Riders may also change Your premiums.

INCONTESTABILITY – We will not contest this Rider after it has been in force for two years during the Insured's life, except where there has been a misrepresentation or failure to disclose intended to mislead Us with respect to Our decision to approve the application for insurance. Subject to the Reinstatement provisions, the two years begin on the Rider Date of Issue or Date of Reinstatement.

SUICIDE EXCLUSION – If the Insured dies by suicide within two years of the Rider Date of Issue or Rider Date of Reinstatement, Our only liability under this Rider will be for the amount of premiums paid for it.

MISSTATEMENT OF AGE – If the age of the Insured has been misstated in the application, We will be liable only for the amount of insurance the premiums paid for this Rider would have purchased for the correct age.

NONPARTICIPATION – This Rider does not participate in Our profits or surplus and does not pay dividends.

TERMINATION – This Rider shall terminate and no longer be in force: (1) if any premium remains unpaid after the end of the grace period; (2) if the Policy terminates or is continued under a nonforfeiture provision, if any; (3) if the Policy is exchanged for a new plan of insurance; (4) on and after the Rider Expiry Date; or (5) on and after the date as of which You cancel it.

CANCELLATION – Upon written request by the Owner of the Policy, this Rider may be cancelled on any premium due date.

Signed at Mississauga, Ontario, on the Rider Date of Issue.

Secretary

Chief Executive Officer

RIDER SPECIFICATIONS

POLICY NUMBER: 1080057485 INSURED: RINO FERRANTE

RIDER ISSUE AGE: 34 RIDER DATE OF ISSUE: MARCH 31, 2023

PREMIUM CLASS: STANDARD/ TOBACCO,NICOTINE RIDER DATE: APRIL 15, 2012

RIDER EXPIRY DATE: APRIL 15, 2073

FORM NUMBER	PLAN NAME	FIRST YEAR RIDER FACE AMOUNT*	FIRST YEAR ANNUAL PREMIUM*
ZC5IBRG	INCREASING BENEFIT RIDER ON INSURED	NONE	NONE

OPTION TO DECLINE FURTHER IBR INCREASES HAS BEEN EXERCISED.

*There is no face amount or premium for this Rider in the first Rider Year. Subsequent Rider Face Amounts and Premiums are shown on Rider Page 3A and explained in the Benefit provision.

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TABLE A
MONTHLY PREMIUMS FOR RIDER CONTINUATION TO EXPIRY DATE

RIDER YEARS	RIDER ATTAINED AGE	MONTHLY PREMIUMS	RIDER FACE AMOUNT
01	34	$.00	$.00
02	35	$9.35	$40,000.00
03	36	$9.35	$40,000.00
04	37	$9.35	$40,000.00
05	38	$9.35	$40,000.00
06	39	$9.35	$40,000.00
07	40	$9.35	$40,000.00
08	41	$9.35	$40,000.00
09	42	$9.35	$40,000.00
10	43	$9.35	$40,000.00
11	44	$9.35	$40,000.00
12	45	$9.35	$40,000.00
13	46	$9.35	$40,000.00
14	47	$9.35	$40,000.00
15	48	$9.35	$40,000.00
16	49	$9.35	$40,000.00
17	50	$9.35	$40,000.00
18	51	$9.35	$40,000.00
19	52	$9.35	$40,000.00
20	53	$9.35	$40,000.00
21	54	$40.40	$40,000.00
22	55	$40.40	$40,000.00
23	56	$40.40	$40,000.00
24	57	$40.40	$40,000.00
25	58	$40.40	$40,000.00
26	59	$66.47	$40,000.00
27	60	$66.47	$40,000.00
28	61	$66.47	$40,000.00
29	62	$66.47	$40,000.00
30	63	$66.47	$40,000.00
31	64	$108.08	$40,000.00
32	65	$108.08	$40,000.00
33	66	$108.08	$40,000.00
34	67	$108.08	$40,000.00
35	68	$108.08	$40,000.00
36	69	$141.06	$40,000.00
37	70	$155.20	$40,000.00
38	71	$172.52	$40,000.00
39	72	$191.26	$40,000.00
40	73	$211.82	$40,000.00

TABLE A (CONT'D)
MONTHLY PREMIUMS FOR RIDER CONTINUATION TO EXPIRY DATE

RIDER YEARS	RIDER ATTAINED AGE	MONTHLY PREMIUMS	RIDER FACE AMOUNT
41	74	$234.54	$40,000.00
42	75	$259.92	$40,000.00
43	76	$288.20	$40,000.00
44	77	$340.86	$40,000.00
45	78	$402.92	$40,000.00
46	79	$475.88	$40,000.00
47	80	$561.34	$40,000.00
48	81	$660.94	$40,000.00
49	82	$776.00	$40,000.00
50	83	$908.89	$40,000.00
51	84	$1,065.49	$40,000.00
52	85	$1,249.41	$40,000.00
53	86	$1,464.45	$40,000.00
54	87	$1,608.73	$40,000.00
55	88	$1,765.18	$40,000.00
56	89	$1,931.73	$40,000.00
57	90	$2,106.08	$40,000.00
58	91	$2,288.25	$40,000.00
59	92	$2,478.48	$40,000.00
60	93	$2,676.91	$40,000.00
61	94	$2,883.56	$40,000.00

PRIMERICA LIFE INSURANCE COMPANY OF CANADA

Head Office: 6985 Financial Drive, Unit 400, Mississauga, Ontario L5N 0G3

INCREASING BENEFIT SPOUSE RIDER

PREMIUMS ARE GUARANTEED

We have issued this Rider as a part of the Policy to which it is attached. Any payment under this Rider is subject to the provisions of this Rider and the Policy. In case of conflict between this Rider and the Policy, the Rider provisions will control.

This Rider becomes effective at 12:01 A.M. on the Date of Issue as indicated on Rider Page 3.

BENEFIT

The Rider Face Amounts shown on Rider Page 3A will automatically become effective at the beginning of each rider year as determined by the Rider Date shown on Rider Page 3, unless declined by You with written notice in advance of the increase effective date. If any increase is ever declined by You, all future increases will be forfeited. In addition, if the Base Coverage to which this Rider applies is decreased, all future increases under this Rider will be forfeited.

If an automatic increase is declined, coverage will remain level for the remaining period of the Rider for the amount of insurance in force under this Rider prior to the declination of increased coverage.

DEFINITIONS

These are some key words used in this Rider.

BASE COVERAGE – The original plan and amount of insurance on the Insured Spouse.

BENEFICIARY – Unless otherwise stated in the application or by Notice to Us, the Beneficiary of this Rider will be the same as the Beneficiary of the Policy. The Beneficiary Provisions of the Policy shall apply to this Rider.

CURRENCY – All amounts payable under this Rider to or by the Company are payable in the lawful currency of Canada.

INSURED – The person named in the Policy Schedule whose life is insured under the Policy.

INSURED SPOUSE – The spouse of the Insured who is named in the Rider Schedule and whose life is insured under this Rider.

PREMIUM CLASS – The risk classification used in determining what premiums You pay.

RIDER ATTAINED AGE – The Insured Spouse's Issue Age plus the number of rider years elapsed since the Rider Date.

RIDER DATE – This date is shown on Rider Page 3 and is the effective date of coverage under this Rider. Rider anniversaries, rider years and rider months are measured from that date.

RIDER DATE OF ISSUE – The date shown on Rider Page 3 on which We issue the Rider to You. This date controls the Incontestability and Suicide Exclusion provisions shown below.

RIDER EXPIRY DATE – This date is shown on Rider Page 3. This Rider is no longer in force on and after that date.

RIDER FACE AMOUNT – The Rider Face Amount is shown on Rider Pages 3 and 3A.

RIDER ISSUE AGE – The Insured Spouse's age on the birthday nearest the Rider Date.

WE, OUR or US – Primerica Life Insurance Company of Canada.

YOU or YOUR – The Owner of the Policy. Unless You tell Us otherwise, the Owner is the Insured.

GENERAL PROVISIONS

CONSIDERATION – This Rider is issued in consideration of the application for this Rider, a copy of which is attached to the Policy.

PREMIUM PAYMENTS – Premiums for this Rider are payable in addition to, but under the same terms and conditions as, the premiums for the Policy. The premiums shown on Rider Page 3A are for the premium payment option You chose. Total premium amounts for all available payment options are on Page 3 of the policy. More frequent payments result in a higher total annualized premium. You may change the premium payment option for future premium payments upon acceptable Notice to Us. The premium payment option for this Rider must be the same premium payment option as the Policy. Premiums are not due for any period after the Insured's death, the Rider Expiry Date or when this Rider terminates.

If a scheduled increase in the Rider Face Amount is declined, the rider premium will remain the same as in the year prior to such declination until the end of rider year 20.

PREMIUMS – Premiums for this Rider will be the premiums shown on Rider Pages 3 and 3A. Changes requested by You and approved by Us to the Face Amount or Premium Class of the Policy or the Face Amount or Premium Class of any Riders may also change Your premiums.

INCONTESTABILITY – We will not contest this Rider after it has been in force for two years during the Insured Spouse's life, except where there has been a misrepresentation or failure to disclose intended to mislead Us with respect to Our decision to approve the application for insurance. Subject to the Reinstatement provisions, the two years begin on the Rider Date of Issue or Date of Reinstatement.

SUICIDE EXCLUSION – If the Insured Spouse dies by suicide within two years of the Rider Date of Issue or Rider Date of Reinstatement, Our only liability under this Rider will be for the amount of premiums paid for it.

MISSTATEMENT OF AGE – If the age of the Insured Spouse has been misstated in the application, We will be liable only for the amount of insurance the premiums paid for this Rider would have purchased for the correct age.

NONPARTICIPATION – This Rider does not participate in Our profits or surplus and does not pay dividends.

TERMINATION – This Rider shall terminate and no longer be in force: (1) if any premium remains unpaid after the end of the grace period; (2) if the Policy terminates (subject to the Exchange at Death of Insured Provision), or is continued under a nonforfeiture provision, if any; (3) if the Base Coverage is exchanged for a new plan of insurance; (4) on and after the Rider Expiry Date; or (5) on and after the date as of which You cancel it.

CANCELLATION – Upon written request by the Owner of the Policy, this Rider may be cancelled on any premium due date.

EXCHANGE AT DEATH OF INSURED – If this Rider is in force at the Insured's death, the Insured Spouse may exchange this Rider to a new policy in accordance with the Exchange Provision to any other plan of insurance then available for exchange except that: (a) the exchange must be made within 30 days after the death of the Insured; and (b) the effective date of the new policy will be the day after We receive written request for exchange. If the Insured Spouse dies before exchange takes effect and before the 31st day after the Insured's death, We will pay to the Beneficiary of this Rider the insurance in force under this Rider at the Insured's death, less any overdue premium for this Rider.

Signed at Mississauga, Ontario, on the Rider Date of Issue.

Secretary

Chief Executive Officer

RIDER SPECIFICATIONS

POLICY NUMBER: 1080057485 INSURED SPOUSE: SERAFINA FERRANTE

RIDER ISSUE AGE: 33 RIDER DATE OF ISSUE: MARCH 31, 2023

PREMIUM CLASS: STANDARD/ TOBACCO,NICOTINE RIDER DATE: APRIL 15, 2012

RIDER EXPIRY DATE: APRIL 15, 2073

FORM NUMBER	PLAN NAME	FIRST YEAR RIDER FACE AMOUNT*	FIRST YEAR ANNUAL PREMIUM*
ZC5SBRG	INCREASING BENEFIT SPOUSE RIDER	NONE	NONE

OPTION TO DECLINE FURTHER IBR INCREASES HAS BEEN EXERCISED.

*There is no face amount or premium for this Rider in the first Rider Year. Subsequent Rider Face Amounts and Premiums are shown on Rider Page 3A and explained in the Benefit provision.

TABLE A
MONTHLY PREMIUMS FOR RIDER CONTINUATION TO EXPIRY DATE

RIDER YEARS	RIDER ATTAINED AGE	MONTHLY PREMIUMS	RIDER FACE AMOUNT
01	33	$.00	$.00
02	34	$4.30	$20,000.00
03	35	$4.30	$20,000.00
04	36	$4.30	$20,000.00
05	37	$4.30	$20,000.00
06	38	$4.30	$20,000.00
07	39	$4.30	$20,000.00
08	40	$4.30	$20,000.00
09	41	$4.30	$20,000.00
10	42	$4.30	$20,000.00
11	43	$4.30	$20,000.00
12	44	$4.30	$20,000.00
13	45	$4.30	$20,000.00
14	46	$4.30	$20,000.00
15	47	$4.30	$20,000.00
16	48	$4.30	$20,000.00
17	49	$4.30	$20,000.00
18	50	$4.30	$20,000.00
19	51	$4.30	$20,000.00
20	52	$4.30	$20,000.00
21	53	$18.34	$20,000.00
22	54	$18.34	$20,000.00
23	55	$18.34	$20,000.00
24	56	$18.34	$20,000.00
25	57	$18.34	$20,000.00
26	58	$30.06	$20,000.00
27	59	$30.06	$20,000.00
28	60	$30.06	$20,000.00
29	61	$30.06	$20,000.00
30	62	$30.06	$20,000.00
31	63	$49.08	$20,000.00
32	64	$49.08	$20,000.00
33	65	$49.08	$20,000.00
34	66	$49.08	$20,000.00
35	67	$49.08	$20,000.00
36	68	$68.99	$20,000.00
37	69	$68.99	$20,000.00
38	70	$77.60	$20,000.00
39	71	$86.26	$20,000.00
40	72	$95.63	$20,000.00

TABLE A (CONT'D)
MONTHLY PREMIUMS FOR RIDER CONTINUATION TO EXPIRY DATE

RIDER YEARS	RIDER ATTAINED AGE	MONTHLY PREMIUMS	RIDER FACE AMOUNT
41	73	$105.91	$20,000.00
42	74	$117.27	$20,000.00
43	75	$129.96	$20,000.00
44	76	$144.10	$20,000.00
45	77	$170.43	$20,000.00
46	78	$201.46	$20,000.00
47	79	$237.94	$20,000.00
48	80	$280.67	$20,000.00
49	81	$330.47	$20,000.00
50	82	$388.00	$20,000.00
51	83	$454.45	$20,000.00
52	84	$532.75	$20,000.00
53	85	$624.71	$20,000.00
54	86	$732.23	$20,000.00
55	87	$804.37	$20,000.00
56	88	$882.59	$20,000.00
57	89	$965.87	$20,000.00
58	90	$1,053.04	$20,000.00
59	91	$1,144.13	$20,000.00
60	92	$1,239.24	$20,000.00
61	93	$1,338.46	$20,000.00

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UNDERTAKINGS CHART

UNDERTAKINGS					
Outstanding undertakings given on the Examination for Discovery of Rino Ferrante on behalf of the Applicant, Serafina Ferrante, dated December 15, 2022.					
Issue & Relationship to pleadings or affidavit	Question No.	Page No.	Specific undertaking	Answer or precise reason for not doing so	Disposition by the court
		18	Mr. Ferrante to make best efforts to obtain camera footage at the time Ms. Ferrante brought the moving van.	**Not provided**	
		39	Mr. Ferrante to provide copies of the account that was used by the parties in September and October 2019.	**Mr. Ferrante provided his personal bank account statements but no joint account statements**	
		43	When Mr. Ferrante took the money from the joint bank account (BMO) in September 2019, and what was the balance in the account after Mr. Ferrante withdrew the money from the account.	**Not provided and no joint bank account statements provided**	
		67	Mr. Ferrante to provide what was sent from Georgina Woods that Mr. Ferrante is referring to in his evidence.	**Not provided**	

UNDERTAKINGS CHART

UNDERTAKINGS					
Outstanding undertakings given on the Examination for Discovery of Rino Ferrante on behalf of the Applicant, Serafina Ferrante, dated December 15, 2022.					
Issue & Relationship to pleadings or affidavit	Question No.	Page No.	Specific undertaking	Answer or precise reason for not doing so	Disposition by the court
		72	Mr. Ferrante to request from Effort Trust copies of the appraisals they have done on the property.	**Appraisal dated February 26, 2019 provided for Effort Trust**	
		85	Mr. Ferrante to let the Applicant know about all the errors in the Affidavit of February 18, 2022 so that the Applicant may receive a true version.	**Not provided. Mr. Ferrante provided an Affidavit dated November 30, 2022 that does not answer the Undertaking. Unclear of the significance of this Affidavit**	
		86	Mr. Ferrante to let the Applicant know the value of the property.	**Not provided**	
		93	Mr. Ferrante to provide a copy of the cheque from Mr. Ferrante's parents, because Mr. Ferrante's parents lent the Parties money because they were short for the house.	**Provided**	

UNDERTAKINGS CHART

UNDERTAKINGS					
Outstanding undertakings given on the Examination for Discovery of Rino Ferrante on behalf of the Applicant, Serafina Ferrante, dated December 15, 2022.					
Issue & Relationship to pleadings or affidavit	Question No.	Page No.	Specific undertaking	Answer or precise reason for not doing so	Disposition by the court
		96	Mr. Ferrante to make best efforts to find out how much money Mr. Ferrante's sister lent to Mr. Ferrante and Ms. Ferrante collectively and severally.	**Not provided**	
		101	Mr. Ferrante to advise which company the mortgage approval was with.	**Mr. Ferrante has provided numerous mortgage offers for renewal but not the actual mortgage approval. Mr. Ferrante provided a Mortgage Commitment dated May 24, 2019 with IndigoBlue. Unclear if this answers the Undertaking**	
		189	Mr. Ferrante to provide bank statements and confirmation emails.	**Not provided**	
		210	Mr. Ferrante to advise whose name is under the beneficiary on the life insurance policy today.	**Mr. Ferrante provided the life insurance policy from Primerica, but no beneficiary is listed**	

		227	Mr. Ferrante to provide all updated financials.	**Mr. Ferrante provided a Certificate of Financial Disclosure and corresponding documents**	
		228	Ms. Osadet to update Mr. Ferrante's financials as required under the child support guidelines under the Divorce Act, under the family law rules, in advance of the return of the motion.	**Provided**	

UNDERTAKINGS CHART

UNDERTAKINGS					
Outstanding undertakings given on the Examination for Discovery of Rino Ferrante on behalf of the Applicant, Serafina Ferrante, dated December 15, 2022.					
Issue & Relationship to pleadings or affidavit	Question No.	Page No.	Specific undertaking	Answer or precise reason for not doing so	Disposition by the court
		264	Mr. Ferrante to advise when Gino and Francesca Ferrante gave Mr. Ferrante the $50,000.00 cheque.	**Mr. Ferrante provided a copy of the cheque from his parents**	

UNDERTAKINGS CHART

REFUSALS					
Outstanding undertakings given on the Examination for Discovery of Rino Ferrante on behalf of the Applicant, Serafina Ferrante, dated December 15, 2022.					
Issue & Relationship to pleadings or affidavit	Question No.	Page No.	Specific undertaking	Answer or precise reason for not doing so	Disposition by the court
		9	Mr. Ferrante to advise what day the mortgage payments were due each and every month during the term of the mortgage.	**Not provided**	
		10	Mr. Ferrante to advise what his charges were in his criminal proceedings, during the time that Mr. Ferrante was outside the house.	**Provided in a draft Temporary Order – one count of assault and one count of utter threats**	

		16	Mr. Ferrante to advise if any of the mortgage payments were late for September-October.	**Not provided**	
		105	Whether it would be fair to say that if Mr. Ferrante had the $20,000.00 in his pocket, he could have given it to Ms. Ferrante or presented it to her and if she didn't sign the mortgage she would have been in direct breach.	**Not provided**	
		212	Mr. Ferrante to prove when he cancelled the benefits to Ms. Ferrante.	**Not provided**	

UNDERTAKINGS CHART

REFUSALS					
Outstanding undertakings given on the Examination for Discovery of Rino Ferrante on behalf of the Applicant, Serafina Ferrante, dated December 15, 2022.					
Issue & Relationship to pleadings or affidavit	Question No.	Page No.	Specific undertaking	Answer or precise reason for not doing so	Disposition by the court
		214	Mr. Ferrante to advise when Ferra Construction pulled out.	**Not provided**	
		215	Mr. Ferrante to advise when Ferra Construction pulled out.	**Not provided**	
		216	Mr. Ferrante to advise who Ferra Construction Limited is and who the owners behind that company are.	**Not provided**	

		226	Mr. Ferrante to provide a letter from Verde Property Management, indicating how much Mr. Ferrante was paid in the years 2019, 2020, from the date of separation.	**Provided letter and T4 2020**	
		233	If Mr. Ferrante would allow someone to come into the property, a real estate agent, and give an appraisal as to the amount? If Mr. Ferrante would allow someone to enter the property that would qualify as to what the value of the rent would be.	**Not provided**	

UNDERTAKINGS CHART

UNDER ADVISEMENT					
Outstanding undertakings given on the Examination for Discovery of Rino Ferrante on behalf of the Applicant, Serafina Ferrante, dated December 15, 2022.					
Issue & Relationship to pleadings or affidavit	Question No.	Page No.	Specific undertaking	Answer or precise reason for not doing so	Disposition by the court
		42	Mr. Ferrante to advise when he took out the money from the joint bank account in September 2019 and advise what was the balance in the account after Mr. Ferrante took out the money from the account.	**Not provided and no joint bank statements provided**	

		82	Mr. Ferrante to find out from his sister, when she prepared the Separation Agreement.	**Not provided**	
		132	Mr. Ferrante to give his best efforts to look for how much is outstanding on the vehicle.	**Not provided**	
		151	Mr. Ferrante to look and make best efforts to produce text messages that we have regarding the mortgage and the property.	**Not provided**	

ONTARIO

Superior Court of Justice
(Name of court)

at 7755 Hurontario Street, Brampton ON L6W 4T1
Court office address

Court File Number
FS-22-00102481-000

Form 14A: Reply Affidavit (general)

dated December 1, 2022

Applicant(s)

Full legal name & address for service - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Serafina Ferrante 33 Country Stroll Crescent Bolton, ON L7E 2H3 Tel: (647) 615-4370 serafinaferrante@gmail.com	David Pomer Pomer & Boccia Professional Corporation 212 - 4000 Steeles Ave. W. Woodbridge, ON L4L 4V9 Tel: (416) 213-7450 ext. 2301 Fax: (905) 850-8086 david.pomer@pomerandboccia.com

Respondent(s)

Full legal name & address for service - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Rino Ferrante 58 Harvest Moon Drive Bolton, ON L7E 2L2 Tel: (647) 992-6874 rferrante@rogers.com	Margaret Osadet 100 Richmond Street West Suite 414 Toronto, ON M5H 3K6 Tel: (416) 251-5900 margaret@osadetlaw.com

My name is *(full legal name)* Serafina Ferrante

I live in *(municipality & province)* Regional Municipality of Peel, Province of Ontario

and I swear/affirm that the following is true:

Set out the statements of fact in consecutively numbered paragraphs. Where possible, each numbered paragraph should consist of one complete sentence and be limited to a particular statement of fact. If you learned a fact from someone else, you must give that person's name and state that you believe that fact to be true.

1. I am the Applicant in this court action and as such have knowledge of the matters hereinafter deposed, except where stated to be on information, in which case, I believe such information to be true.

2. I have read over the Affidavit of the Respondent sworn, November 30, 2022.

3. There is no room or need to respond to the merits of the Separation Agreement or the Respondent's arguments with respect to the mortgage amounts, as these matters do not in any manner deal with the Notice of Motion and my various requests.

4. The matters of the validity of the Separation Agreement and the extension of mortgages are for other court appearances.

5. I deny each and every allegation in the Respondent's sworn Affidavit unless otherwise admitted to.

6. I agree with the first part of paragraph 21, where the Respondent is in fact "asking the court to order table child support". I accept the Respondent's request to order child support.

7. The table amount must be based on his income from all sources, including line 150 and income earned based on sections 15 & 19 of the *Child Support Guidelines.*

8. It is not the problem of myself as to the rising interest rates and pursuant to paragraph 26, I agree that the Respondent will "happily pay table amount of child support".

9. Child support for Luca is being paid at $250.00 per month to myself. Although I have seen no proof, I understand Luca has received a further $200.00 deposited into Luca's bank account for 3 months only, September, October, November, 2022.

10. Attached hereto as **Exhibit "A"** is a fourth Request for Information dated November 24, 2022 which once again for the fourth time, has been ignored by the Respondent to actually confirm the table amount of the Respondent for support purposes.

11. The Respondent once again, refuses to answer any Requests for Information or to attend questioning.

12. I believe there should be an adverse inference against the Respondent and my evidence should be believed in its entirety.

13. I will allow the Respondent to produce to the court by way of caselines, his bank statements proving deposits or etransfers to Luca's bank account of $450.00/month by 25 months for a total of $11,250.00.

14. This is simply a total mistruth without proper backup. In any event, the $250.00 has never been paid to me. The Respondent apparently deposited the $200.00 into Luca's bank account and he can easily bring to his lawyer, the bank statements evidencing the $200.00 paid directly to Luca's bank account for the other 21 months.

15. If the Respondent does not bring the other 21 months of bank statements for the period evidencing bank transfers to Luca's bank account, his Affidavit should not be believed and my Affidavit should be the only one accepted for this motion.

16. With respect to paragraph 28 of the Respondent's sworn Affidavit, I am at a loss that the Respondent states he "works for free" and in addition, he states he gives Luca 50% of the income he earns from the snow plowing contract.

17. Luca works snow plowing under his father during the winter and since I've never seen the snow plowing contract that is mentioned in paragraph 28 of the Respondent's Affidavit or in the Respondent's Income Tax Returns for 2019, 2020 and 2021, I believe he may be making more income than what he actually makes.

18. The Respondent has not provided an up to date sworn Financial Statement either, as provided by the Rules.

19. The Respondent confirms the income he makes for snow plowing is part of line 150 but fails to produce his income tax returns for 2019, 2020 and 2021, to evidence the proper child support based on section 15 & 19 of the *Child Support Guidelines*.

20. There is no mention or no denial in the Respondent's Affidavit that he has his sister and sister's child living in the basement and of course, there should be imputed income, as there is no mention of payment of rental income in the Respondent's sworn Financial Statement.

21. I am entitled to a fair imputed income plus gross up to be included in the Respondent's income.

22. Page 16 of my Affidavit, sworn November 14, 2022, being the pages of the Respondent's sworn Financial Statement, confirms the Respondent's spouse earns $72,000.00 per year and contributed $30,000.00 towards household expenses.

23. I should be getting at least child support based on the minimum first scenario amount on a without prejudice basis, temporary Order, less any amounts the Respondent says he has admitted he has paid.

24. My lawyer has asked for reasonable dates for questioning but has been turned down or given dates far too long, with no valid excuses. I am asking the court for a date for questioning, at least three weeks before the Respondent's return motion for mortgage renewal, but the Respondent's lawyer refuses to make herself available.

25. I am asking the date to make a date for questioning before January 5th, 2023 as part of my relief found at paragraph 7 of my Notice of Motion.

26. I make this Affidavit in reply to the Affidavit of the Respondent, sworn November 30, 2022 and for no improper purpose.

Sworn/Affirmed before me at
the City of Vaughan, in the Regional Municipality of York
municipality

in the Province of Ontario
province, state or country

on December 1, 2022
Date

Commissioner for taking affidavits (Type or print name below if signature is illegible.)

DAVID MICHAEL POMER
Barrister & Solicitor

Signature
(This form is to be signed in front of a lawyer, justice of the peace, notary public or commissioner for taking affidavits.)

THIS IS EXHIBIT "A"
REFERRED TO IN THE AFFIDAVIT
OF SERAFINA FERRANTE
SWORN THIS 1st DAY OF DECEMBER, 2022

A Commissioner, etc.

DAVID MICHAEL POMER
Barrister & Solicitor

5

ONTARIO

Superior Court of Justice
(Name of court)

at 7755 Hurontario Street, Brampton ON L6W 4T1
Court office address

Court File Number
FS-22-00102481-000

Form 20: Request For Information

Applicant(s)

Full legal name & address for service - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Serafina Ferrante 33 Country Stroll Crescent Bolton, ON L7E 2H3 Tel: (647) 615-4370 serafinaferrante@gmail.com	David Pomer Pomer & Boccia Professional Corporation 212 - 4000 Steeles Ave. W. Woodbridge, ON L4L 4V9 Tel: (416) 213-7450 ext. 2301 Fax: (905) 850-8086 david.pomer@pomerandboccia.com

Respondent(s)

Full legal name & address for service - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Rino Ferrante 58 Harvest Moon Drive Bolton, ON L7E 2L2 Tel: (647) 992-6874 rferrante@rogers.com	Margaret Osadet 100 Richmond Street West Suite 414 Toronto, ON M5H 3K6 Tel: (416) 251-5900 margaret@osadetlaw.com

TO: *(name of party)* Rino Ferrante

This is a request for information in writing under subrule 20(3) of the *Family Law Rules*.

I request that the information be provided within by Nov.30/22 days by:

- ☐ an affidavit from *(name of person[s])* .....
- ☐ a letter from *(name of person[s])* .....
- ☐ *(Other; specify.)*

The information that I am requesting is as follows: *(Be as specific as possible. If you want more than one piece of information, number the requested pieces of information.)*

1. Income Tax Returns with all schedules for the years 2019, 2020 and 2021.

2. Notice of Assessment for the year 2021.

IF YOU DO NOT PROVIDE THE INFORMATION AS REQUESTED,

(1) A SUMMONS MAY BE SERVED ON YOU, REQUIRING YOU TO BE QUESTIONED ABOUT IT; OR

(2) A MOTION MAY BE MADE TO THE COURT FOR AN ORDER REQUIRING YOU TO PROVIDE THE INFORMATION AND YOU MAY BE ORDERED TO PAY THE COSTS OF THE MOTION.

Form 20: **Request For Information** (Page 2)

Court File Number
FS-22-00102481-000

Signature

November 24, 2022

Date of signature

ONTARIO

Superior Court of Justice

(Name of Court)

Court File Number **FS-22-102481-00**

at **7755 Hurontario Street, Brampton, ON L6W 4T1**

(Court office address)

Form 14A: Affidavit (General)

dated **December 29, 2022**

Applicant(s)

Serafina Ferrante **33 Country Stroll Cres.** **Bolton, ON L7E 2H3**	**David Pomer** **Pomer & Boccia** **4000 Steeles Avenue West** **Woodbridge, ON L4L 4V9** david@pomerandboccia.com

Respondent(s)

Rino Ferrante **58 Harvest Moon Drive** **Bolton, ON L7E 2L2**	**Margaret Osadet** **Barrister & Solicitor** **Richmond Law Chambers** **Suite 414, 100 Richmond St. West** **Toronto, ON M5H 3K6** **Email: margaret@osadetlaw.com**

My name is **Rino Ferrante**

I live in **Bolton, Province of Ontario**

and I affirm that the following is true:

1. I am the Respondent and as such I have knowledge of the matters herein deposed. When my knowledge is based on information and belief, I have identified the source of the information and I believe in the truth of the information.
2. I rely on the information in the 14B motion form, in the section asking, "Why the Court should make the Order I seek".
3. On the date of separation, and at the date of signing the Separation Agreement, there was only **$71,499.58** in equity, making our equal shares worth: **$35,749.79**
4. In my affidavit of November 30, 2022, I set out the debts owing on October 4, 2019.
5. On December 23, 2022, Jason Tetrault wrote to my lawyer, advising of the consequences of the mortgage going into default on January 1, 2023.

   Attached and marked Exhibit A is a true copy of the email correspondence from Jason Tetrault, of Effort Trust, plus excerpts of the 2021 mortgage renewal.

6. The Separation Agreement required Serafina to remove her name in 2021, but at that point, Serafina wanted to capitalize on the increased property prices during 2020. Serafina refused to remove her name from the mortgage, so we had no choice but to renew for one term.
7. In 2022, Serafina brought this Application. To date, she has not brought a motion for partition and sale. The reason I believe is that Serafina is looking only for more money, than was agreed to in the Separation Agreement.

8. That is one issue that can be decided but it does not have to be decided at the expense of the Property going into foreclosure, which will happen starting January 1, 2023.
9. I have waited until this point to give Serafina every opportunity to deal with this mortgage, and abide by the Separation Agreement. She has not.
10. The email from Jason Tetrault makes it clear that on January 1, 2023, Effort Trust will commence foreclosure proceedings, and that will be costly to both of us. Neither myself, nor Serafina have the money to lose.
11. I am asking the Court to stop the financial bleeding, so that I can deal with this mortgage without Serafina, as per the Separation Agreement negotiated in 2019.
12. I am relying on the affidavits previously filed.
13. I was questioned on December 15, 2022, and during that questioning, under oath, I answered to David Pomer's questions including the amount of the mortgage on the Property. I pointed out that Serafina was always remortgaging the Property during the marriage, because she had uncontrolled spending. I question who else has a mortgage of 80% of the value of their home after 18 years owning the house.
14. We have **never been able to get ahead** and now Serafina wants to destroy what is left, which is nothing.
15. I am asking the Court to stop this destruction from occurring and I make this affidavit in support of my motion and for no other or improper purpose.

Affirmed before me at:
VIA O.Reg 431/20
in Province of Ontario
on December 29, 2022

Margaret Osadet (Dec 29, 2022 09:45 EST)

Margaret Osadet, LSO #61286H

Rino ferrante (Dec 29, 2022 09:44 EST)

Rino Ferrante

This is Exhibit A to the affidavit of Rino Ferrante affirmed Via OReg 431/20 on 29th December 2022.

Margaret Osadet, LSO 61286H
Margaret Osadet (Dec 29, 2022 09:45 EST)

FW: FERRANTE & Effort Trust Mortgage Renewal Agreement #108473

Jason Tetreault <JTetreault@efforttrust.com>
Mon 11/21/2022 1:13 PM

To: Rino <rferrante@rogers.com>;Margaret Osadet <margaret@osadetlaw.com>

Cc: Serafina Ferrante <serafinaferrante@gmail.com>;David Pomer <dpomer@pomerandboccia.com>

Rino, As you are aware, the mortgage Effort Trust has between you and Serafina expired on October 1st, 2022. Based on the correspondence below dated October 5th and subsequently the response I received from Serafina's lawyer dated October 6th, I can not renew the mortgage as I do not have consensus between the two parties to allow the additional 6 month renewal. I tried to leave some additional time for you, Serafina and your legal teams to work out the issues and I also came down with COVID unfortunately that set me back 2 weeks so that is the reason for the delay in getting back with you. I have not received any additional correspondence from your legal teams regarding to the court order and any amendments or advise from the Justice regarding the interpretation of the renewal. That said, the mortgage remains expired effective October 1st, 2022 at the same open rate issued to you back in April 2022. Therefore no penalties apply to you and Serafina if the mortgage would be paid out. Mr. Pomer, Serafina's Solicitor has made it clear that he will not consent to an additional renewal via his correspondence below and further to our conversations today regarding this issue. Seeing as the mortgage can not be renewed I require the mortgage to be paid out in full. I can extend the terms under the current mortgage to January 1st, 2023 giving you more than 30 days to pay out the mortgage in full. I will not correspond further regarding this issue as the current legal proceedings are not in my purview nor can I provide any expert advise in these proceedings between you and your spouse. Please reach out to me if you need any documentation to help facilitate the pay out of this mortgage. Thank you and be well.

Jason Tetreault
Branch Manager, Toronto

EFFORT TRUST
Our Effort Is For You

The Effort Trust Company
980 Yonge Street, Suite 30
Toronto ON M4W 3V8 Canada
Direct: 416-924-4687 X224
Phone: 416-924-4680
Fax: 416-924-4685
www.efforttrust.com

From: David Pomer <dpomer@pomerandboccia.com>
Sent: October 6, 2022 1:50 PM
To: Jason Tetreault <JTetreault@efforttrust.com>
Cc: Serafina Ferrante (serafinaferrante@gmail.com) <serafinaferrante@gmail.com>
Subject: RE: FERRANTE & Effort Trust Mortgage Renewal Agreement #108473

Jason,
There is a current court order that allows for only one option only for Mr. Ferrante. Based on the court order of Justice Barnes, there is no ability by either lawyer to have a second renewal. Therefore until the court order is changed, no party can obtain a further extension and by renewing the Mortgage at this time, Effort Trust would be breaching a court Order and subject to a fine and a civil case against Effort trust

David M. Pomer, B.A., B.B.A., LL.B.
Barrister & Solicitor

POMER & BOCCIA
PROFESSIONAL CORPORATION

BARRISTERS AND SOLICITORS

Pomer & Boccia Barristers & Solicitors
4000 Steeles Ave West, Suite 212
Woodbridge, Ontario L4L 4V9.
Tel # (416) 213-7450 Ext 2301 or (905) 663-1440
Direct Line: 905-663-1460
Fax #(905) 850-8086
Toll Free 1(888) 858-5529
Email Adds: david.pomer@pomerandboccia.com
Web Site: www.pomerandboccia.com

This e-mail and any attachments may contain confidential and privileged information. If you are not the intended recipient, please notify the sender immediately by return e-mail, delete this e-mail and destroy any copies. Any dissemination or use of this information by a person other than the intended recipient is unauthorized and may be illegal. Unless otherwise stated, opinions expressed in this e-mail are those of the author and are not endorsed by the author's employer.

From: Jason Tetreault <JTetreault@efforttrust.com>
Sent: Wednesday, October 5, 2022 2:22 PM
To: Serafina Ferrante <serafinaferrante@gmail.com>; David Pomer <dpomer@pomerandboccia.com>
Cc: Rino <rferrante@rogers.com>; Margaret Osadet <margaret@osadetlaw.com>
Subject: RE: FERRANTE & Effort Trust Mortgage Renewal Agreement #108473
Importance: High

Serafina & Rino,

Thank you for the recent correspondence from each of you. As per our discussions, I interpret the court decision as being a renewal for no more than 1 year. Seeing as I do not offer a 1 year OPEN renewal product (only 6 months OPEN), I believe that I can renew the mortgage one more time into a 6 month open mortgage that would equal 1 year in total renewals. That said, I would not move to renew this mortgage without the consensus of you, your lawyer, Rino and his lawyer and the judge if required. I'm not the legal expert and would defer to your lawyers for that advise. As we discussed, I need the mortgage renewed or paid out in full on the maturity date. I can work with you both for a while in order to answer the question as to if I can renew the mortgage one more time into a 6 month open term. I would ask that you give me the direction I need to ensure that Effort Trust is on side with the court decision as well as you both for the additional 6 month open term. I have the signed documents on hand from Rino waiting to be renewed. Thank you to you both in advance. I look forward to hearing from you both as soon as possible. Thank you and be well.

Sincerely,

Jason Tetreault
Branch Manager, Toronto

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980 Yonge Street, Suite 30
Toronto ON M4W 3V8 Canada

Direct: 416-924-4687 X224
Phone: 416-924-4680
Fax: 416-924-4685
www.efforttrust.com

From: Serafina Ferrante <serafinaferrante@gmail.com>
Sent: September 23, 2022 2:06 PM
To: Jason Tetreault <JTetreault@efforttrust.com>; david.pomer@pomerandboccia.com
Subject: Re: Effort Trust Mortgage Renewal Agreement #108473

CAUTION - External e-mail:
This email originated from outside of the organization and has one or more ATTACHMENTS. Do not click links or open anything unless you recognize the sender and are expecting the attachment(s).

Good afternoon Jason,

Attached is the court order from Justin Barnes, stating it's only on a one time basis, kindly advise your position in writing if you are going to renew the mortgage with Rino Ferrante's signature only?

Thank you,

Serafina Ferrante

On Wed, Sep 14, 2022 at 3:57 PM Jason Tetreault <JTetreault@efforttrust.com> wrote:

Rino/Serafina; As per my correspondence with Rino Ferrante today, Please see the attached mortgage renewal agreement. As you are aware, your current 6 month open term will expire on October 1st, 2022. I have offered an additional 6 month open term at the same open rate as you have currently. If you choose to renew this mortgage, it would be the second 6 month open term. Therefore, I believe that pursuant to the court order of Justice Barnes, I will not be able to extend another renewal when this mortgage renewal expires on April 1st, 2023. Please return the signed renewal agreement to me as soon as possible. Otherwise the mortgage is due in full on October 1st, 2022. Please contact me if you have any questions. Thank you and be well.

Jason Tetreault
Branch Manager, Toronto

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Toronto ON M4W 3V8 Canada
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Phone: 416-924-4680
Fax: 416-924-4685
www.efforttrust.com

RE: 108473 58 Harvest Moon Drive -

Jason Tetreault <JTetreault@efforttrust.com>
Thu 12/22/2022 12:58 PM
To: Margaret Osadet <margaret@osadetlaw.com>
Cc: David Pomer <dpomer@pomerandboccia.com>

1 attachments (496 KB)
2290_001.pdf;

Margaret, Thank you for your e-mail and taking my call this afternoon. As we discussed, both Serafina and Rino signed the April 1st, 2021 mortgage renewal agreement. My recollection of the events around the time of the 2021 renewal are that I facilitated the renewal between Serafina and Rino. I believe that I sent a copy of the renewal agreement to reno and then sent Rinos's signed copy of Serafina so as to obtain both signatures on the same renewal agreement. Please see the attached agreement. I searched my records for any correspondence that I may have regarding those events. Unfortunately I can not extract any from that time. I do recall having several phone conversations with both parties outlining the process to renew and the ramifications associated with not signing the renewal agreement. That all said, there is a pending deadline of January 1st, 2022 for this mortgage to be paid out or renewed. If neither occurs, then the file will be sent to our legal council and the demand process and subsequent POS will begin. The legal path does not benefit Rino, Serafina or Effort Trust and I would recommend trying to achieve a resolution to whatever the issues are. All legal fees will be the responsibility of Rino and Serafina.

Thank you, be well and happy holidays.

Jason Tetreault
Branch Manager, Toronto

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Phone: 416-924-4680
Fax: 416-924-4685
www.efforttrust.com

From: Margaret Osadet <margaret@osadetlaw.com>
Sent: December 15, 2022 12:48 PM
To: Jason Tetreault <JTetreault@efforttrust.com>
Cc: David Pomer <dpomer@pomerandboccia.com>
Subject: 58 Harvest Moon Drive -

Mr. Tetrault:

We require copies of the complete file dealing with this property.

We will pay for the reasonable copy rates.

The parties, Serafina and Rino, renewed their mortgage for one year in March or April 2021, and it was renewed again in April 2022.

Please confirmation of the renewed mortgage, with signatures of the parties'.

If you need a subpoena, please let me know.

You can provide the requested information to both counsel, myself and Mr. Pomer.

Sincerely,

Margaret Osadet
Barrister & Solicitor
Suite 414, 100 Richmond Street West
Toronto, ON M5H 3K6

Tel: 647-989-2637

EFFORT TRUST

Renewal Acceptance

By signing below, you accept our renewal offer on the terms of the option you have selected by initialing above and on the additional terms set out in the Schedule. You agree to pay the Principal Amount with interest for the renewal term you selected and to perform all other terms and conditions of this renewal agreement. By signing you also confirm to us the property is insured as required and certify to us that all realty taxes on the property have been paid to date (if you are responsible for paying your own taxes).

Note: All borrowers and any guarantors must sign the Renewal Acceptance.

Dates this 24 day of march, 2021

Accepted by: _____
Rino Ferrante

Accepted by: _____
Serafina Ferrante

Accepted by: _____

Accepted by: _____

Spousal Consent

I, _____, am the spouse of _____, the (Transferor/Chargor) and hereby consent to the terms and conditions of this Renewal Agreement.

RF
SF.

File No.
108473

EFFORT TRUST

.e Effort Trust Company
980 Yonge Street, Suite 30
Toronto, ON M4W3V8
Tel:(416) 924-4680
Fax:(416) 924-4685
www.efforttrust.com

MORTGAGE RENEWAL

Rino Ferrante
Serafina Ferrante
58 Harvest Moon Drive
Bolton, ON L7E 2L2

February 4, 2021

Property Description
58 Harvest Moon Drive, Bolton, ON

Mortgage Number
108473

Mortgage Renewal Agreement

Dear Clients

Effort Trust would be pleased to offer a mortgage renewal for an additional term.

We have your renewal options detailed on page 2. We ask that you initial the option that you prefer on the bottom line of the table on page 2. If you require further information, please contact our mortgage renewal department at 416-924-4680.

Your signed Mortgage Renewal Agreement must be in our office **5** days prior to the Maturity Date.

Maturity Date: April 1, 2021
This is the date the principal balance on the mortgage is payable in full, unless it is renewed. This is also the renewal date for the renewal option you select.

Payment Frequency: Monthly

Principal Amount: $809,776.32
This is the amount that will be outstanding on the mortgage on the Maturity Date, assuming all payments are made as due.

Current Remaining Amortization: 396 months

Current Prepayment Privilege: 10% prepayment annually

Renewal Fee: $500.00

First Payment due date under Renewal Term: May 1, 2021 (assumes existing payment frequency)

✓

Form 14A RESP Rino Ferrante 29 December 2022

Final Audit Report 2022-12-29

Created:	2022-12-29
By:	Margaret Osadet (osadet@gmail.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAHFIDjYNhb8qjWf6mSUNuFbDLxE6Ot7ne

"Form 14A RESP Rino Ferrante 29 December 2022" History

Document created by Margaret Osadet (osadet@gmail.com)
2022-12-29 - 12:55:58 PM GMT- IP address: 142.115.34.144

Document emailed to rferrante@rogers.com for signature
2022-12-29 - 12:57:03 PM GMT

Email viewed by rferrante@rogers.com
2022-12-29 - 2:38:07 PM GMT- IP address: 172.226.163.9

Signer rferrante@rogers.com entered name at signing as Rino ferrante
2022-12-29 - 2:44:36 PM GMT- IP address: 184.151.190.39

Document e-signed by Rino ferrante (rferrante@rogers.com)
Signature Date: 2022-12-29 - 2:44:38 PM GMT - Time Source: server- IP address: 184.151.190.39

Document emailed to Margaret Osadet (margaret@osadetlaw.com) for signature
2022-12-29 - 2:44:39 PM GMT

Email viewed by Margaret Osadet (margaret@osadetlaw.com)
2022-12-29 - 2:45:22 PM GMT- IP address: 99.230.132.17

Document e-signed by Margaret Osadet (margaret@osadetlaw.com)
Signature Date: 2022-12-29 - 2:45:40 PM GMT - Time Source: server- IP address: 99.230.132.17

Agreement completed.
2022-12-29 - 2:45:40 PM GMT

Adobe Acrobat Sign

ONTARIO

Superior Court of Justice
(Name of court)

at 7755 Hurontario Street, Brampton ON L6W 4T1
Court office address

Court File Number
FS-22-00102481-000

Form 14A: Affidavit (general)
dated January 2, 2023

Applicant(s)

Full legal name & address for service - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Serafina Ferrante 33 Country Stroll Crescent Bolton, ON L7E 2H3 Tel: (647) 615-4370 serafinaferrante@gmail.com	David Pomer Pomer & Boccia Professional Corporation 212 - 4000 Steeles Ave. W. Woodbridge, ON L4L 4V9 Tel: (416) 213-7450 ext. 2301 Fax: (905) 850-8086 david.pomer@pomerandboccia.com

Respondent(s)

Full legal name & address for service - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Rino Ferrante 58 Harvest Moon Drive Bolton, ON L7E 2L2 Tel: (647) 992-6874 rferrante@rogers.com	Margaret Osadet 100 Richmond Street West Suite 414 Toronto, ON M5H 3K6 Tel: (416) 251-5900 margaret@osadetlaw.com

My name is *(full legal name)* Serafina Ferrante

I live in *(municipality & province)* Regional Municipality of Peel, Province of Ontario

and I swear/affirm that the following is true:

Set out the statements of fact in consecutively numbered paragraphs. Where possible, each numbered paragraph should consist of one complete sentence and be limited to a particular statement of fact. If you learned a fact from someone else, you must give that person's name and state that you believe that fact to be true.

1. I am the Applicant in this matter and as such have knowledge of the matters hereinafter deposed, except where stated to be on information, in which case I believe such information to be true.

2. I deny each and every allegation in the Respondent's Affidavit sworn Thursday December 29, 2022, unless expressly admitted.

Background

3. This is an emergency Motion brought on substantially the same issue, as there is existing Motion before the Courts to be heard on January 19, 2023, on the same major issue, being the renewal of the existing mortgage. Attached hereto as **Exhibit "A"** is a copy of the Notice of Motion before the Courts, dated September 15, 2022.

4. It is submitted that the Respondent is breaching existing Court orders which will deny the hearing of the Motion, and notwithstanding, the Respondent, and the Respondent's lawyer are attempting to circumvent and breach existing Court orders as out lined herein.

5. The Respondent has well been aware of the maturity date of the mortgage and has at the last minute, attempted to have the case settled by way of Affidavit, breaching and flagrantly attempting to breach the existing Court Order.

6. The Applicant's Solicitor was only advised on Friday December 30, 2022, at 4:37 pm that the Motion would be heard the next day back on January 3, 2023.

7. The respondent knew that the family law departments and its staff would be closed the last week in December 2022, so as to take advantage of my staff being away.

8. The current Notice of Motion, dated December 29, 2022, brought by the Respondent asks the Court to deal with only one Motion:

> *An order permitting Rino Ferrante, to re-mortgage the property located at 58 Harvest Moon Drive, Bolton, Ontario, on the terms set out on the Mortgage Offer from Ferra Construction.*

9. Justice McSweeney made an Order dated September 23, 2022, based on my Solicitors submissions, and not allow for more material. Attached hereto as **Exhibit "B"** is a copy of the order of Justice McSweeney.

10. The following paragraphs that are in flagrant violation of Justice McSweeney's endorsement.

11. Paragraph 6 of the Order reads that neither party may add to their relief sought on the adjournment Motion, by way of additional Motion or cross Motion, and the Respondents emergency Motion is the additional motion being breached the Respondent.

12. Paragraph 7 of the Order reads that neither party shall add to the relief sought on the adjournment Motion by way of an additional Motion of cross Motion.

13. The Client Service Representative of the Superior Court of Justice Brampton, notified on December 29, 2022, that all urgent Motions require a Draft Order.

14. Attached hereto as **Exhibit "C"** is an email dated Thursday December 29, 2022, at 4:03pm.

15. At 4:42pm, on Thursday December 29, 2022, Ms. Osadet provided a copy of the Draft Order.

16. Attached hereto as **Exhibit "D"** is a copy of the Draft Order.

17. Paragraph 1 and the only remedy advanced by the Respondent other than costs is outlined in the Draft Order:

> *That the Respondent may accept, a deal with the Mortgage, without the signature of Serafina Ferrante, the Applicant including, renewing the Effort Trust, and pricing a new mortgage.*

18. Paragraph 11 of the Draft Order is in direct contravention of the Order by Justice McSweeney dated September 23, 2022, Paragraphs 6 and 7.

19. Ms. Osadet and her client should be totally sanctioned in a joint and sever basis for breaching the order, and costs awarded on a substantial indemnity basis.

20. The relief set out in the Draft order, totally breaches Justice McSweeney's order if the relief requested in the Draft Order is granted.

21. The Affidavit sworn December 29, 2022, by the Respondent further breaches the Court Order of Justice McSweeney, paragraph 6, by adding in their Motion materials.

22. There was an endorsement of Justice Barnes of February 25, 2022, granted that the said renewal shall be for a period not exceeding 12 months and renewal shall be for an open mortgage. Attached hereto as **Exhibit "E"** is a copy of the endorsement of Justice Barnes.

23. The Respondent was well aware of the seriousness and urgent nature of the mortgage maturity for over one year.

24. The relief with respect to the validity of the Separation Agreement was to be determined in the ordinary course; not decided in a Motion, and the rest of the issues would be a triable matter, and not to be heard on a Motion.

25. Further, and most importantly, paragraph 1(d) of Justice Barnes orders,

> *No further Motions shall be brough on this matter without Leave of the Court.*

26. Counsel for the Respondent in bringing an emergency Motion has not obtained Leave of this Honourable Court and has therefore breached the existing order of the Court and should not be granted the opportunity to bring a Motion.

Summary

27. This Motion is scheduled and being heard on January 19, 2023.

28. This Motion for renewing the existing mortgage and obtaining a new mortgage was to be heard on September 23, 2022.

29. Due to the Respondents Solicitor indicating she may have uploaded their materials to the wrong bundle, an adjournment was granted by Justice McSweeney to January 19, 2022, where it was ordered that neither party may adjust their Motion materials filed for the return of the Motion, and neither party shall add to the relief sought on the adjourned Motion, by way of an adjourned Motion or cross Motion.

30. The Respondents Solicitor and the Respondent has breached the endorsement of Justice McSweeney in two separate ways.

31. In addition, Justice Barnes order of February 25, 2022, has also been breached, by Justice Barnes granting on a one-time basis only, and only with respect to the March 1, 2022, renewal.

32. The motions for the renewal of the mortgage heard February 25, 2022, was deemed an urgent Motion but today's Motion cannot also be classified as a urgent Motion because the maturity of the mortgage and the one-time renewal was foreseeable by the Court, and both the Applicant and Respondent in addition.

33. The Court ordered that no further Motion should be brough in this matter without Leave of the Court.

Applicant's Need for Late Filing of Motion Materials.

34. The Respondent brought an emergency Motion during the last week before the end of 2022.

35. The Respondent's Lawyer has been advised that the family law department would be closed on or about December 22, 2022.

37. The Respondent's Motion Material was finally filed on Friday December 30, and the Applicant's Solicitor could not file the responding material with the Courts as the Court was closed at 5:00pm, on December 30, 2022, and responding material had to be prepared and filed.

Court File Number
FS-22-00102481-000

38. The Applicant requests, pursuant to the Rules, that the Applicant should be allowed to file her responding Affidavit materials before the Motion can be heard.

39. The Respondent's Solicitor in contravention of the existing Court Orders, allows for relief sought for.

Sworn/Affirmed before me at
the City of Vaughan
municipality

in the Province of Ontario
province, state or country

on January 2, 2023
Date

Commissioner for taking affidavits (Type or print name below if signature is illegible.)

Signature
(This form is to be signed in front of a lawyer, justice of the peace, notary public or commissioner for taking affidavits.)

THIS IS EXHBIT "A"

REFFERED TO IN THE AFFIDAVIT

OF SERAFINA FERRANTE

SWORN THIS 1ST DAY OF JANUARY. 2023

A Commissioner, etc.

ONTARIO

Superior Court of Justice
(Name of Court)

at **7755 Hurontario Street, Brampton, ON L6W 4T1**
(Court office address)

Court File Number
FS-22-00102481-0000

Form 14: Notice of Motion

Applicant(s)

Full legal name & address for service — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Serafina Ferrante **33 Country Stroll Cres.** **Bolton, ON L7E 2H3**	**David Pomer** **Pomer & Boccia** **4000 Steeles Avenue West** **Woodbridge, ON L4L 4V9** **dmp@pomerandboccia.com**

Respondent(s)

Full legal name & address for service — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Rino Ferrante **58 Harvest Moon Drive** **Bolton, ON L7E 2L2**	**Margaret Osadet** **Barrister & Solicitor** **Richmond Law Chambers** **Suite 414, 100 Richmond St. West** **Toronto, ON M5H 3K6** **Tel: 416-251-5900** **margaret@osadetlaw.com**

The person making this motion or the person's lawyer must contact the clerk of the court by telephone or otherwise to choose a time and date when the court could hear this motion.

TO THE PARTIES:

THE COURT WILL HEAR A MOTION on *(date)* September 23, 2022

at *(time)* 10:00 a.m. **, or as soon as possible after that time at:** *(place of hearing)*

7755 Hurontario Street, Brampton, ON L6W 4T1

This motion will be made by *(name of person making motion)* Rino Ferrante
who will be asking the court for an order for the item(s) listed on page 2 of this notice.

[X] A copy of the affidavit(s) in support of this motion is/are served with this notice.

[ ] A notice of a case conference is served with this notice to change an order.

If this material is missing, you should talk to the court office immediately.

The person making this motion is also relying on the following documents in the continuing record: *(List documents)*

Motion material for the motion returnable on February 25, then February 28, 2022.
Order of Justice K. Barnes

If you want to oppose this motion or to give your own views, you should talk to your own lawyer and prepare your own affidavit, serve it on all other parties and file it at the court not later than 4 days before the date above. Only written and affidavit evidence will be allowed at a motion unless the court gives permission for oral testimony. You may bring your lawyer to the motion.

IF YOU DO NOT COME TO THE MOTION, THE COURT MAY MAKE AN ORDER WITHOUT YOU AND ENFORCE IT AGAINST YOU.

www.DIVORCEmate.com

September 15, 2022
Date of signature

Signature of person making this motion or of person's lawyer

Margaret Osadet
Barrister & Solicitor
Richmond Law Chambers
Suite 414, 100 Richmond St. West
Toronto, ON M5H 3K6
Tel: 416-251-5900

margaret@osadetlaw.com

Typed or printed name of person or of person's lawyer, address for service, telephone & fax number and e-mail address (if any)

NOTE TO PERSON MAKING THIS MOTION: *You MUST file a Confirmation (Form 14C) not later than 2:00 p.m. 3 days before the date set out above.*

If this is a motion to change past and future support payments under an order that has been assigned to a government agency, you must also serve this notice on that agency. If you do not, the agency can ask the court to set aside any order that you may get in this motion and can ask for court costs against you.

State the order or orders requested on this motion.

1. An Order permitting the Rino Ferrante, the Respondent father, to remortgage the property located at 58 Harvest Moon Drive, Bolton, Ontario, on the terms set out in the Mortgage Offer from Ferra Construction.

2. Costs of this motion on a full indemnity basis.

THIS IS EXHBIT "B"

REFFERED TO IN THE AFFIDAVIT

OF SERAFINA FERRANTE

SWORN THIS 1ST DAY OF JANUARY. 2023

A Commissioner, etc.

ONTARIO
Superior Court of Justice

Court File Number
FS-22-00102481-0000

at **7755 Hurontario St. Brampton, ON L6W 4T6**
(Court office address)

Endorsement

Date			
September 23, 2022 Via Zoom	Applicant(s):	FERRANTE, Serafina	[X] Present
	Counsel:	POMER, David M. Email: David.pomer@pomerandboccia.com	[X] Present
			[ ] Duty Counsel
	Respondent(s):	FERRANTE, Rino	[X] Present
	Counsel:	OSADET, Margaret Email: margaret@osadetlaw.com	[X] Present
			[ ] Duty Counsel

Jnot. ce
McSweeny

[ ] Order to go in accordance with minutes of settlement or consent filed.

ENDORSEMENT

1. This family law motion brought by the Respondent/father was set for 59 minutes today on the regular motion list.

2. At no time prior to the start of court was the Court able to access the materials which the parties' counsel advised had been uploaded to Caselines. Ultimately Ms. Osadet indicated she may have uploaded materials to the wrong bundle, being a Case Conference bundle, such that the bundles for the Motion today, which were available to the assigned motion judge, were empty.

Adjournment ordered:

3. In the result the motion could not proceed and must be adjourned accordingly.

Settlement discussions generally encouraged:

4. I urged the parties, and their counsel, to use the interim time prior to return of the rescheduled motion to consider options for resolution of the motion issue (mortgage renewal terms) without the need for judicial adjudication of this discreet step.

Next scheduled steps:

5. Respondent's motion is adjourned to January 19th, 2023 at 10 am.

6. Neither party may add to their motion materials filed for return of motion today, with the exception of notices of confirmation to be field per the practice direction; an also updated draft orders and cost outlines which shall made available to the motion judge on request.

7. Neither party shall add to the relief sought on the adjourned motion, by way of additional motion or cross-motion.

8. A settlement conference has now been booked for May 25, 2023 at 2:15pm. SETTLEMENT CONFERENCES PRESUMPTIVELY TAKE PLACE IN PERSON.

9. Parties are directed to review and comply with applicable filing requirements pursuant to Notices to the Profession and practice directions of the SCJ and the Central West Region.

Costs:

10. I invited submissions on costs thrown away today, and heard counsel's submissions.

11. I have considered those submissions and circumstances of today. I note that neither party's materials, although allegedly uploaded to Caselines as required, were available for review by the motions judge before the motion. The parties both having contributed to the time spent in court today unproductively, I make no order as to costs.

Digitally signed by Justice L. McSweeney
Date: 2022.09.23 '13:26:56 -04'00

THIS IS EXHBIT "C"

REFFERED TO IN THE AFFIDAVIT

OF SERAFINA FERRANTE

SWORN THIS 1ST DAY OF JANUARY. 2023

A Commissioner, etc.

David Pomer

From: BramptonSCJCourt <BramptonSCJCourt@ontario.ca>
Sent: Thursday, December 29, 2022 4:03 PM
To: Margaret Osadet
Cc: David Pomer
Subject: RE: Urgent Motion - FS-22-00102481-0000

Good Afternoon,

Please note that all urgent motions must be filed with a draft order. Please resubmit all materials with a draft order.

Thank you

R. Sharma
Client Service Representative
Superior Court of Justice, Ministry of the Attorney General
A.Grenville & William Davis Courthouse
7755 Hurontario St.
Brampton ON L6W 4T6
905-456-4700

From: Margaret Osadet <margaret@osadetlaw.com>
Sent: December 29, 2022 3:30 PM
To: BramptonSCJCourt <BramptonSCJCourt@ontario.ca>
Cc: David Pomer <dpomer@pomerandboccia.com>
Subject: Re: Urgent Motion - FS-22-00102481-0000

CAUTION -- EXTERNAL E-MAIL - Do not click links or open attachments unless you recognize the sender.

RE: Ferrante v. Ferrante

Please see attached:

1. Form 14 Notice of Motion

THIS IS EXHBIT "D"

REFFERED TO IN THE AFFIDAVIT

OF SERAFINA FERRANTE

SWORN THIS 1ST DAY OF JANUARY. 2023

A Commissioner, etc.

SEAL

ONTARIO

Superior Court of Justice

(Name of Court)

at 7755 Hurontario Street, Brampton, ON L6W 4T1

(Court office address)

Court File Number
FS-22-102481-00

Form 25: Order (general)

[X] **Temporary**

[ ] **Final**

Applicant(s)

(Full legal name & address for service: street, number, municipality, postal code telephone & fax numbers & e-mail address (if any).	*Lawyer's name & address: street, number, municipality, postal code, telephone & fax numbers & e-mail address (if any).*
Serafina Ferrante **33 Country Stroll Cres.** **Bolton, ON L7E 2H3**	**David Pomer** **Pomer & Boccia** **4000 Steeles Avenue West** **Woodbridge, ON L4L 4V9** **dmp@pomerandboccia.com**

Respondent(s)

Judge (Print or type name) *Date of order*	*Full legal name & address for service: street, number, municipality, postal code telephone & fax numbers & e-mail address (if any).*	*Lawyer's name & address: street, number, municipality, postal code, telephone & fax numbers & e-mail address (if any).*
	Rino Ferrante **58 Harvest Moon Drive** **Bolton, ON L7E 2L2**	**Margaret Osadet** **Barrister & Solicitor** **Richmond Law Chambers** **Suite 414, 100 Richmond St. West** **Toronto, ON M5H 3K6** **Tel: 416-251-5900** **margaret@osadetlaw.com**

[ ] This order is made pursuant to provincial legislation only.

The court heard a motion made by *(name of person or persons)*

Rino Ferrante, the Respondent father

The following persons were in court *(names of parties and lawyers in court)*

N/A

N/A

The court received evidence and heard submissions on behalf of *(name or names)*

Rino Ferrante, the Respondent father

THIS COURT ORDERS THAT *(specify legislation, where applicable):*

1. Rino Ferrante, the Respondent may accept deal with the Mortgage on the Property located at 58 Harvest Moon Drive, Bolton, Ontario, without the signature of Serafina Ferrante, the Applicant, including renewing with Effort Trust, or putting a new Mortgage in place.
2. The costs of this motion shall be paid on a full indemnity basis, by the Applicant to the Respondent forthwith.

Put a line through any blank space left on this page.

Date of signature	*Signature of judge or clerk of the court*

THIS IS EXHBIT "E"

REFFERED TO IN THE AFFIDAVIT

OF SERAFINA FERRANTE

SWORN THIS 1ST DAY OF JANUARY. 2023

A Commissioner, etc.

proceed to the case management conference scheduled for April 25, 2022.

d) No further motion shall be brought in this matter without leave of the court.

Overview

[2] The Respondent sought certain relief in his urgent motion. The parties are separated. The premise of the Respondent's urgent motion is that the mortgage on the matrimonial home may fall into default if the mortgage was not renewed on March 1, 2022.

[3] During the hearing, the Applicant disclosed a document provided by the Respondent that indicated that in the event of a failure to renew on March 1, 2022, the lender would not commence any legal proceedings until April 30, 2022. I conclude however, that with a case conference scheduled for April 25, 2022, the issues in the litigation will not conclude in sufficient time to resolve whether or not the mortgage should be renewed.

[4] The parties' dispute is founded on differing interpretations of a Separation Agreement the parties entered into. The Respondent seeks certain orders premised on the

validity of the Separation Agreement. The Applicant challenges the validity of the Separation Agreement and hence the relief the Respondent seeks. In addition, or in the alternative, the Applicant alleges that the Respondent is in violation of the Separation Agreement and is not entitled to any of the relief he seeks.

[5] The order I have made preserves the interest of each party in the matrimonial home without prejudice to either party's legal interests. This order is not a determination of the issues raised in the Respondent's notice of motion. It is interim in nature in the manner previously described.

Costs

[6] Neither party was successful on this motion. The Respondent was unsuccessful in his attempt to have the issues adjudicated on a final basis on this motion. The Applicant was unsuccessful in her attempt to prevent the March 1, 2022, renewal of the mortgage. No costs are awarded to either party.

Justice Barnes

ONTARIO
Superior Court of Justice
(Name of Court)

Court File Number
FS-22-102481-00

at
7755 Hurontario Street, Brampton, ON L6W 4T1
(Court office address)

Form 14A:
REPLY Affidavit (General)
dated January 3, 2023

Applicant(s)

Serafina Ferrante **33 Country Stroll Cres.** **Bolton, ON L7E 2H3**	**David Pomer** **Pomer & Boccia** **4000 Steeles Avenue West** **Woodbridge, ON L4L 4V9** **david@pomerandboccia.com**

Respondent(s)

Rino Ferrante **58 Harvest Moon Drive** **Bolton, ON L7E 2L2**	**Margaret Osadet** **Barrister & Solicitor** **Richmond Law Chambers** **Suite 414, 100 Richmond St. West** **Toronto, ON M5H 3K6** **Email: margaret@osadetlaw.com**

My name is **Rino Ferrante**

I live in **Bolton, Province of Ontario**

and I affirm that the following is true:

1. I am the Respondent and as such I have knowledge of the matters herein deposed. When my knowledge is based on information and belief, I have identified the source of the information and I believe in the truth of the information.
2. I honestly believe that I am in compliance with all Orders of this Honourable Court.
3. I have sought a decision on an urgent motion based solely on the fact that Effort Trust Mortgage, has advised, both myself and Serafina as of January 1, 2023, the mortgage will be referred to default proceedings.
4. It is now January 3, 2022.
5. Effort Trust's position is outlined in the email dated November 21, 2022, delivered to myself, Serafina and our lawyers. The mortgage expired in or around October 2022, and there remains no mortgage contract in place.
6. I continue to make payments under the expired mortgage
7. The relief I am seeking is the same in my Notice of Motion dated September 15, 2022.
8. In January 2022 when I first encountered Mr. Pomer, he accused me of "playing games". Mr. Pomer went on to say, "I know how to play games too".
9. I testified under oath to this fact, on December 15, 2022 in response to a question posed to me by Mr. Pomer.

www.DIVORCEmate.com

10. I repeat and rely on the inconvertible and uncontradicted evidence that, "On the date of separation, and at the date of signing the Separation Agreement, there was only **$71,499.58** in equity, making our equal shares worth: **$35,749.79".**
11. Under the separation agreement, Serafina received more than her calculated share.
12. I am being extorted, or at least that is how it feels to me.
13. Our marriage ended because there was never enough money. After 18 years in my home, I have a mortgage of $800,000 on a $1,000,000 home, because Serafina has uncontrolled spending.
14. I have gone broke paying ridiculous interest rates, and for what? So Serafina can make me pay her more than agreed to in the Separation Agreement.
15. Serafina believes in the truth of the Separation Agreement and that is why no motion to sell the Property has ever been brought.
16. I am asking the Court to stop this destruction from occurring and I make this affidavit in support of my motion and for no other or improper purpose.

Affirmed before me at:
VIA O.Reg 431/20

in Province of Ontario

on January 3, 2023

Margaret Osadet (Jan 3, 2023 06:01 EST)

Margaret Osadet, LSO #61286H

Rino ferrante (Jan 3, 2023 06:00 EST)

Rino Ferrante

Form 14A Reply RESP Rino Ferrante 03 January 2023

Final Audit Report 2023-01-03

Created:	2023-01-03
By:	Margaret Osadet (osadet@gmail.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAA2n2u_pdtt3ZmUNiBzAQMx-1xnT3PR3Px

"Form 14A Reply RESP Rino Ferrante 03 January 2023" History

Document created by Margaret Osadet (osadet@gmail.com)
2023-01-03 - 10:55:06 AM GMT- IP address: 142.115.34.144

Document emailed to rferrante@rogers.com for signature
2023-01-03 - 10:55:43 AM GMT

Email viewed by rferrante@rogers.com
2023-01-03 - 10:58:39 AM GMT- IP address: 104.28.133.23

Signer rferrante@rogers.com entered name at signing as Rino ferrante
2023-01-03 - 11:00:41 AM GMT- IP address: 184.151.190.5

Document e-signed by Rino ferrante (rferrante@rogers.com)
Signature Date: 2023-01-03 - 11:00:43 AM GMT - Time Source: server- IP address: 184.151.190.5

Document emailed to Margaret Osadet (margaret@osadetlaw.com) for signature
2023-01-03 - 11:00:44 AM GMT

Email viewed by Margaret Osadet (margaret@osadetlaw.com)
2023-01-03 - 11:01:07 AM GMT- IP address: 142.115.34.144

Document e-signed by Margaret Osadet (margaret@osadetlaw.com)
Signature Date: 2023-01-03 - 11:01:18 AM GMT - Time Source: server- IP address: 142.115.34.144

Agreement completed.
2023-01-03 - 11:01:18 AM GMT

Adobe Acrobat Sign

ONTARIO

Superior Court of Justice
(Name of Court)

at **7755 Hurontario Street, Brampton, ON L6W 4T1**
(Court office address)

Court File Number
FS-22-102481-00

Form 14A: Affidavit (General)
dated May 23, 2023

Applicant(s)

Full legal name & address for service — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Serafina Ferrante **33 Country Stroll Cres.** **Bolton, ON** **L7E 2H3**	**David Pomer** **Pomer & Boccia** **4000 Steeles Avenue West** **Unit 212** **Woodbridge, ON L4L 4V9** **dpomer@pomerandboccia.com**

Respondent(s)

Full legal name & address for service — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Rino Ferrante **58 Harvest Moon Drive** **Bolton, ON L7E 2L2** **rferrante@rogers.com**	**Margaret Osadet** **Barrister & Solicitor** **Richmond Law Chambers** **Suite 414, 100 Richmond St. West** **Toronto, ON M5H 3K6** **Tel: 416-251-5900** **margaret@osadetlaw.com**

My name is
(Full legal name) **Rino Ferrante**

I live in
(municipality and province) **Bolton, Province of Ontario**

and I affirm that the following is true:

1. I am writing this affidavit to update the Court on my financial situation.
2. I continue to be a T4 employee for two Corporations:
   a. Tubro Contracting Ltd ($111,909.50), and,
   b. Verde Property Maintenance ($18,384.00).
3. Last year for 2022, I earned gross total income of **$130,293.50**)

Attached and marked Exhibit A are my T4s and most recent pay stubs

Mortgage and debt payments

www.DIVORCEmate.com

4. As a result of the Applicant refusing to complete the contractual obligations in our separation agreement, dated **4 October 2019,** I have paid high interest rates on the mortgage for more than one year, as well as all the debt accumulated during the marriage.
5. During April 2022 to March 2023, I paid a monthly mortgage amount of **$4,600.00**
6. I paid this amount because the Applicant would not consent to me remortgaging the Property and the first mortgage expired.
7. I have brought two motions to prevent foreclosure my house.
8. On January 3, 2023, Justice Stribopoulos sent an endorsement to counsel for the Applicant and my counsel.
9. The email address to my lawyer was entered incorrectly and the Court did not correct its error.
10. The lawyer for the Applicant and the Applicant knowing they had the Endorsement of Justice Stribopoulos did not reveal that to either me, my lawyer, OR Jason Tetrault the mortgage broker.
11. Despite the mortgage broker contacting Serafina Ferrante she stayed quiet and allowed the property to go into foreclosure.
12. There were additionally penalties as a result of Serafina Ferrante and her lawyer, David Pomer lacking the integrity to advise anyone of the Order.
13. I believe that Serafina and her lawyer, think it's funny, but it cost me a LOT of money in penalties and interest, which I will now have to pay off, as these fees were incorporated into my new mortgage.
14. I am preparing a spreadsheet of the additional costs that I have incurred as a result of the Applicant's breach of contract.
15. I will not settle this matter without my costs being recouped by the Applicant, so in that view, the matter is going to trial.

Justice Dalley order re child support

16. Justice Dalley chose to give no weight to the factual matrix underpinning this litigation the child support, or the other ways in which I support my son, and put money into his hands.
17. I can do nothing about that except pay as I can, and towards costs, I make a payment monthly to Serafina, the

applicant.

18. I will start paying child support as soon as I receive contact from FRO. I no longer trust the Applicant.

19. I make this affidavit to update the Court regarding my financial situation.

Put a line through any blank space on this page.

Sworn/Affirmed before me at:

VIA O.REG 431/20
(municipality)

in Province of Ontario
(province, state or country)

on 23 May 2023
(date)

Margaret Osadet (May 23, 2023 14:10 EDT)

Margaret Osadet, LSO 61286H

Rino Ferrante (May 23, 2023 14:09 EDT)

Rino Ferrante

this is exhibit a to the affidavit of Rino Ferrante affirmed before me via O.REG 431/20, on 23 May 2024

Employer's name – Nom de l'employeur
Verde Property Maintenance Ltd
Dominic Lumia
25 Virginia Drive
Brampton ON L7A 2E6

Canada Revenue Agency / Agence du revenu du Canada

Year / Année 2022

T4

Statement of Remuneration Paid
État de la rémunération payée

54 Employer's account number / Numéro de compte de l'employeur

Social insurance number / Numéro d'assurance sociale: 12 503 170 250

Exempt – Exemption: 28 CPP/QPP, EI, PPIP; RPC/RRQ, AE, RPAP

Province of employment / Province d'emploi: 10 ON

Employment code / Code d'emploi: 29

14 Employment income / Revenus d'emploi	18,384 00	
22 Income tax deducted / Impôt sur le revenu retenu	2,760 89	
16 Employee's CPP contributions – see over / Cotisations de l'employé au RPC – voir au verso	914 89	
24 EI insurable earnings / Gains assurables d'AE	18,384 00	
17 Employee's QPP contributions – see over / Cotisations de l'employé au RRQ – voir au verso		
26 CPP/QPP pensionable earnings / Gains ouvrant droit à pension – RPC/RRQ	18,384 00	
18 Employee's EI premiums / Cotisations de l'employé à l'AE	290 47	
44 Union dues / Cotisations syndicales		
20 RPP contributions / Cotisations à un RPA		
46 Charitable donations / Dons de bienfaisance		
52 Pension adjustment / Facteur d'équivalence		
50 RPP or DPSP registration number / N° d'agrément d'un RPA ou d'un RPDB		
55 Employee's PPIP premiums – see over / Cotisations de l'employé au RPAP – voir au verso		
56 PPIP insurable earnings / Gains assurables du RPAP		

Employee's name and address – Nom et adresse de l'employé

Last name (in capital letters) – Nom de famille (en lettres moulées) First name – Prénom Initial – Initiale

Ferrante, Rino

58 Harvest Moon Dr
Bolton ON L7E 2L2

Other information (see over) / Autres renseignements (voir au verso)

Box – Case	Amount – Montant	Box – Case	Amount – Montant	Box – Case	Amount – Montant

T4 (22) **Protected B** when completed / **Protégé B** une fois rempli

Employer's name – Nom de l'employeur
Verde Property Maintenance Ltd
Dominic Lumia
25 Virginia Drive
Brampton ON L7A 2E6

Canada Revenue Agency / Agence du revenu du Canada

Year / Année 2022

T4

Statement of Remuneration Paid
État de la rémunération payée

54 Employer's account number / Numéro de compte de l'employeur

Social insurance number / Numéro d'assurance sociale: 12 503 170 250

Exempt – Exemption: 28 CPP/QPP, EI, PPIP; RPC/RRQ, AE, RPAP

Province of employment / Province d'emploi: 10 ON

Employment code / Code d'emploi: 29

14 Employment income / Revenus d'emploi	18,384 00	
22 Income tax deducted / Impôt sur le revenu retenu	2,760 89	
16 Employee's CPP contributions – see over / Cotisations de l'employé au RPC – voir au verso	914 89	
24 EI insurable earnings / Gains assurables d'AE	18,384 00	
17 Employee's QPP contributions – see over / Cotisations de l'employé au RRQ – voir au verso		
26 CPP/QPP pensionable earnings / Gains ouvrant droit à pension – RPC/RRQ	18,384 00	
18 Employee's EI premiums / Cotisations de l'employé à l'AE	290 47	
44 Union dues / Cotisations syndicales		
20 RPP contributions / Cotisations à un RPA		
46 Charitable donations / Dons de bienfaisance		
52 Pension adjustment / Facteur d'équivalence		
50 RPP or DPSP registration number / N° d'agrément d'un RPA ou d'un RPDB		
55 Employee's PPIP premiums – see over / Cotisations de l'employé au RPAP – voir au verso		
56 PPIP insurable earnings / Gains assurables du RPAP		

Employee's name and address – Nom et adresse de l'employé

Last name (in capital letters) – Nom de famille (en lettres moulées) First name – Prénom Initial – Initiale

Ferrante, Rino

58 Harvest Moon Dr
Bolton ON L7E 2L2

Other information (see over) / Autres renseignements (voir au verso)

Box – Case	Amount – Montant	Box – Case	Amount – Montant	Box – Case	Amount – Montant

Protected B when completed / Protégé B une fois rempli

Keep a copy of this slip for your records and attach the other to your return.
Conservez une copie de ce feuillet dans vos dossiers et joignez l'autre à votre déclaration de revenu.

T4 (22)

Protected B when completed / Protégé B une fois rempli

Employer's name – Nom de l'employeur
Tubro Contracting Ltd.
12330 HWY 27
RR1
Kleinburg ON L0J 1C0

Canada Revenue Agency / Agence du revenu du Canada

Year / Année: 2022

T4
Statement of Remuneration Paid
État de la rémunération payée

54 Employer's account number / Numéro de compte de l'employeur

Social insurance number / Numéro d'assurance sociale: 12 503 170 250

Exempt – Exemption: 28 CPP/QPP RPC/RRQ | EI AE | PPIP RPAP

Employee's name and address – Nom et adresse de l'employé
Last name (in capital letters) – Nom de famille (en lettres moulées): FERRANTE
First name – Prénom: Rino.
Initial – Initiale:
58 Harvest Moon Drive
Bolton ON L7E 2L2

14 Employment income / Revenus d'emploi	111909	50
22 Income tax deducted / Impôt sur le revenu retenu	27877	71
10 Province of employment / Province d'emploi	ON	
16 Employee's CPP contributions – see over / Cotisations de l'employé au RPC – voir au verso	3499	80
24 EI insurable earnings / Gains assurables d'AE	60300	00
29 Employment code / Code d'emploi		
17 Employee's QPP contributions – see over / Cotisations de l'employé au RRQ – voir au verso		
26 CPP/QPP pensionable earnings / Gains ouvrant droit à pension – RPC/RRQ	64900	00
18 Employee's EI premiums / Cotisations de l'employé à l'AE	952	74
44 Union dues / Cotisations syndicales		
20 RPP contributions / Cotisations à un RPA		
46 Charitable donations / Dons de bienfaisance		
52 Pension adjustment / Facteur d'équivalence		
50 RPP or DPSP registration number / N° d'agrément d'un RPA ou d'un RPDB		
55 Employee's PPIP premiums – see over / Cotisations de l'employé au RPAP – voir au verso		
56 PPIP insurable earnings / Gains assurables du RPAP		

	Box – Case	Amount – Montant	Box – Case	Amount – Montant	Box – Case	Amount – Montant
Other information (see over)						
Autres renseignements (voir au verso)						

T4 (22)

RC-14-107

Protected B when completed / Protégé B une fois rempli

Employer's name – Nom de l'employeur
Tubro Contracting Ltd.
12330 HWY 27
RR1
Kleinburg ON L0J 1C0

Canada Revenue Agency / Agence du revenu du Canada

Year / Année: 2022

T4
Statement of Remuneration Paid
État de la rémunération payée

54 Employer's account number / Numéro de compte de l'employeur

Social insurance number / Numéro d'assurance sociale: 12 503 170 250

Exempt – Exemption: 28 CPP/QPP RPC/RRQ | EI AE | PPIP RPAP

Employee's name and address – Nom et adresse de l'employé
Last name (in capital letters) – Nom de famille (en lettres moulées): FERRANTE
First name – Prénom: Rino.
Initial – Initiale:
58 Harvest Moon Drive
Bolton ON L7E 2L2

14 Employment income / Revenus d'emploi	111909	50
22 Income tax deducted / Impôt sur le revenu retenu	27877	71
10 Province of employment / Province d'emploi	ON	
16 Employee's CPP contributions – see over / Cotisations de l'employé au RPC – voir au verso	3499	80
24 EI insurable earnings / Gains assurables d'AE	60300	00
29 Employment code / Code d'emploi		
17 Employee's QPP contributions – see over / Cotisations de l'employé au RRQ – voir au verso		
26 CPP/QPP pensionable earnings / Gains ouvrant droit à pension – RPC/RRQ	64900	00
18 Employee's EI premiums / Cotisations de l'employé à l'AE	952	74
44 Union dues / Cotisations syndicales		
20 RPP contributions / Cotisations à un RPA		
46 Charitable donations / Dons de bienfaisance		
52 Pension adjustment / Facteur d'équivalence		
50 RPP or DPSP registration number / N° d'agrément d'un RPA ou d'un RPDB		
55 Employee's PPIP premiums – see over / Cotisations de l'employé au RPAP – voir au verso		
56 PPIP insurable earnings / Gains assurables du RPAP		

	Box – Case	Amount – Montant	Box – Case	Amount – Montant	Box – Case	Amount – Montant
Other information (see over)						
Autres renseignements (voir au verso)						

T4 (22)

RC-14-107

124442

Rino. Ferrante
58 Harvest Moon Drive
Bolton
ON, L7E 2L2

PAY	Hours	Rate	Current	YTD
Regular Pay	40.00	40.00	1,600.00	22,520.00
Hourly 2	5.00	60.00	300.00	5,400.00
Vacation Pay	-	-	190.00	2,920.00
Stat Holiday Pay	-	40.00	0.00	1,280.00

TAXES	Current	YTD
Income Tax	472.78	6,736.22
Employment Insurance	34.07	523.63
Canada Pension Plan	120.35	1,839.05

Tubro Contracting Ltd.
12330 HWY 27
RR1
Kleinburg
ON, L0J 1C0

DEDUCTIONS	Current	YTD

OTHER PAY	Current	YTD

Pay Period
24-04-2023 - 30-04-2023

Pay Date
04-05-2023

MEMO:

BENEFITS	Accrued	Used	Available
Vacation	0.00	0.00	0.00

SUMMARY	Current	YTD
Total Pay	$2,090.00	$32,120.00
Taxes	$627.20	$9,098.90
Deductions	$0.00	$0.00

NET PAY: $1,462.80

TUBRO CONTRACTING LTD.

124477

Rino. Ferrante
58 Harvest Moon Drive
Bolton
ON, L7E 2L2

PAY	Hours	Rate	Current	YTD
Vacation Pay	-	-	190.00	3,110.00
Stat Holiday Pay	-	40.00	0.00	1,280.00
Regular Pay	40.00	40.00	1,600.00	24,120.00
Hourly 2	5.00	60.00	300.00	5,700.00

TAXES	Current	YTD
Canada Pension Plan	120.35	1,959.40
Income Tax	472.78	7,209.00
Employment Insurance	34.07	557.70

Tubro Contracting Ltd.
12330 HWY 27
RR1
Kleinburg
ON, L0J 1C0

DEDUCTIONS	Current	YTD

OTHER PAY	Current	YTD

Pay Period
01-05-2023 - 07-05-2023

Pay Date
11-05-2023

MEMO:

BENEFITS	Accrued	Used	Available
Vacation	0.00	0.00	0.00

SUMMARY	Current	YTD
Total Pay	$2,090.00	$34,210.00
Taxes	$627.20	$9,726.10
Deductions	$0.00	$0.00

NET PAY: $1,462.80

TUBRO CONTRACTING LTD.

124498

Rino. Ferrante
58 Harvest Moon Drive
Bolton
ON, L7E 2L2

PAY	Hours	Rate	Current	YTD
Bonus	-	-	0.00	2,600.00
Vacation Pay	-	-	190.00	3,300.00
Stat Holiday Pay	-	40.00	0.00	1,280.00
Regular Pay	40.00	40.00	1,600.00	25,720.00
Hourly 2	5.00	60.00	300.00	6,000.00

TAXES	Current	YTD
Income Tax	472.49	8,447.83
Employment Insurance	34.07	634.15
Canada Pension Plan	124.35	2,234.45

Tubro Contracting Ltd.
12330 HWY 27
RR1
Kleinburg
ON, L0J 1C0

DEDUCTIONS	Current	YTD

OTHER PAY	Current	YTD

Pay Period
08-05-2023 - 14-05-2023

Pay Date
18-05-2023

MEMO:

BENEFITS	Accrued	Used	Available
Vacation	0.00	0.00	0.00

SUMMARY	Current	YTD
Total Pay	$2,090.00	$38,900.00
Taxes	$630.91	$11,316.43
Deductions	$0.00	$0.00

NET PAY: $1,459.09

Form 14A RESP Ferrante 23 May 2023

Final Audit Report 2023-05-23

Created:	2023-05-23
By:	Margaret Osadet (osadet@gmail.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAzXT9GJE2EIVcYi-dylvUu3HqwehXNQmK

"Form 14A RESP Ferrante 23 May 2023" History

Document created by Margaret Osadet (osadet@gmail.com)
2023-05-23 - 5:26:03 PM GMT- IP address: 99.225.120.192

Document emailed to rferrante@rogers.com for signature
2023-05-23 - 5:27:00 PM GMT

Email viewed by rferrante@rogers.com
2023-05-23 - 6:08:26 PM GMT- IP address: 104.28.55.25

Signer rferrante@rogers.com entered name at signing as Rino ferrante
2023-05-23 - 6:09:16 PM GMT- IP address: 69.158.246.7

Document e-signed by Rino ferrante (rferrante@rogers.com)
Signature Date: 2023-05-23 - 6:09:18 PM GMT - Time Source: server- IP address: 69.158.246.7

Document emailed to Margaret Osadet (margaret@osadetlaw.com) for signature
2023-05-23 - 6:09:19 PM GMT

Email viewed by Margaret Osadet (margaret@osadetlaw.com)
2023-05-23 - 6:10:10 PM GMT- IP address: 99.225.120.192

Document e-signed by Margaret Osadet (margaret@osadetlaw.com)
Signature Date: 2023-05-23 - 6:10:29 PM GMT - Time Source: server- IP address: 99.225.120.192

Agreement completed.
2023-05-23 - 6:10:29 PM GMT

ONTARIO

Superior Court of Justice
(Name of court)

at 7755 Hurontario Street, Brampton ON L6W 4T1
Court office address

Court File Number
FS-22-00102481-000

Form 14A: Affidavit (general)
dated August 21, 2023

Applicant(s)

Full legal name & address for service - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Serafina Ferrante 33 Country Stroll Crescent Bolton, ON L7E 2H3 Tel: (647) 615-4370 serafinaferrante@gmail.com	David Pomer Pomer & Boccia Professional Corporation 212 - 4000 Steeles Ave. W. Woodbridge, ON L4L 4V9 Tel: (416) 213-7450 ext. 2301 Fax: (905) 850-8086 david.pomer@pomerandboccia.com

Respondent(s)

Full legal name & address for service - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Rino Ferrante 58 Harvest Moon Drive Bolton, ON L7E 2L2 Tel: (647) 992-6874 rferrante@rogers.com	Margaret Osadet 100 Richmond Street West Suite 414 Toronto, ON M5H 3K6 Tel: (416) 251-5900 margaret@osadetlaw.com

My name is *(full legal name)* Serafina Ferrante

I live in *(municipality & province)* Regional Municipality of Peel, Province of Ontario

and I swear/affirm that the following is true:

Set out the statements of fact in consecutively numbered paragraphs. Where possible, each numbered paragraph should consist of one complete sentence and be limited to a particular statement of fact. If you learned a fact from someone else, you must give that person's name and state that you believe that fact to be true.

1. I am the Applicant in this court action and as such have knowledge of the matters hereinafter deposed, except where stated to be on information, in which case, I believe such information to be true.

2. A settlement conference was held on May 29, 2023 before Madam Justice McSweeney. An Endorsement was made and the court Order was signed on June 20, 2023 as attached hereto as **Exhibit "A".**

3. I am advised by my solicitor, David Pomer and verily believe that his office immediately provided a copy of the signed Order of Justice McSweeney to the Respondent' solicitor on June 21, 2023, by email, as attached hereto as **Exhibit "B"**.

Respondent's Breach of the Order of Justice McSweeney

4. I am advised by my solicitor, that pursuant to the Order of Justice McSweeney, the Respondent has breached the following terms of the Order:

   (a) Paragraph 3 - the Respondent has refused to provide the disclosure ordered by Justice Stribopoulos by June 2, 2023, as attached hereto as **Exhibit "C"**, and in particular, paragraph 5 of the Order to issue, wherein:

   "the Respondent shall disclose to the Applicant, within 14 days of entering into a new mortgage agreement, a copy of any mortgage agreement entered, and a copy of any reporting letters provided by the lawyer or lawyers who handle the mortgage transactions, including a full accounting of any mortgage proceeds received and how they were disbursed".

   (b) I am unable to confirm that the Respondent complied with the terms of renewing the mortgage pursuant to paragraphs 3 and 4 of the Order to issue of Justice Stribopoulos, as I have not been provided any documentation from the Respondent or his solicitor.

   (c) Paragraph 8 - the Respondent has refused to pay the court ordered costs in the amount of $1,000.00. that was to be paid by June 6, 2023.

   (d) Paragraph 2 - the Respondent has refused to provide complete financial disclosure and certificate of same. The Respondent has not provided an up to date sworn Financial Statement with all supporting documentation or Net Family Property Statement as ordered by July 31, 2023. In addition, the Respondent has refused to answer any of his Undertakings given at the questioning on December 15, 2022 pursuant to the Undertakings and Refusals Chart sent to the Respondent's solicitor on February 22, 2023. Attached hereto as **Exhibit "D"** is a copy of the email to Ms. Osadet.

   (e) In addition, as at the date of this Affidavit, the Respondent has not paid the court ordered child support of $1,146.00 for July, 2023.

Respondent's Breach of the Costs Endorsement of Justice Daley dated April 6, 2023

5. I brought a motion before Justice Daley on December 6, 2022 that included a claim for child support.

6. I was successful on the motion and child support was ordered. Cost submissions were also ordered, and my solicitor provided his cost submissions within the required time. The Respondent did not file any submissions. Attached hereto as **Exhibit "E"** is a copy of the Costs Endorsement of Justice Daley dated April 6, 2023.

7. Pursuant to the Costs Endorsement, the Respondent was to pay an all-inclusive sum of $10,733.37 within 30 days of the release of the Endorsement. To date, the Respondent has not paid the costs awarded and once again, has breached another court Order.

8. The Respondent continues to demonstrate a complete flagrant disregard for the court process and is purposely refusing to move this matter along and should not be given an audience for any further court proceedings.

9. The Respondent's refusal to provide an up-to-date financial statement and Net Family Property Statement frustrates the ability to settle the equalization issue.

10. I am forced to continue to incur substantial legal fees that I cannot afford and frustrated that a settlement of this matter cannot be had, as a result of the Respondent's behaviour.

11. Pursuant to the Order of Justice McSweeney, and as a result of the breaches of the terms of Her Honour's Order, I am at liberty to bring a motion to strike the Respondent's pleadings and move for an Uncontested Trial.

Applicant's Ability to Amend Application

12. I am advised by my solicitor and verily believe that on April 25, 2022, his office sent an email to the Respondent's solicitor attaching a copy of the Amended Application and Consent for their consideration. Attached hereto as **Exhibit "F"** is a copy of the email.

Court File Number
FS-22-00102481-000

13. On the same day, the Respondent's solicitor sent a return email, as attached hereto as **Exhibit "G"**, advising that she would review it with her client.

14. I am advised by my solicitor and verily believe that to date, the Respondent has refused to consent to amending the Application, being further evidence of the Respondent's refusal to move this matter forward, and I am asking this Honourable Court to allow me to amend the Application.

15. I make this Affidavit in support of an Order to strike the Respondent's pleadings and proceed to an uncontested trial and to amend the Application and for no improper purpose.

Sworn/Affirmed before me at
the City of Vaughan, in the Regional Municipality of York
municipality

in the Province of Ontario
province, state or country

on August 21, 2023
Date

Commissioner for taking affidavits (Type or print name below if signature is illegible.)

DAVID MICHAEL POMER
Barrister & Solicitor

Signature
(This form is to be signed in front of a lawyer, justice of the peace, notary public or commissioner for taking affidavits.)

ONTARIO

Superior Court of Justice
(Name of court)

at 7755 Hurontario Street, Brampton ON L6W 4T1
Court office address

Court File Number
FS-22-00102481-000

Form 25: Order (general)
☒ Temporary ☐ Final

Justice McSweeney
Judge (print or type name)

May 29, 2023
Date of order

This is Exhibit "A" referred to in the affidavit of SERAFINA FERRANTE sworn before me, this 21st day of August 20.23

A COMMISSIONER FOR TAKING AFFIDAVITS

DAVID MICHAEL POMER
Barrister & Solicitor

Applicant(s)

Full legal name & address for service - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Serafina Ferrante 33 Country Stroll Crescent Bolton, ON L7E 2H3 Tel: (647) 615-4370 serafinaferrante@gmail.com	David Pomer Pomer & Boccia Professional Corporation 212 - 4000 Steeles Ave. W. Woodbridge, ON L4L 4V9 Tel: (416) 213-7450 ext. 2301 Fax: (905) 850-8086 david.pomer@pomerandboccia.com

Respondent(s)

Full legal name & address for service - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Rino Ferrante 58 Harvest Moon Drive Bolton, ON L7E 2L2 Tel: (647) 992-6874 rferrante@rogers.com	Margaret Osadet 100 Richmond Street West Suite 414 Toronto, ON M5H 3K6 Tel: (416) 251-5900 margaret@osadetlaw.com

☐ This order is made pursuant to provincial legislation only.

The court heard a settlement conference made by *(name of person or persons)*

the Applicant, Serafina Ferrante and the Respondent, Rino Ferrante

The following persons were in court *(names of parties and lawyers in court)*

the Applicant, Serafina Ferrante and her solicitor, David Pomer

the Respondent, Rino Ferrante and his solicitor, Margaret Osadet

The court received evidence and heard submissions on behalf of *(name or names)*

the Applicant and the Respondent

~~**PURSUANT TO THE DIVORCE ACT (CANADA), THIS COURT ORDERS THAT:** *(if not applicable, cross out this line)*~~

~~**PURSUANT TO THE CHILDREN'S LAW REFORM ACT, THIS COURT ORDERS THAT:** *(if not applicable, cross out this line)*~~

~~**PURSUANT TO THE FAMILY LAW ACT, THIS COURT ORDERS THAT:** *(if not applicable, cross out this line)*~~

THIS COURT ORDERS THAT: *(specify legislation, where applicable)*

1. The parties agree to a further interim child support order on an interim without prejudice basis, and commencing January 1, 2023, the support ordered by Justice Daley shall increase to $1,146.00 per month.

2. The Respondent shall serve and file his complete financial disclosure and certificate confirming same, including all documents responsive to his undertakings from questioning, updated sworn financial statement with documents to support values on disputed items listed therein and his Net Family Property statement, no later than 4 p.m. on July 31, 2023.

3. The Respondent shall provide the disclosure ordered by Justice Stribopoulos to the Applicant in full, no later than 4 p.m. on June 2, 2023.

4. Should the Respondent fail to make disclosure by the dates ordered, the Applicant has leave to bring a motion to strike the Respondent's pleadings and proceed to an uncontested trial.

5. At present, post-separation arrears of child support and entitlement to share in value of jointly owned matrimonial home are central issues between the parties. Respondent's position on these key issues is based on the parties' Separation Agreement of October, 2019. Applicant disputes the applicability of the Separation Agreement on the basis that she signed it under duress. This issue in my view will require a trial. Evidence in chief by way of affidavit, followed by cross-examination at trial, should in my view enable this matter to be heard and resolved within the timeframe of a "week of" trial of four days or less.

6. Trial Management Conference is set for November 30, 2023 at 2:15 p.m. Confirmation forms required and full compliance with rules and practice directions of the SCJ and Central West Region. Detailed Trial Scheduling Endorsements forms are also required from each party.

7. No other motions prior to the TMC without leave of the court obtained in advance.

8. The Respondent is ordered to pay costs of this conference to the Applicant in the amount of $1,000.00. and to do so by June 6, 2023.

9. For as long as support is paid, the payor and recipient, if applicable, must provide updated income disclosure to the other party, within 30 days of the anniversary of this Order, in accordance with section 24.1 of the *Child Support Guidelines*.

Court File Number
FS-22-00102481-000

10. **Unless the support order is withdrawn from the office of the Director of the Family Responsibility Office, it shall be enforced by the Director and amounts owing under the order shall be paid to the Director, who shall pay them to the person to whom they are owed.**

This Order bears interest at the rate of 6.0% from per annum on any payment(s) in default from the date of default.

June 20 2023

Date of signature

Natalie Maharaj

Digitally signed by Natalie Maharaj
Date: 2023.06.20 16:40:10 -04'00'

Signature of judge or clerk of the court

Lisa Corlevic

From: Lisa Corlevic
Sent: Wednesday, June 21, 2023 11:16 AM
To: Margaret Osadet
Subject: Ferrante v. Ferrante
Attachments: ORDER JUSTICE MCSWEENEY-FORM 25-AP-FERRANTE-29-MAY-2023.pdf

Dear Ms. Osadet:

Attached please find the signed Order of Justice McSweeney dated May 29, 2023, pursuant to the settlement conference appearance.

Kind Regardsm

Lisa Corlevic
Senior Legal Assistant

POMER & BOCCIA
PROFESSIONAL CORPORATION
BARRISTERS AND SOLICITORS

Pomer & Boccia Professional Corporation
4000 Steeles Avenue West, Suite 212
Woodbridge, Ontario, L4L 4V9
Tel: (416) 213-7450 x. 2306 or **Direct Line: (905) 663-1453**
Fax: (905) 850-8086

This is Exhibit "B" referred to in the affidavit of SERAFINA FERRANTE sworn before me, this 21st day of August 2023

A COMMISSIONER FOR TAKING AFFIDAVITS

DAVID MICHAEL POMER
Barrister & Solicitor

L7E 2L2. The mortgage agreement may be entered without the approval or signature of the Applicant, Serafina Ferrante.

3. The Respondent, Rino Ferrante, has the authority to enter a mortgage agreement for the matrimonial home at 58 Harvest Moon Drive, Bolton, ON, L7E 2L2, including a closed mortgage at a fixed rate, but for a term not exceeding five-years.

4. The proceeds of any mortgage obtained by Rino Ferrante shall only be used to discharge the mortgage currently held by The Effort Trust Company and any associated legal fees. The amount of any financing shall not exceed that amount and no funds from the new mortgage should be paid to Rino Ferrante directly but instead be paid, in trust, to the lawyer or the lawyers handling the mortgage transactions.

5. The Respondent, Rino Ferrante, shall disclose to the Applicant, Serafina Ferrante, within 14 days of entering a new mortgage agreement, a copy of any mortgage agreement entered, and a copy of any reporting letters provided by the lawyer or lawyers who handle the mortgage transactions, including a full accounting of any mortgage proceeds received and how they were disbursed.

6. The motion, previously scheduled for January 19, 2023, is hereby vacated.

7. Counsel for the parties should be in contact with the Trial Office within two-business days to schedule the first available Settlement Conference.

8. The costs of this motion are reserved for the trial judge.

Justice Stribopoulos

Released: January 3, 2023

This is Exhibit "C" referred to in the affidavit of SERAFINA FERRANTE sworn before me, this 21st day of AUGUST 2023

MICHAEL POMER
A COMMISSIONER FOR TAKING AFFIDAVITS
Barrister & Solicitor

This e-mail and any attachments may contain confidential and privileged information. If you are not the intended recipient, please notify the sender immediately by return e-mail, delete this e-mail and destroy any copies. Any dissemination or use of this information by a person other than the intended recipient is unauthorized and may be illegal. Unless otherwise stated, opinions expressed in this e-mail are those of the author and are not endorsed by the author's employer.

From: David Pomer
Sent: Wednesday, February 22, 2023 9:25 AM
To: Margaret Osadet <margaret@osadetlaw.com>
Subject: Ferrante v. Ferrante - Outstanding undertakings given on the Examination for Discover of Rino Ferrante

Counsel,

Enclosed please find a list of undertakings, refusals, and undertakings under advisement for the above mentioned Examination. We still have not had responses to my previous emails with respect to the approval as to the Draft Order of child support. This is unacceptable; my client is owed court ordered child support since December 2022, and your client continues to pay $250.00 per month.

There is no reason why the proper amount has not been paid, and we will be having FRO in due course enforce any order that is taken out.

The attached undertakings, refusals, and undertakings under advisement, will require a response no later than 20 days from today's date of February 22, 2023. It is my clients position that she will not stop, and is instructing me to bring any motion, if all answers to the chart has not been satisfied in full by your client.

Further, your client is putting undue influence and pressure to accept a low amount with respect to the equalization, and settling the amounts still owing on the separation agreement.

My clients position is that your client is still doing acts of undue influence and exerting pressure on my client to settle this matter. We ask that you tell him to refrain any communication whatsoever with respect to settlement offers.

Time is of the essence, and we need your response within 20 days from this date of February 22, 2023.

When can my client expect proper support since December 2022?

David M. Pomer, B.A., B.B.A., LL.B.
Barrister & Solicitor

This is Exhibit "D" referred to in the affidavit of SERAFINA FERRANTE sworn before me, this 21st day of AUGUST 2023

A COMMISSIONER FOR TAKING AFFIDAVITS

DAVID MICHAEL POMER
Barrister & Solicitor

COURT FILE NO.: FS-22-00102481

SUPERIOR COURT OF JUSTICE – ONTARIO

7755 Hurontario Street, Brampton ON L6W 4T6

This is Exhibit "E" referred to in the affidavit of SERAFINA FERRANTE sworn before me, this 21st day of AUGUST 2023.

A COMMISSIONER FOR TAKING AFFIDAVITS

DAVID MICHAEL POMER
Barrister & Solicitor

RE: Serafina Ferrante, Applicant

AND:

Rino Ferrante, Respondent

BEFORE: Justice P. Daley

COUNSEL: D. M. Pomer: david.pomer@pomerandboccia.com, for the Applicant
M. Osadet: margaret@osadetlaw.com, for the Respondent

HEARD: In Writing

COSTS ENDORSEMENT

[1] The applicant brought a motion seeking various forms of relief including child support.

[2] For the reasons set forth in my endorsement of January 10, 2023, the applicant was successful on her motion.

[3] Submissions as to costs were ordered to be delivered by counsel for both parties, however only counsel for the applicant filed any submissions and the time with respect to the filing of same on behalf of the respondent has long passed.

[4] The applicant seeks her costs of this motion on a substantial indemnity basis given that she tendered an Offer to Settle dated December 1, 2022 calling for payment of child support by the respondent in the monthly amount of $958 based on annual income from employment of $105,949.92 in accordance with the Child-Support Guidelines.

[5] As per my endorsement of January 10, 2023, the respondent was ordered to pay ongoing child-support at the same amount and based on the same level of income from employment as put forward in the applicant's Offer to Settle.

[6] Absent submissions on behalf of the respondent, given the result achieved as compared to the Offer to Settle in regard to ongoing child support, I am of the view that this is a proper case for an award of substantial indemnity costs payable by the respondent.

[7] I have considered the Bill of Costs submitted by counsel for the applicant in terms of the hourly rate charged and the time spent and I am satisfied that the resulting fees, on a substantial indemnity basis, are fair, reasonable and proportionate having regard to the nature of the motion.

[8] In the result, it is ordered that the respondent pay to the applicant her costs of the motion in the all-inclusive sum of $10,733.87 within 30 days from the date of release of this endorsement.

Daley J.

Dated: April 6, 2023

Lisa Corlevic

From:	Lisa Corlevic
Sent:	Monday, April 25, 2022 11:13 AM
To:	Margaret Osadet
Subject:	Ferrante v. Ferrante
Attachments:	CONSENT & AMENDED APPLICATION RE-FERRANTE.pdf

Dear Ms. Osadet:

Attached please find Amended Application and Consent to amend the Application for your consideration.

Kind Regards,

Lisa Corlevic
Senior Legal Assistant

POMER & BOCCIA
PROFESSIONAL CORPORATION

BARRISTERS AND SOLICITORS

Pomer & Boccia Professional Corporation
4000 Steeles Avenue West, Suite 212
Woodbridge, Ontario, L4L 4V9
Tel: (416) 213-7450 x. 2306 or **Direct Line: (905) 663-1453**
Fax: (905) 850-8086

This is Exhibit "F" referred to in the affidavit of SERAFINA FERRANTE sworn before me, this 21st day of August 2023

A COMMISSIONER FOR TAKING AFFIDAVITS

DAVID MICHAEL POMER
Barrister & Solicitor

Lisa Corlevic

From: Margaret Osadet <margaret@osadetlaw.com>
Sent: Monday, April 25, 2022 11:16 AM
To: Lisa Corlevic
Subject: Re: Ferrante v. Ferrante

Hi Lisa,

I hope you are doing well and enjoyed the weekend.

I will take a look at this and go over it with my client, but that will not be until later this week, at the earliest.

Thanks in advance.

Sincerely,

Margaret Osadet
Barrister & Solicitor
Suite 414, 100 Richmond Street West
Toronto, ON M5H 3K6

Tel: 416-251-5900

This is Exhibit "G" referred to in the affidavit of SERAFINA FERRANTE sworn before me, this 21st day of AUGUST 2023

A COMMISSIONER FOR TAKING AFFIDAVITS

DAVID MICHAEL POMER
Barrister & Solicitor

From: Lisa Corlevic <lisa@pomerandboccia.com>
Sent: Monday, April 25, 2022 11:13 AM
To: Margaret Osadet <margaret@osadetlaw.com>
Subject: Ferrante v. Ferrante

Dear Ms. Osadet:

Attached please find Amended Application and Consent to amend the Application for your consideration.

Kind Regards,

Lisa Corlevic
Senior Legal Assistant

ONTARIO

Superior Court of Justice
(Name of Court)

at **7755 Hurontario Street, Brampton, ON L6W 4T1**
(Court office address)

Court File Number
FS-22-102481-00

Form 14A: Affidavit (General)
dated October 24, 2023

Applicant(s)

Full legal name & address for service — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Serafina Ferrante **33 Country Stroll Cres. Bolton, ON** **L7E 2H3**	**David Pomer Pomer & Boccia** **4000 Steeles Avenue West** **Unit 212** **Woodbridge, ON L4L 4V9** **dpomer@pomerandboccia.com**

Respondent(s)

Full legal name & address for service — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Rino Ferrante **58 Harvest Moon Drive Bolton, ON L7E 2L2** **rferrante@rogers.com**	**Margaret Osadet** **Barrister & Solicitor** **30th Street Legal** **146 Thirtieth St** **Toronto, ON M9W 3C4** **Tel: 6473364288** **Fax: 4168502349** **margaret@osadetlaw.com**

My name is
(Full legal name) **Jolanta Chrzaszcz**
I live in
(municipality and province) **Mississauga, Province of Ontario**

and I swear/affirm that the following is true:
Set out the statements of fact in consecutively numbered paragraphs. Where possible, each numbered paragraph should consist of one complete sentence and be limited to a particular statement of fact. If you learned a fact from someone else, you must give that person's name and state that you believe that fact to be true.

1. I am a Law Clerk working with Margaret Osadet at 30th Street Legal, on this matter and as such I have a knowledge of the matter herein disposed. Where my knowledge is based on information, I have identified the source of the information and my belief in the truth of that information.

Attached and marker as Exhibit A is a true copy of the emails served on the Applicant.

2. I have served listed below documents which were provided to us by our client:

www.DIVORCEmate.com

a. On September 20, 2023, Form 13A and Part A and Part C Financial Disclosure with attached documents provided to us by our client.

b. On September 27, 2023, I asked for Consent for late Filing.

c. On October 10, 2023, Motion 14B with an email related to the Consent for late Filing.

d. On October 10, 2023, a part of the outstanding undertakings which were provided to us by our client.

e. On October 17, 2023, updated Financial Statement of Rino Ferrante.

f. On October 17, 2023, outstanding undertakings by pages 67 and 85, Form 14A Affidavit of Rino Ferrante dated November 30, 2022.

g. On October 17, 2023, undertakings chart document with attached documents which are in our possession and refusal chart document with attached documents which are in our possession.

h. On October 23, 2023, outstanding Mortgage documentation which was provided to us by our client.

Put a line through any blank space on this page.

Sworn/Affirmed before me at:
VIA O.Reg 431/20
(municipality)
in Province of Ontario
(province, state or country)
on OCTOBER 24, 2023
(date)

Margaret Osadet
Margaret Osadet (Oct 24, 2023 16:47 EDT)

MARGARET OSADET
Commissioner for taking affidavits
(Type or print name below if signature illegible.)

Jolanta Chrzaszcz
Jolanta Chrzaszcz (Oct 24, 2023 16:46 EDT)

JOLANTA CHRZASZCZ
Signature
(This form to be signed in front of a lawyer, justice of the peace, notary public or commissioner for taking affidavits.)

EXHIBIT

A

This is Exhibit A to the Affidavit of Service of Jolanta Chrzaszcz Affirmed on 24 of October 2023 Via O.Reg 431/20

Margaret Osadet
Margaret Osadet (Oct 24, 2023 16:47 EDT)

Margaret Osadet, LSO #61286H

Ferrante v. Ferrante

Jolanta Chrzaszcz <jolanta@30streetlegal.com>
Wed 9/20/2023 12:38 PM
To:David Pomer <dpomer@pomerandboccia.com>;Lisa Corlevic <lisa@pomerandboccia.com>
Cc:Margaret Osadet <margaret@30streetlegal.com>

2 attachments (18 MB)
signed Ferrante Form 13A - Certificate of Financial Disclosure - signed.pdf; Part A and C Financial Disclosure Ferrante.pdf;

Good afternoon,

Kindly find the attached two files:

1. Form 13A
2. Part A and C Financial Disclosure

Which are served upon you pursuant to the Family Law Rules.

Yours Truly,

Jolanta Chrzaszcz
Paralegal Student

30th Street Legal

146 Thirtieth Street,
Toronto ON, M8W 3C4
Tel: 647.336.4288
Fax: 416.850.2349

Ferrante v Ferrante

Jolanta Chrzaszcz <jolanta@30streetlegal.com>
Wed 9/27/2023 10:40 AM
To:David Pomer <dpomer@pomerandboccia.com>;Lisa Corlevic <lisa@pomerandboccia.com>
Cc:Margaret Osadet <margaret@30streetlegal.com>

1 attachments (218 KB)
Ferrante Consent for Late Filing.pdf;

Good morning,

Could you please kindly consent to the late filing of Financial Disclosure Form 13A dated September 20, 2023?

Yours Truly,

Jolanta Chrzaszcz
Paralegal Student

Margaret Osadet
Barrister and Solicitor

30th Street Legal

146 Thirtieth Street,
Toronto ON, M8W 3C4
Tel: 647.336.4288
Fax: 416.850.2349

Ferrante v Ferrante

Jolanta Chrzaszcz <jolanta@30streetlegal.com>
Tue 10/10/2023 12:41 PM
To:David Pomer <dpomer@pomerandboccia.com>;Lisa Corlevic <lisa@pomerandboccia.com>
Cc:Margaret Osadet <margaret@30streetlegal.com>

1 attachments (393 KB)
signed- Ferrante Motion 14B with email - signed.pdf;

Good afternoon,

Please find the attached Form 14B Motion served upon you pursuant to the Family Law Rules.

Yours Truly,

Jolanta Chrzaszcz
Paralegal Student

Margaret Osadet
Barrister and Solicitor

30th Street Legal

146 Thirtieth Street,
Toronto ON, M8W 3C4
Tel: 647.336.4288
Fax: 416.850.2349

Ferrante v Ferrante

Jolanta Chrzaszcz <jolanta@30streetlegal.com>

Tue 10/10/2023 5:10 PM

To:David Pomer <dpomer@pomerandboccia.com>;Lisa Corlevic <lisa@pomerandboccia.com>
Cc:Margaret Osadet <margaret@30streetlegal.com>

18 attachments (23 MB)

1 BMO bank stmts September 2019 Rino- not joint.pdf; 2 Form 14A RESP Rino Ferrante 30 NOV 2022 - signed.pdf; 3 Effort Trust Dec 31, 2019.pdf; 3 Effort Trust Feb 15 2019.pdf; 3 Effort Trust Ferrante Information Statement 108473 as of November 29 2022.pdf; 3 Effort Trust Mortgage Renewal April 2022.pdf; 3 Effort Trust Sept 14 2022.pdf; 3 Effort Trust v Ferrante.pdf; 3 Excerpt from 2021 Effort Trust.pdf; 4 Appraised Effort Trust-March 2019.pdf; 5 2016 July 06 Cheque from Rino's parents.pdf; 6 Correspondence re Mortgage commitment March 2021.pdf; 6 Home Trust mortgage approval March 2021.pdf; 7 BMO bank statement Oct 25, 2022.pdf; 8 Life Insurance.pdf; 9 Form 25 - Order Wagg October 4, 2023.pdf; 10 Cheque for $20 000-July 16 or 17 2016.pdf; 3 Appraisal for 2019 mortgage (1).pdf;

Good afternoon,

Please find the attached listed below, which is a part of the outstanding undertakings given on the Examination for Discovery of Rino Ferrante

on behalf of the Applicant, Serafina Ferrante, dated December 15, 2022.

1. BMO Bank Statement 2019
2. Form 14A, Affidavit of Rino Ferrante dated November 30, 2022
3. Effort Trust Mortgage Documents
4. Appraised Effort Trust 2019 March
5. Copy of the Cheque July 6, 2016- $50,000.00 parents loan
6. Home Trust Mortgage Documents
7. BMO statement October 25, 2022
8. Life Insurance documents
9. Form 25 Wagg Order
10. Copy of the cheque for $20,000.00

Yours Truly,

Jolanta Chrzaszcz
Paralegal Student

Margaret Osadet
Barrister and Solicitor

30th Street Legal

146 Thirtieth Street,
Toronto ON, M8W 3C4
Tel: 647.336.4288
Fax: 416.850.2349

FW: Ferrante v Ferrante

Jolanta Chrzaszcz <jolanta@30streetlegal.com>
Tue 10/17/2023 3:39 PM
To:Lisa Corlevic <lisa@pomerandboccia.com>

1 attachments (9 MB)
Ferrante updated Form 13.1 - Financial Statement (Property and Support Claims) - signed.pdf;

Please see below.

Yours Truly,

Jolanta Chrzaszcz
Paralegal Student

Margaret Osadet
Barrister and Solicitor

30th Street Legal

146 Thirtieth Street,
Toronto ON, M8W 3C4
Tel: 647.336.4288
Fax: 416.850.2349

From: Jolanta Chrzaszcz
Sent: Tuesday, October 17, 2023 3:28 PM
To: David Pomer <dpomer@pomerandboccia.com>; Tracy Sproats <tracy@fallslaw.ca>
Cc: Margaret Osadet <margaret@osadetlaw.com>
Subject: Ferrante v Ferrante

Good afternoon,

Please find the attached updated Financial Statement Form 13.1 served upon you pursuant to the Family Law Rules.

Yours Truly,

Jolanta Chrzaszcz
Paralegal Student

Margaret Osadet
Barrister and Solicitor

30th Street Legal

146 Thirtieth Street,
Toronto ON, M8W 3C4
Tel: 647.336.4288
Fax: 416.850.2349

Ferrante v Ferrante

Jolanta Chrzaszcz <jolanta@30streetlegal.com>
Tue 10/17/2023 2:50 PM
To:Lisa Corlevic <lisa@pomerandboccia.com>

3 attachments (15 MB)
Ferrante updated Form 13.1 - Financial Statement (Property and Support Claims) - signed.pdf; Page 67 and 85 Form 14A RESP Rino Ferrante 30 NOV 2022 - signed.pdf; REFUSAL CHART.pdf;

Hello Lisa,

This is the second email.

Yours Truly,

Jolanta Chrzaszcz
Paralegal Student

Margaret Osadet
Barrister and Solicitor

30th Street Legal

146 Thirtieth Street,
Toronto ON, M8W 3C4
Tel: 647.336.4288
Fax: 416.850.2349

Ferrante v Ferrante

Jolanta Chrzaszcz <jolanta@30streetlegal.com>
Tue 10/17/2023 2:49 PM
To:Lisa Corlevic <lisa@pomerandboccia.com>

1 attachments (14 MB)
UNDERTAKINGS CHART.pdf;

Hello Lisa,

Please find the attached- this will be sent via 2 separate emails due to the size of the docs.

I prepared all the undertakings which are in our possession as per your instruction by the page number.

I created 2 PDFs:

1. undertakings chart
2. refusals chart

In addition, I attach 2 files I was not able to combine with the rest of the documents due to the signature's certification, as such:

1. Updated Form 13.1
2. Affidavit Form 14A- response to the page 67 and 85 of the undertaking.

FYI, when you open the files in PDF please activate the bookmarks, this will help you to navigate. 😊

I am working on some other documents which I will send to you shortly.

Please kindly let me know if there are any other documents which are required from our client.

Yours Truly,

Jolanta Chrzaszcz
Paralegal Student

Margaret Osadet
Barrister and Solicitor

30th Street Legal

146 Thirtieth Street,
Toronto ON, M8W 3C4
Tel: 647.336.4288
Fax: 416.850.2349

RE: Ferrante v Ferrante

Jolanta Chrzaszcz <jolanta@30streetlegal.com>
Tue 10/17/2023 2:46 PM
To:Lisa Corlevic <lisa@pomerandboccia.com>

4 attachments (28 MB)
Ferrante updated Form 13.1 - Financial Statement (Property and Support Claims) - signed.pdf; Page 67 and 85 Form 14A RESP Rino Ferrante 30 NOV 2022 - signed.pdf; UNDERTAKINGS CHART.pdf; REFUSAL CHART.pdf;

Hello Lisa,

Please find the attached.

I prepared all the undertakings which are in our possession as per your instruction by the page number.

I created 2 PDFs:

1. undertakings chart
2. refusals chart

In addition, I attach 2 files I was not able to combine with the rest of the documents due to the signature's certification, as such:

1. Updated Form 13.1
2. Affidavit Form 14A- response to the page 67 and 85 of the undertaking.

FYI, when you open the files in PDF please activate the bookmarks, this will help you to navigate. 😊

I am working on some other documents which I will send to you shortly.

Please kindly let me know if there are any other documents which are required from our client.

Yours Truly,

Jolanta Chrzaszcz
Paralegal Student

Margaret Osadet
Barrister and Solicitor

30th Street Legal

146 Thirtieth Street,
Toronto ON, M8W 3C4
Tel: 647.336.4288
Fax: 416.850.2349

From: Lisa Corlevic <lisa@pomerandboccia.com>
Sent: Tuesday, October 17, 2023 8:45 AM
To: Jolanta Chrzaszcz <jolanta@osadetlaw.com>
Subject: RE: Ferrante v Ferrante

Thank you so much Jolanta.

Lisa Corlevic
Senior Legal Assistant

POMER & BOCCIA
PROFESSIONAL CORPORATION

BARRISTERS AND SOLICITORS

Pomer & Boccia Professional Corporation
4000 Steeles Avenue West, Suite 212
Woodbridge, Ontario, L4L 4V9
Tel: (416) 213-7450 x. 2306 or **Direct Line: (905) 663-1453**
Fax: (905) 850-8086

From: Jolanta Chrzaszcz <jolanta@osadetlaw.com>
Sent: Tuesday, October 17, 2023 8:22 AM
To: Lisa Corlevic <lisa@pomerandboccia.com>
Subject: RE: Ferrante v Ferrante

Hello Lisa,

Yes, absolutely, I confirm I will be sending you all you need in the proper order.

I am in the process of adding the pages numbers and collecting other information for you which are required by the orders.

I hope to have this ready today by the end of the day.

Yours Truly,

Jolanta Chrzaszcz
Paralegal Student

Margaret Osadet
Barrister and Solicitor

30th Street Legal

146 Thirtieth Street,
Toronto ON, M8W 3C4
Tel: 647.336.4288
Fax: 416.850.2349

From: Lisa Corlevic <lisa@pomerandboccia.com>
Sent: Tuesday, October 17, 2023 8:04 AM
To: Jolanta Chrzaszcz <jolanta@osadetlaw.com>
Subject: RE: Ferrante v Ferrante

Hi Jolanta:

Further to our emails yesterday, I just want to confirm that you will be adding the page number to match the documents pursuant to the Undertakings Chart. I have been going through it and unfortunately, I can't see which answers you're providing for which undertaking. There are numerous Effort Trust documents and your client's past Affidavit, that I don't know what undertaking your client is answering.

Kind Regards,

Lisa Corlevic
Senior Legal Assistant

POMER & BOCCIA
PROFESSIONAL CORPORATION
BARRISTERS AND SOLICITORS

Pomer & Boccia Professional Corporation
4000 Steeles Avenue West, Suite 212
Woodbridge, Ontario, L4L 4V9
Tel: (416) 213-7450 x. 2306 or **Direct Line: (905) 663-1453**
Fax: (905) 850-8086

From: Jolanta Chrzaszcz <jolanta@osadetlaw.com>
Sent: Monday, October 16, 2023 11:51 AM
To: Lisa Corlevic <lisa@pomerandboccia.com>
Subject: RE: Ferrante v Ferrante

Hello Lisa,

I apologize for not doing that earlier. I will do that right now and send it to you.

Yours Truly,

Jolanta Chrzaszcz
Paralegal Student

Margaret Osadet
Barrister and Solicitor

30th Street Legal

146 Thirtieth Street,
Toronto ON, M8W 3C4
Tel: 647.336.4288
Fax: 416.850.2349

From: Lisa Corlevic <lisa@pomerandboccia.com>
Sent: Monday, October 16, 2023 10:57 AM
To: Jolanta Chrzaszcz <jolanta@osadetlaw.com>
Subject: RE: Ferrante v Ferrante

Good Morning Jolanta:

I am reviewing the documents sent with respect to Mr. Ferrante's Undertakings given at his examination. Kindly provide the corresponding page number from the Undertakings Chart to each document.

Kind Regards,

Lisa Corlevic
Senior Legal Assistant

POMER & BOCCIA
PROFESSIONAL CORPORATION

BARRISTERS AND SOLICITORS

Pomer & Boccia Professional Corporation
4000 Steeles Avenue West, Suite 212
Woodbridge, Ontario, L4L 4V9
Tel: (416) 213-7450 x. 2306 or **Direct Line: (905) 663-1453**
Fax: (905) 850-8086

From: Jolanta Chrzaszcz <jolanta@osadetlaw.com>
Sent: Tuesday, October 10, 2023 5:11 PM
To: David Pomer <dpomer@pomerandboccia.com>; Lisa Corlevic <lisa@pomerandboccia.com>
Cc: Margaret Osadet <margaret@osadetlaw.com>
Subject: Ferrante v Ferrante

Good afternoon,

Please find the attached listed below, which is a part of the outstanding undertakings given on the Examination for Discovery of Rino Ferrante

on behalf of the Applicant, Serafina Ferrante, dated December 15, 2022.

1. BMO Bank Statement 2019
2. Form 14A, Affidavit of Rino Ferrante dated November 30, 2022
3. Effort Trust Mortgage Documents
4. Appraised Effort Trust 2019 March
5. Copy of the Cheque July 6, 2016- $50,000.00 parents loan
6. Home Trust Mortgage Documents

7. BMO statement October 25, 2022
8. Life Insurance documents
9. Form 25 Wagg Order
10. Copy of the cheque for $20,000.00

Yours Truly,

Jolanta Chrzaszcz
Paralegal Student

Margaret Osadet
Barrister and Solicitor

30th Street Legal

146 Thirtieth Street,
Toronto ON, M8W 3C4
Tel: 647.336.4288
Fax: 416.850.2349

Ferrante- re Mortgage Documentation

Jolanta Chrzaszcz <jolanta@30streetlegal.com>
Mon 10/23/2023 1:30 PM
To:Lisa Corlevic <lisa@pomerandboccia.com>

13 attachments (9 MB)

2 4 2021 2290_001.pdf; 2 15 2019 3455_001.pdf; 2 26 2019 4836_001.pdf; 3 6 2019 3456_001.pdf; 3 7 2019 Advance Letter 108473.pdf; 5 5 2023Ferrante Report with attachments.pdf; 5 24 2019 Indigo Blue Mortgage Offer.pdf; 9 14 2022 4152_001.pdf; 11 29 2022 Ferrante Information Statement 108473.pdf; April 2021 Renewal.pdf; April 2022 renewal.pdf; Ferrante - Application to Register Court Order.pdf; Ferrante-registered charge PR4196106.pdf;

Good afternoon Lisa,

Please find the attached additional mortgage documentation which was provided to us by our client.

Please kindly let me know if there are any other documents required.

Yours Truly,

Jolanta Chrzaszcz
Paralegal Student

Margaret Osadet
Barrister and Solicitor

30th Street Legal

146 Thirtieth Street,
Toronto ON, M8W 3C4
Tel: 647.336.4288
Fax: 416.850.2349

14A - Affidavit of Jolanta Chrzaszcz

Final Audit Report 2023-10-24

Created:	2023-10-24
By:	Jolanta Chrzaszcz (jolanta@osadetlaw.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAA-Hp45RuxrGsK-pnB_A_uyBBhQoZe9VkH

"14A - Affidavit of Jolanta Chrzaszcz" History

Document created by Jolanta Chrzaszcz (jolanta@osadetlaw.com)
2023-10-24 - 8:44:33 PM GMT

Document emailed to jolanta@30streetlegal.com for signature
2023-10-24 - 8:45:15 PM GMT

Email viewed by jolanta@30streetlegal.com
2023-10-24 - 8:45:52 PM GMT

Signer jolanta@30streetlegal.com entered name at signing as Jolanta Chrzaszcz
2023-10-24 - 8:46:08 PM GMT

Document e-signed by Jolanta Chrzaszcz (jolanta@30streetlegal.com)
Signature Date: 2023-10-24 - 8:46:10 PM GMT - Time Source: server

Document emailed to margaret@30streetlegal.com for signature
2023-10-24 - 8:46:12 PM GMT

Email viewed by margaret@30streetlegal.com
2023-10-24 - 8:47:04 PM GMT

Signer margaret@30streetlegal.com entered name at signing as Margaret Osadet
2023-10-24 - 8:47:22 PM GMT

Document e-signed by Margaret Osadet (margaret@30streetlegal.com)
Signature Date: 2023-10-24 - 8:47:24 PM GMT - Time Source: server

Agreement completed.
2023-10-24 - 8:47:24 PM GMT

ONTARIO

Superior Court of Justice

(Name of Court)

Court File Number
FS-22-102481-00

at

7755 Hurontario Street, Brampton, ON L6W 4T1

(Court office address)

Form 14A:
REPLY Affidavit (General)
dated **October 24, 2023**

Applicant(s)

Serafina Ferrante **33 Country Stroll Cres.** **Bolton, ON L7E 2H3**	**David Pomer** **Pomer & Boccia** **4000 Steeles Avenue West** **Woodbridge, ON L4L 4V9** david@pomerandboccia.com

Respondent(s)

Rino Ferrante **58 Harvest Moon Drive** **Bolton, ON L7E 2L2**	**Margaret Osadet** **Barrister & Solicitor** **30th Street Legal 146** **Thirtieth St** **Toronto, ON M9W 3C4 Tel:** **6473364288** **Fax: 4168502349** **margaret@osadetlaw.com**

My name is **Rino Ferrante**

I live in **Bolton, Province of Ontario**

and I affirm that the following is true:

1. I am the Respondent in this matter and as such I have knowledge of the matters herein deposed. Where my knowledge is based on information and belief, I have identified the source of the information and my belief in the truth of that information.

2. I am writing this affidavit in response to a motion brought by the Applicant and that is before the Court on Tuesday, October 31, 2023.

DISCLOSURE

3. After Justice Stribopolous made an Order and that Order was acted upon, I hired Bruce Bussin to represent me.

4. The Applicant continued to be represented by Mr. Pomer because he also represents her for real estate matters.

5. Mr. Bussin was instructed to provide the mortgage file to the Applicant's lawyer,

Mr. Pomer. I believe that Mr. Bussin has provided that information to the Applicant.

6. I have provided a copy of my real estate file to the Applicant's family law lawyer again today.

7. I want the Court to remember that the Applicant and her lawyer, did not act to preserve the property, knowing the Order of Justice Stribopolous did not come to my attention. The Applicant permitted the house to go into foreclosure, which added $20,000 to our costs. The Applicant is responsible for 50% of those costs.

ANSWERS TO UNDERTAKINGS

8. To provide answers to undertakings in a form the lawyer for the applicant mother can understand. **Attached and marked Exhibit A is a true copy of the Undertakings Chart that contains answers to the undertakings, under advisements, and refusals.**

9. I have provided all answers to undertakings and even returned to refusals and provided answers for those as well, even though the Applicant did not bring a motion on those refusals.

10. I am interested in having this matter decided on its merits.

11. I have consented to most of the relief sought in the motion brought by the Applicant, **except of course, I do not consent to having my Answer struck.**

12. We have a trial management conference scheduled for 30 November 2023, and I am ready to proceed and go to trial.

Child Support

13. I consent to an Order that the outstanding costs orders are enforced by the Family Responsibility Office. I believed I was paying those through the Family Responsibility Office, already because I am paying an additional $200 per month.
14. More importantly, I am happy to consolidate those dates as it will make it easier for me to manage those payments.
15. My updated financial statement shows that I am very much in debt and my monthly payments are more than I can manage.
16. I am ready to go to trial as scheduled in January 2024 for one week of trial, and particularly on the issue of the Separation Agreement that was signed by both of us and that we lived upon for more than two years, before property prices went skyrocketing and the Applicant reneged on the agreement.
17. I am up to date on my child support as per the Order of Justice McSweeney dated 25 May 2023.

Affirmed before me at:
VIA O.Reg 431/20
in Province of Ontario
on 24 October 2023

Margaret Osadet (Oct 24, 2023 16:38 EDT)

Margaret Osadet, LSO #61286H

Rino Ferrante (Oct 24, 2023 16:28 EDT)

Rino Ferrante

This is Exhibit A to the affidavit of
Rino Ferrante affirmed before me
VIA OREG 431/20 in the Province of Ontario

Margaret Osadet (Oct 24, 2023 16:34 EDT)

Margaret Osadet, LSO 61286H

UNDERTAKINGS CHART

UNDERTAKINGS					
Outstanding undertakings given on the Examination for Discovery of Rino Ferrante on behalf of the Applicant, Serafina Ferrante, dated December 15, 2022.					
Issue & Relationship to pleadings or affidavit	Question No.	Page No.	Specific undertaking	Answer or precise reason for not doing so	Disposition by the court
		18	Mr. Ferrante to make best efforts to obtain camera footage at the time Ms. Ferrante brought the moving van.	Mr. Ferrante reviewed the recordings from his video security system, See pg. 19, line 8 -10 Mr. Ferrante has searched the video storage and it only stores video for one month and then writes over previous footage	

UNDERTAKINGS					
Outstanding undertakings given on the Examination for Discovery of Rino Ferrante on behalf of the Applicant, Serafina Ferrante, dated December 15, 2022.					
Issue & Relationship to pleadings or affidavit	Question No.	Page No.	Specific undertaking	Answer or precise reason for not doing so	Disposition by the court
		39	Mr. Ferrante to provide copies of the account that was used by the parties in September and October 2019.	Mr. Ferrante does not have paper copies. He searched online and can only obtain statements up to 25 months in the past – 2019 is 36 months ago Serafina Ferrante has paper copies of these joint accounts, which are the subject of the undertaking **October 10, 2023, in the process of obtaining**	
		43	When Mr. Ferrante took the money from the joint bank account (BMO) in September 2019, and what was the balance in the account after Mr. Ferrante withdrew the money from the account.	In September 2019, Rino received about $7000 as a income tax refund; Serafina received about $4000 as an income tax refund	

UNDERTAKINGS					
Outstanding undertakings given on the Examination for Discovery of Rino Ferrante on behalf of the Applicant, Serafina Ferrante, dated December 15, 2022.					
Issue & Relationship to pleadings or affidavit	Question No.	Page No.	Specific undertaking	Answer or precise reason for not doing so	Disposition by the court
				The joint account has a balance of as estimated $13,000 Rino removed his income tax refund Serafina removed her income tax refund Rino's regular income continued to be deposited into the joint account, and remained there to cover all mortgage and other homes expenses Serafina has the copies of these statements, is the Applicant and has NOT produced them – it is her onus to prove the case **1)October 10, 2023-sent to the opposing counsel**	
		67	Mr. Ferrante to provide what was sent from Georgina Woods that Mr.	The correct names is **Georgia Hadjipavlou, and the email is dated September 27, 2019,**	

UNDERTAKINGS					
Outstanding undertakings given on the Examination for Discovery of Rino Ferrante on behalf of the Applicant, Serafina Ferrante, dated December 15, 2022.					
Issue & Relationship to pleadings or affidavit	Question No.	Page No.	Specific undertaking	Answer or precise reason for not doing so	Disposition by the court
			Ferrante is referring to in his evidence.	**with subject "Agreement Proposal"** **This document was served as Exhibit C in the Affidavit of Rino Ferrante affirmed on November 30, 2022.** **2)October 10, 2023-Sent to the opposing counsel**	
		72	Mr. Ferrante to request from Effort Trust copies of the appraisals they have done on the property.	Serafina has access to these documents as well, and can easily obtain anything she wants from Effort Trust **3)October 10, 2023- sent to the opposing counsel**	
		85	Mr. Ferrante to let the Applicant know about all the errors in the Affidavit of February 18, 2022 so that the Applicant may receive a true version.	The numbers were corrected in the affidavit of Rino Ferrante affirmed November 30, 2022. At paragraphs 3 and 4, on page ONE 2)October 10, 2023-Sent to the opposing counsel	

UNDERTAKINGS					
Outstanding undertakings given on the Examination for Discovery of Rino Ferrante on behalf of the Applicant, Serafina Ferrante, dated December 15, 2022.					
Issue & Relationship to pleadings or affidavit	Question No.	Page No.	Specific undertaking	Answer or precise reason for not doing so	Disposition by the court
		86	Mr. Ferrante to let the Applicant know the value of the property.	The value of the property at the time the Separation Agreement was signed – Oct 4 2019 – the value of the property used by the parties to determine available equity was the value appraised by Effort Trust mortgage in March 2019 **$1,086,000.00** 4)October 10, 2023-sent to the opposing counsel	
		93	Mr. Ferrante to provide a copy of the cheque from Mr. Ferrante's parents, because Mr. Ferrante's parents lent the Parties money because they were short for the house.	See attached Cheque date July 6, 2016 5)October 10, 2023-sent to the opposing counsel	
		96	Mr. Ferrante to make best efforts to find out how much money Mr. Ferrante's sister lent to Mr. Ferrante and Ms. Ferrante collectively and severally.	$50,000 was lent by Christina in 2016 or 2017 – a request from Christina will be made by Rino for that documentation	
		101	Mr. Ferrante to advise which company the	Home Trust Mortgage dated March 11, 2021	

UNDERTAKINGS					
Outstanding undertakings given on the Examination for Discovery of Rino Ferrante on behalf of the Applicant, Serafina Ferrante, dated December 15, 2022.					
Issue & Relationship to pleadings or affidavit	Question No.	Page No.	Specific undertaking	Answer or precise reason for not doing so	Disposition by the court
			mortgage approval was with.	6)October 10, 2023-sent to the opposing counsel	
		189	Mr. Ferrante to provide bank statements and confirmation emails.	In the process of collecting this information 7)October 10, 2023-speak to Margaret	
		210	Mr. Ferrante to advise whose name is under the beneficiary on the life insurance policy today.	The children, Matteo, and Luca are equal beneficiaries to Rino's life insurance policy 8)October 10, 2023-sent to the opposing counsel	
		227	Mr. Ferrante to provide all updated financials.	In the process of preparing	
		228	Ms. Osadet to update Mr. Ferrante's financials as required under the child support guidelines under the Divorce Act, under the family law rules, in advance of the return of the motion.	Same as above in 227	
		264	Mr. Ferrante to advise when Gino and Francesca Ferrante gave Mr. Ferrante the $50,000.00 cheque.	July 6, 2016 5)October 10, 2023-Sent to opposing counsel	

REFUSALS CHART

REFUSALS					
Outstanding undertakings given on the Examination for Discovery of Rino Ferrante on behalf of the Applicant, Serafina Ferrante, dated December 15, 2022.					
Issue & Relationship to pleadings or affidavit	Question No.	Page No.	Specific undertaking	Answer or precise reason for not doing so	Disposition by the court
		9	Mr. Ferrante to advise what day the mortgage payments were due each and every month during the term of the mortgage.	This information is available to Serafina Ferrante, who is named on the mortgage, and has access to all documents and information including what date of the month, the mortgage with Effort Trust was due and payable during 2019, 2020, 2021, 2022	
		10	Mr. Ferrante to advise what his charges were in his criminal proceedings, during the time that Mr. Ferrante was outside the house.	Need a Wagg Order to obtain the Crown Brief, and the respondent does not have any more money for motions - will consent to the motion, if prepared by counsel for Serafina From memory, the charges against Rino were:	

REFUSALS					
Outstanding undertakings given on the Examination for Discovery of Rino Ferrante on behalf of the Applicant, Serafina Ferrante, dated December 15, 2022.					
Issue & Relationship to pleadings or affidavit	Question No.	Page No.	Specific undertaking	Answer or precise reason for not doing so	Disposition by the court
				Assault, to wit: throwing lukewarm coffee at Serafina's chest during an argument, The charges were resolved by s.810 peace bond, after taking anger management 9)October 10, 2023-Sent to opposing counsel	
		16	Mr. Ferrante to advise if any of the mortgage payments were late for September-October.	**The mortgage payments for September and October 2019 were on time** **Again, Serafina has access to this information**	
		105	Whether it would be fair to say that if Mr. Ferrante had the $20,000.00 in his pocket, he could have given it to Ms. Ferrante or presented it to her and if she didn't sign the	Yes, Mr. Ferrante has always had the $20,000 payable under the Separation Agreement Mr. Ferrante would not take steps to obtain a financial instrument in	

REFUSALS					
Outstanding undertakings given on the Examination for Discovery of Rino Ferrante on behalf of the Applicant, Serafina Ferrante, dated December 15, 2022.					
Issue & Relationship to pleadings or affidavit	Question No.	Page No.	Specific undertaking	Answer or precise reason for not doing so	Disposition by the court
			mortgage she would have been in direct breach.	light of Serafina refusing to sign the transfer of title as per the Separation Agreement 10)October 10, 2023-sent to opposing counsel	
		212	Mr. Ferrante to prove when he cancelled the benefits to Ms. Ferrante.	April 2020 – benefits for Serafina Ferrante were cancelled as per the Separation Agreement dated October 4, 2019	
		214	Mr. Ferrante to advise when Ferra Construction pulled out.	Shortly after Rino's motion was adjourned from September 23, 2022 and the Applicant refused to take her name off the title, as per the Separation Agreement Specific dates are not necessary or relevant and will not be provided	
		215	Mr. Ferrante to advise when Ferra Construction pulled out.	See above – this is a duplicate	
		216	Mr. Ferrante to advise who Ferra Construction Limited	Not relevant to the lives issues	

REFUSALS					
Outstanding undertakings given on the Examination for Discovery of Rino Ferrante on behalf of the Applicant, Serafina Ferrante, dated December 15, 2022.					
Issue & Relationship to pleadings or affidavit	Question No.	Page No.	Specific undertaking	Answer or precise reason for not doing so	Disposition by the court
			is and who the owners behind that company are.		
		226	Mr. Ferrante to provide a letter from Verde Property Management, indicating how much Mr. Ferrante was paid in the years 2019, 2020, from the date of separation.	October 10, 2023-In the process of obtaining	
		233	If Mr. Ferrante would allow someone to come into the property, a real estate agent, and give an appraisal as to the amount? If Mr. Ferrante would allow someone to enter the property that would qualify as to what the value of the rent would be.	This will be allowed if Serafina is successful in setting aside the Separation Agreement	

UNDER ADVISEMENTS CHART

UNDER ADVISEMENT					
Outstanding undertakings given on the Examination for Discovery of Rino Ferrante on behalf of the Applicant, Serafina Ferrante, dated December 15, 2022.					
Issue & Relationship to pleadings or affidavit	Question No.	Page No.	Specific undertaking	Answer or precise reason for not doing so	Disposition by the court
		42	Mr. Ferrante to advise when he took out the money from the joint bank account in September 2019 and advise what was the balance in the account after Mr. Ferrante took out the money from the account.	Serafina has access to these documents – an answer was provided above - first undertaking, page 43 October 10 2023-in the process of obtaining	
		82	Mr. Ferrante to find out from his sister, when she prepared the Separation Agreement.	October 10, 2023-In process of getting an answer	
		132	Mr. Ferrante to give his best efforts to look for how much is outstanding on the vehicle.	The loan and ownership are in Serafina's name and she has access to this information.	
		151	Mr. Ferrante to look and make best efforts to produce text messages that we have regarding the mortgage and the property.	no text messages have been found that deal with the mortgage	

Form 14A RESP FC.22.102481 24 Oct 2023

Final Audit Report 2023-10-24

Created:	2023-10-24
By:	Margaret Osadet (margaret@osadetlaw.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAANzaoHe38ApsKDpcwx-NoXCwU_VUC-JE3

"Form 14A RESP FC.22.102481 24 Oct 2023" History

Document created by Margaret Osadet (margaret@osadetlaw.com)
2023-10-24 - 7:58:43 PM GMT- IP address: 69.157.195.82

Document emailed to rferrante@rogers.com for signature
2023-10-24 - 7:59:16 PM GMT

Email viewed by rferrante@rogers.com
2023-10-24 - 8:04:15 PM GMT- IP address: 67.69.69.32

Signer rferrante@rogers.com entered name at signing as Rino ferrante
2023-10-24 - 8:28:09 PM GMT- IP address: 67.69.69.32

Document e-signed by Rino ferrante (rferrante@rogers.com)
Signature Date: 2023-10-24 - 8:28:11 PM GMT - Time Source: server- IP address: 67.69.69.32

Document emailed to Margaret Osadet (margaret@osadetlaw.com) for signature
2023-10-24 - 8:28:12 PM GMT

Email viewed by Margaret Osadet (margaret@osadetlaw.com)
2023-10-24 - 8:38:43 PM GMT- IP address: 69.157.195.82

Document e-signed by Margaret Osadet (margaret@osadetlaw.com)
Signature Date: 2023-10-24 - 8:38:52 PM GMT - Time Source: server- IP address: 69.157.195.82

Agreement completed.
2023-10-24 - 8:38:52 PM GMT

Adobe Acrobat Sign

ONTARIO

Superior Court of Justice
(Name of Court)

at **7755 Hurontario Street, Brampton, ON L6W 4T**
(Court office address)

Court File Number
FS-22-102481-00

Form 14A: Affidavit (General)
dated **October 24, 2023**

Applicant(s)

Full legal name & address for service — street & number, municipality, postal code, telephone & fax numbers and email address (if any).	*Lawyer's name & address — street & number, municipality, postal code, telephone & fax numbers and email address (if any).*
Serafina Ferrante **33 Country Stroll Cres.** **Bolton, ON** **L7E 2H3**	**David Pomer** **Pomer & Boccia** **4000 Steeles Avenue West** **Unit 212** **Woodbridge, ON L4L 4V9** **dpomer@pomerandboccia.com**

Respondent(s)

Full legal name & address for service — street & number, municipality, postal code, telephone & fax numbers and email address (if any).	*Lawyer's name & address — street & number, municipality, postal code, telephone & fax numbers and email address (if any).*
	Margaret Osadet **Barrister & Solicitor** **30th Street Legal** **146 Thirtieth St** **Toronto, ON M9W 3C4** **Tel: 6473364288** **Fax: 4168502349** **margaret@osadetlaw.com**

Children's Lawyer

Name & address of Children's Lawyer's agent for service (street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any)) and name of person represented.

My name is
(Full legal name) **RINO FERRANTE**

I live in
(municipality and province) **Bolton, Province of Ontario**

and I swear/affirm that the following is true:
Set out the statements of fact in consecutively numbered paragraphs. Where possible, each numbered paragraph should consist of one complete sentence and be limited to a particular statement of fact. If you learned a fact from someone else, you must give that person's name and state that you believe that fact to be true.

1. I am the Respondent in this matter and as such I have knowledge of the matters herein deposed. Where my knowledge is based on information and belief, I have

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identified the source of the information and my belief in the truth of that information.

2. I am writing this affidavit in support of the production and answers to Undertakings following out of court questioning by the applicant's lawyer.

3. I have provided all answers to undertakings that I can and have set out those answers in the Undertakings Chart attached here as Exhibit A to my affidavit.

Below are my answers to undertakings for specific questions, set out by page number:

a) Page no. 18- I've examined the recordings from my video security system by searching the video storage, and I discovered that it retains video for just one month before overwriting the earlier footage.

b) Page no. 39- I do not have a paper copy of the account that was used by both parties (joint) in September and October 2019. I conducted an online search and reached out to the bank around January 2022 to request statements dating back as far as 25 months, however, until today I was not able to obtain these statements. I believe that Applicant has paper copies of these joint accounts, which are the subject to the undertaking.

c) Page no. 43 – In September 2019, I received about $7000 as an income tax refund; the Applicant received about $4000 as an income tax refund. I removed from the account my tax refund income. I verily believe that the joint account had a balance of as estimated $13,000. My regular income continued to be deposited into the joint account and remained there to cover all mortgage and

other homes expenses. I believe that the Applicant has the copies of these statements in her possession.

d) Page no. 67- The document was served as Exhibit C in the Affidavit of Rino Ferrante affirmed on November 30, 2022 and provided on October 10, 2023.

e) Page no. 72- The Applicant has access to these documents and those documents in my possession were provided on October 10, 2023.

f) Page no. 85- The errors made in Affidavit of February 18, 2022 were corrected in the Affidavit of Rino Ferrante affirmed November 30, 2022 and the Affidavit was provided on October 10, 2023.

g) Page no. 86- A copy of the Effort Trust Mortgage documentation dated February 15, 2019 was provided on October 10, 2023.

h) Page no. 93- The copy of the cheque was provided October 10, 2023.

i) Page no. 96- I received $50,000.00 which most of it was in cash from my sister Christina in or about July 2016.

j) Page no. 101- The Home Trust documentation was provided on October 10, 2023.

k) Page no. 189- I have provided the documents I have in my possession on October 17, 2023.

l) Page no. 210- I provided Life Insurance documentation on October 10, 2023.

m) Page no. 227- Updated Financial Statement was provided on October 17, 2023.

n) Page no. 228- Updated Financial Statement was provided on October 17, 2023.

o) Page no. 264- The copy of the cheque for $50,000.00 was provided on October 10, 2023.

5. My answers to the refusals are below and addressed by page order:

a) Page no. 9 -The documents regarding the Effort Trust Account, which are in my possession- provided on October 17, 2023.

b) Page no. 10- Draft Order for review and approval - provided October 10, 2023.

c) Page no. 16- The mortgage payments for September and October 2019 were on time.

d) Page no. 105- A copy of the cheque which was always in my possession was provided- October 10, 2023.

e) Page no. 212- I cancelled the benefits in or about April 2020 – benefits for the Applicant were cancelled as per the Separation Agreement dated October 4, 2019

f) Page no. 214 and 215- Shortly after the motion was adjourned from September 23, 2022, and the Applicant refused to take her name off the title, as per the Separation Agreement.

g) Page no. 216- not relevant to the life's issues.

h) Page no. 226- provided on October 17, 2023

6. In respect of the answers to "Under Advisement" I answer as follows:

a) Page no. 42- the Applicant has the access to the documents and answer was provided in the undertaking chart page no. 43.

b) Page no. 82- I have been advised by my sister that, she prepared the Separation Agreement on October 3, 2019.

c) Page no. 132- The loan and ownership are in the Applicant's name, and she has access to this information.

d) Page no. 151- I was not able to locate any text messages pertaining to the mortgage.

Put a line through any blank space on this page.

Sworn/Affirmed before me at:
VIA O.Reg 431/20
(municipality)
in Province of Ontario
(province, state or country)
on October 24, 2023
(date)

Margaret Osadet
Margaret Osadet (Oct 24, 2023 16:15 EDT)

MARGARET OSADET
Commissioner for taking affidavits
(Type or print name below if signature illegible.)

Rino ferrante (Oct 24, 2023 16:04 EDT)

RINO FERRANTE
Signature
(This form to be signed in front of a lawyer, justice of the peace, notary public or commissioner for taking affidavits.)

. errante re Undertakings Form 14A - Affidavit

Final Audit Report 2023-10-24

Created:	2023-10-24
By:	Jolanta Chrzaszcz (jolanta@osadetlaw.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAgK0I5Ug8L9vjM9w-YRIT61aEYbajEWBZ

"Ferrante re Undertakings Form 14A - Affidavit" History

Document created by Jolanta Chrzaszcz (jolanta@osadetlaw.com)
2023-10-24 - 7:49:18 PM GMT

Document emailed to rferrante@rogers.com for signature
2023-10-24 - 7:56:10 PM GMT

Email viewed by rferrante@rogers.com
2023-10-24 - 8:03:29 PM GMT

Signer rferrante@rogers.com entered name at signing as Rino ferrante
2023-10-24 - 8:04:05 PM GMT

Document e-signed by Rino ferrante (rferrante@rogers.com)
Signature Date: 2023-10-24 - 8:04:07 PM GMT - Time Source: server

Document emailed to margaret@30streetlegal.com for signature
2023-10-24 - 8:04:08 PM GMT

Email viewed by margaret@30streetlegal.com
2023-10-24 - 8:14:54 PM GMT

Signer margaret@30streetlegal.com entered name at signing as Margaret Osadet
2023-10-24 - 8:15:11 PM GMT

Document e-signed by Margaret Osadet (margaret@30streetlegal.com)
Signature Date: 2023-10-24 - 8:15:13 PM GMT - Time Source: server

Agreement completed.
2023-10-24 - 8:15:13 PM GMT

Adobe Acrobat Sign

ONTARIO

Superior Court of Justice
(Name of Court)

at **7755 Hurontario Street, Brampton, ON L6W 4T1**
(Court office address)

Court File Number
FS-22-102481-00

Form 14A: Affidavit (General)
dated October 24, 2023

Applicant(s)

Full legal name & address for service — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Serafina Ferrante 33 Country Stroll Cres. Bolton, ON L7E 2H3	David Pomer Pomer & Boccia 4000 Steeles Avenue West Unit 212 Woodbridge, ON L4L 4V9 dpomer@pomerandboccia.com

Respondent(s)

Full legal name & address for service — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Rino Ferrante 58 Harvest Moon Drive Bolton, ON L7E 2L2 rferrante@rogers.com	Margaret Osadet Barrister & Solicitor 30th Street Legal 146 Thirtieth St Toronto, ON M9W 3C4 Tel: 6473364288 Fax: 4168502349 margaret@osadetlaw.com

My name is
(Full legal name) Jolanta Chrzaszcz

I live in
(municipality and province) Mississauga, Province of Ontario

and I swear/affirm that the following is true:
Set out the statements of fact in consecutively numbered paragraphs. Where possible, each numbered paragraph should consist of one complete sentence and be limited to a particular statement of fact. If you learned a fact from someone else, you must give that person's name and state that you believe that fact to be true.

1. I am a Law Clerk working with Margaret Osadet at 30th Street Legal, on this matter and as such I have a knowledge of the matter herein disposed. Where my knowledge is based on information, I have identified the source of the information and my belief in the truth of that information.

Attached and marker as Exhibit A is a true copy of the emails served on the Applicant.

2. I have served listed below documents which were provided to us by our client:

a. On September 20, 2023, Form 13A and Part A and Part C Financial Disclosure with attached documents provided to us by our client.

b. On September 27, 2023, I asked for Consent for late Filing.

c. On October 10, 2023, Motion 14B with an email related to the Consent for late Filing.

d. On October 10, 2023, a part of the outstanding undertakings which were provided to us by our client.

e. On October 17, 2023, updated Financial Statement of Rino Ferrante.

f. On October 17, 2023, outstanding undertakings by pages 67 and 85, Form 14A Affidavit of Rino Ferrante dated November 30, 2022.

g. On October 17, 2023, undertakings chart document with attached documents which are in our possession and refusal chart document with attached documents which are in our possession.

h. On October 23, 2023, outstanding Mortgage documentation which was provided to us by our client.

Put a line through any blank space on this page.

Sworn/Affirmed before me at:
VIA O.Reg 431/20
(municipality)
in Province of Ontario
(province, state or country)
on OCTOBER 24, 2023
(date)

Margaret Osadet
Margaret Osadet (Oct 24, 2023 16:47 EDT)

MARGARET OSADET
Commissioner for taking affidavits
(Type or print name below if signature illegible.)

Jolanta Chrzaszcz
Jolanta Chrzaszcz (Oct 24, 2023 16:46 EDT)

JOLANTA CHRZASZCZ
Signature
(This form to be signed in front of a lawyer, justice of the peace, notary public or commissioner for taking affidavits.)

EXHIBIT

A

This is Exhibit A to the Affidavit of Service of Jolanta Chrzaszcz Affirmed on 24 of October 2023 Via O.Reg 431/20

Margaret Osadet
Margaret Osadet (Oct 24, 2023 16:47 EDT)

Margaret Osadet, LSO #61286H

rrante v. Ferrante

Jolanta Chrzaszcz <jolanta@30streetlegal.com>
Wed 9/20/2023 12:38 PM
To:David Pomer <dpomer@pomerandboccia.com>;Lisa Corlevic <lisa@pomerandboccia.com>
Cc:Margaret Osadet <margaret@30streetlegal.com>

2 attachments (18 MB)
signed Ferrante Form 13A - Certificate of Financial Disclosure - signed.pdf; Part A and C Financial Disclosure Ferrante.pdf;

Good afternoon,

Kindly find the attached two files:

1. Form 13A
2. Part A and C Financial Disclosure

Which are served upon you pursuant to the Family Law Rules.

Yours Truly,

Jolanta Chrzaszcz
Paralegal Student

30th Street Legal

146 Thirtieth Street,
Toronto ON, M8W 3C4
Tel: 647.336.4288
Fax: 416.850.2349

rrante v Ferrante

Jolanta Chrzaszcz <jolanta@30streetlegal.com>
Wed 9/27/2023 10:40 AM
To:David Pomer <dpomer@pomerandboccia.com>;Lisa Corlevic <lisa@pomerandboccia.com>
Cc:Margaret Osadet <margaret@30streetlegal.com>

1 attachments (218 KB)
Ferrante Consent for Late Filing.pdf;

Good morning,

Could you please kindly consent to the late filing of Financial Disclosure Form 13A dated September 20, 2023?

Yours Truly,

Jolanta Chrzaszcz
Paralegal Student

Margaret Osadet
Barrister and Solicitor

30th Street Legal

146 Thirtieth Street,
Toronto ON, M8W 3C4
Tel: 647.336.4288
Fax: 416.850.2349

rrante v Ferrante

Jolanta Chrzaszcz <jolanta@30streetlegal.com>
Tue 10/10/2023 12:41 PM
To:David Pomer <dpomer@pomerandboccia.com>;Lisa Corlevic <lisa@pomerandboccia.com>
Cc:Margaret Osadet <margaret@30streetlegal.com>

1 attachments (393 KB)
signed- Ferrante Motion 14B with email - signed.pdf;

Good afternoon,

Please find the attached Form 14B Motion served upon you pursuant to the Family Law Rules.

Yours Truly,

Jolanta Chrzaszcz
Paralegal Student

Margaret Osadet
Barrister and Solicitor

30th Street Legal

146 Thirtieth Street,
Toronto ON, M8W 3C4
Tel: 647.336.4288
Fax: 416.850.2349

rrante v Ferrante

Jolanta Chrzaszcz <jolanta@30streetlegal.com>
Tue 10/10/2023 5:10 PM

To:David Pomer <dpomer@pomerandboccia.com>;Lisa Corlevic <lisa@pomerandboccia.com>
Cc:Margaret Osadet <margaret@30streetlegal.com>

18 attachments (23 MB)

1 BMO bank stmts September 2019 Rino- not joint.pdf; 2 Form 14A RESP Rino Ferrante 30 NOV 2022 - signed.pdf; 3 Effort Trust Dec 31, 2019.pdf; 3 Effort Trust Feb 15 2019.pdf; 3 Effort Trust Ferrante Information Statement 108473 as of November 29 2022.pdf; 3 Effort Trust Mortgage Renewal April 2022.pdf; 3 Effort Trust Sept 14 2022.pdf; 3 Effort Trust v Ferrante.pdf; 3 Excerpt from 2021 Effort Trust.pdf; 4 Appraised Effort Trust-March 2019.pdf; 5 2016 July 06 Cheque from Rino's parents.pdf; 6 Correspondence re Mortgage commitment March 2021.pdf; 6 Home Trust mortgage approval March 2021.pdf; 7 BMO bank statement Oct 25, 2022.pdf; 8 Life Insurance.pdf; 9 Form 25 - Order Wagg October 4, 2023.pdf; 10 Cheque for $20 000-July 16 or 17 2016.pdf; 3 Appraisal for 2019 mortgage (1).pdf;

Good afternoon,

Please find the attached listed below, which is a part of the outstanding undertakings given on the Examination for Discovery of Rino Ferrante

on behalf of the Applicant, Serafina Ferrante, dated December 15, 2022.

1. BMO Bank Statement 2019
2. Form 14A, Affidavit of Rino Ferrante dated November 30, 2022
3. Effort Trust Mortgage Documents
4. Appraised Effort Trust 2019 March
5. Copy of the Cheque July 6, 2016- $50,000.00 parents loan
6. Home Trust Mortgage Documents
7. BMO statement October 25, 2022
8. Life Insurance documents
9. Form 25 Wagg Order
10. Copy of the cheque for $20,000.00

Yours Truly,

Jolanta Chrzaszcz
Paralegal Student

Margaret Osadet
Barrister and Solicitor

30th Street Legal

146 Thirtieth Street,
Toronto ON, M8W 3C4
Tel: 647.336.4288
Fax: 416.850.2349

V: Ferrante v Ferrante

Jolanta Chrzaszcz <jolanta@30streetlegal.com>
Tue 10/17/2023 3:39 PM
To:Lisa Corlevic <lisa@pomerandboccia.com>

1 attachments (9 MB)
Ferrante updated Form 13.1 - Financial Statement (Property and Support Claims) - signed.pdf;

Please see below.

Yours Truly,

Jolanta Chrzaszcz
Paralegal Student

Margaret Osadet
Barrister and Solicitor

30th Street Legal

146 Thirtieth Street,
Toronto ON, M8W 3C4
Tel: 647.336.4288
Fax: 416.850.2349

From: Jolanta Chrzaszcz
Sent: Tuesday, October 17, 2023 3:28 PM
To: David Pomer <dpomer@pomerandboccia.com>; Tracy Sproats <tracy@fallslaw.ca>
Cc: Margaret Osadet <margaret@osadetlaw.com>
Subject: Ferrante v Ferrante

Good afternoon,

Please find the attached updated Financial Statement Form 13.1 served upon you pursuant to the Family Law Rules.

Yours Truly,

Jolanta Chrzaszcz
Paralegal Student

Margaret Osadet
Barrister and Solicitor

30th Street Legal

146 Thirtieth Street,
onto ON, M8W 3C4
el: 647.336.4288
Fax: 416.850.2349

rrante v Ferrante

Jolanta Chrzaszcz <jolanta@30streetlegal.com>
Tue 10/17/2023 2:50 PM
To:Lisa Corlevic <lisa@pomerandboccia.com>

3 attachments (15 MB)
Ferrante updated Form 13.1 - Financial Statement (Property and Support Claims) - signed.pdf; Page 67 and 85 Form 14A RESP Rino Ferrante 30 NOV 2022 - signed.pdf; REFUSAL CHART.pdf;

Hello Lisa,

This is the second email.

Yours Truly,

Jolanta Chrzaszcz
Paralegal Student

Margaret Osadet
Barrister and Solicitor

30th Street Legal

146 Thirtieth Street,
Toronto ON, M8W 3C4
Tel: 647.336.4288
Fax: 416.850.2349

rrante v Ferrante

Jolanta Chrzaszcz <jolanta@30streetlegal.com>
Tue 10/17/2023 2:49 PM
To:Lisa Corlevic <lisa@pomerandboccia.com>

1 attachments (14 MB)
UNDERTAKINGS CHART.pdf;

Hello Lisa,

Please find the attached- this will be sent via 2 separate emails due to the size of the docs.

I prepared all the undertakings which are in our possession as per your instruction by the page number.

I created 2 PDFs:

1. undertakings chart
2. refusals chart

In addition, I attach 2 files I was not able to combine with the rest of the documents due to the signature's certification, as such:

1. Updated Form 13.1
2. Affidavit Form 14A- response to the page 67 and 85 of the undertaking.

FYI, when you open the files in PDF please activate the bookmarks, this will help you to navigate. 😊

I am working on some other documents which I will send to you shortly.

Please kindly let me know if there are any other documents which are required from our client.

Yours Truly,

Jolanta Chrzaszcz
Paralegal Student

Margaret Osadet
Barrister and Solicitor

30th Street Legal

146 Thirtieth Street,
Toronto ON, M8W 3C4
Tel: 647.336.4288
Fax: 416.850.2349

: Ferrante v Ferrante

Jolanta Chrzaszcz <jolanta@30streetlegal.com>
Tue 10/17/2023 2:46 PM
To:Lisa Corlevic <lisa@pomerandboccia.com>

4 attachments (28 MB)
Ferrante updated Form 13.1 - Financial Statement (Property and Support Claims) - signed.pdf; Page 67 and 85 Form 14A RESP Rino Ferrante 30 NOV 2022 - signed.pdf; UNDERTAKINGS CHART.pdf; REFUSAL CHART.pdf;

Hello Lisa,

Please find the attached.

I prepared all the undertakings which are in our possession as per your instruction by the page number.

I created 2 PDFs:

1. undertakings chart
2. refusals chart

In addition, I attach 2 files I was not able to combine with the rest of the documents due to the signature's certification, as such:

1. Updated Form 13.1
2. Affidavit Form 14A- response to the page 67 and 85 of the undertaking.

FYI, when you open the files in PDF please activate the bookmarks, this will help you to navigate. 😊

I am working on some other documents which I will send to you shortly.

Please kindly let me know if there are any other documents which are required from our client.

Yours Truly,

Jolanta Chrzaszcz
Paralegal Student

Margaret Osadet
Barrister and Solicitor

30th Street Legal

146 Thirtieth Street,
Toronto ON, M8W 3C4
Tel: 647.336.4288
Fax: 416.850.2349

From: Lisa Corlevic <lisa@pomerandboccia.com>
Sent: Tuesday, October 17, 2023 8:45 AM
To: Jolanta Chrzaszcz <jolanta@osadetlaw.com>
Subject: RE: Ferrante v Ferrante

Thank you so much Jolanta.

Lisa Corlevic
Senior Legal Assistant

POMER & BOCCIA
PROFESSIONAL CORPORATION

BARRISTERS AND SOLICITORS

Pomer & Boccia Professional Corporation
4000 Steeles Avenue West, Suite 212
Woodbridge, Ontario, L4L 4V9
Tel: (416) 213-7450 x. 2306 or **Direct Line: (905) 663-1453**
Fax: (905) 850-8086

From: Jolanta Chrzaszcz <jolanta@osadetlaw.com>
Sent: Tuesday, October 17, 2023 8:22 AM
To: Lisa Corlevic <lisa@pomerandboccia.com>
Subject: RE: Ferrante v Ferrante

Hello Lisa,

Yes, absolutely, I confirm I will be sending you all you need in the proper order.

I am in the process of adding the pages numbers and collecting other information for you which are required by the orders.

I hope to have this ready today by the end of the day.

Yours Truly,

Jolanta Chrzaszcz
Paralegal Student

Margaret Osadet
Barrister and Solicitor

30th Street Legal

146 Thirtieth Street,
Toronto ON, M8W 3C4
Tel: 647.336.4288
Fax: 416.850.2349

From: Lisa Corlevic <lisa@pomerandboccia.com>
Sent: Tuesday, October 17, 2023 8:04 AM
To: Jolanta Chrzaszcz <jolanta@osadetlaw.com>
Subject: RE: Ferrante v Ferrante

Hi Jolanta:

Further to our emails yesterday, I just want to confirm that you will be adding the page number to match the documents pursuant to the Undertakings Chart. I have been going through it and unfortunately, I can't see which answers you're providing for which undertaking. There are numerous Effort Trust documents and your client's past Affidavit, that I don't know what undertaking your client is answering.

Kind Regards,

Lisa Corlevic
Senior Legal Assistant

POMER & BOCCIA
PROFESSIONAL CORPORATION
BARRISTERS AND SOLICITORS

Pomer & Boccia Professional Corporation
4000 Steeles Avenue West, Suite 212
Woodbridge, Ontario, L4L 4V9
Tel: (416) 213-7450 x. 2306 or **Direct Line: (905) 663-1453**
Fax: (905) 850-8086

From: Jolanta Chrzaszcz <jolanta@osadetlaw.com>
Sent: Monday, October 16, 2023 11:51 AM
To: Lisa Corlevic <lisa@pomerandboccia.com>
Subject: RE: Ferrante v Ferrante

Hello Lisa,

I apologize for not doing that earlier. I will do that right now and send it to you.

Yours Truly,

Jolanta Chrzaszcz
Paralegal Student

Margaret Osadet
Barrister and Solicitor

30th Street Legal

146 Thirtieth Street,
Toronto ON, M8W 3C4
Tel: 647.336.4288
Fax: 416.850.2349

From: Lisa Corlevic <lisa@pomerandboccia.com>
Sent: Monday, October 16, 2023 10:57 AM
To: Jolanta Chrzaszcz <jolanta@osadetlaw.com>
Subject: RE: Ferrante v Ferrante

Good Morning Jolanta:

I am reviewing the documents sent with respect to Mr. Ferrante's Undertakings given at his examination. Kindly provide the corresponding page number from the Undertakings Chart to each document.

Kind Regards,

Lisa Corlevic
Senior Legal Assistant

POMER & BOCCIA
PROFESSIONAL CORPORATION
BARRISTERS AND SOLICITORS

Pomer & Boccia Professional Corporation
4000 Steeles Avenue West, Suite 212
Woodbridge, Ontario, L4L 4V9
Tel: (416) 213-7450 x. 2306 or **Direct Line: (905) 663-1453**
Fax: (905) 850-8086

From: Jolanta Chrzaszcz <jolanta@osadetlaw.com>
Sent: Tuesday, October 10, 2023 5:11 PM
To: David Pomer <dpomer@pomerandboccia.com>; Lisa Corlevic <lisa@pomerandboccia.com>
Cc: Margaret Osadet <margaret@osadetlaw.com>
Subject: Ferrante v Ferrante

Good afternoon,

Please find the attached listed below, which is a part of the outstanding undertakings given on the Examination for Discovery of Rino Ferrante

on behalf of the Applicant, Serafina Ferrante, dated December 15, 2022.

1. BMO Bank Statement 2019
2. Form 14A, Affidavit of Rino Ferrante dated November 30, 2022
3. Effort Trust Mortgage Documents
4. Appraised Effort Trust 2019 March
5. Copy of the Cheque July 6, 2016- $50,000.00 parents loan
6. Home Trust Mortgage Documents

7. BMO statement October 25, 2022
8. Life Insurance documents
9. Form 25 Wagg Order
10. Copy of the cheque for $20,000.00

Yours Truly,

Jolanta Chrzaszcz
Paralegal Student

Margaret Osadet
Barrister and Solicitor

30th Street Legal

146 Thirtieth Street,
Toronto ON, M8W 3C4
Tel: 647.336.4288
Fax: 416.850.2349

rrante- re Mortgage Documentation

Jolanta Chrzaszcz <jolanta@30streetlegal.com>
Mon 10/23/2023 1:30 PM
To:Lisa Corlevic <lisa@pomerandboccia.com>

13 attachments (9 MB)

2 4 2021 2290_001.pdf; 2 15 2019 3455_001.pdf; 2 26 2019 4836_001.pdf; 3 6 2019 3456_001.pdf; 3 7 2019 Advance Letter 108473.pdf; 5 5 2023Ferrante Report with attachments.pdf; 5 24 2019 Indigo Blue Mortgage Offer.pdf; 9 14 2022 4152_001.pdf; 11 29 2022 Ferrante Information Statement 108473.pdf; April 2021 Renewal.pdf; April 2022 renewal.pdf; Ferrante - Application to Register Court Order.pdf; Ferrante-registered charge PR4196106.pdf;

Good afternoon Lisa,

Please find the attached additional mortgage documentation which was provided to us by our client.

Please kindly let me know if there are any other documents required.

Yours Truly,

Jolanta Chrzaszcz
Paralegal Student

Margaret Osadet
Barrister and Solicitor

30th Street Legal

146 Thirtieth Street,
Toronto ON, M8W 3C4
Tel: 647.336.4288
Fax: 416.850.2349

14A - Affidavit of Jolanta Chrzaszcz

Final Audit Report 2023-10-24

Created:	2023-10-24
By:	Jolanta Chrzaszcz (jolanta@osadetlaw.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAA-Hp45RuxrGsK-pnB_A_uyBBhQoZe9VkH

"14A - Affidavit of Jolanta Chrzaszcz" History

Document created by Jolanta Chrzaszcz (jolanta@osadetlaw.com)
2023-10-24 - 8:44:33 PM GMT

Document emailed to jolanta@30streetlegal.com for signature
2023-10-24 - 8:45:15 PM GMT

Email viewed by jolanta@30streetlegal.com
2023-10-24 - 8:45:52 PM GMT

Signer jolanta@30streetlegal.com entered name at signing as Jolanta Chrzaszcz
2023-10-24 - 8:46:08 PM GMT

Document e-signed by Jolanta Chrzaszcz (jolanta@30streetlegal.com)
Signature Date: 2023-10-24 - 8:46:10 PM GMT - Time Source: server

Document emailed to margaret@30streetlegal.com for signature
2023-10-24 - 8:46:12 PM GMT

Email viewed by margaret@30streetlegal.com
2023-10-24 - 8:47:04 PM GMT

Signer margaret@30streetlegal.com entered name at signing as Margaret Osadet
2023-10-24 - 8:47:22 PM GMT

Document e-signed by Margaret Osadet (margaret@30streetlegal.com)
Signature Date: 2023-10-24 - 8:47:24 PM GMT - Time Source: server

Agreement completed.
2023-10-24 - 8:47:24 PM GMT

Adobe Acrobat Sign

ONTARIO

Superior Court of Justice
(Name of court)

at 7755 Hurontario Street, Brampton ON L6W 4T1
Court office address

Court File Number
FS-22-00102481-000

CONSENT

Applicant(s)

Full legal name & address for service - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Serafina Ferrante 33 Country Stroll Crescent Bolton, ON L7E 2H3 Tel: (647) 615-4370 serafinaferrante@gmail.com	David Pamer Pomer & Boccia Professional Corporation 212 - 4000 Steeles Ave. W. Woodbridge, ON L4L 4V9 Tel: (416) 213-7450 ext. 2301 Fax: (905) 850-8086 david.pomer@pomerandboccia.com

Respondent(s)

Full legal name & address for service - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Rino Ferrante 58 Harvest Moon Drive Bolton, ON L7E 2L2 Tel: (647) 992-6874 rferrante@rogers.com	Margaret Osadet 100 Richmond Street West Suite 414 Toronto, ON M5H 3K6 Tel: (416) 251-5900 margaret@osadetlaw.com

CONSENT

The parties hereto, by their respective solicitors, hereby consent to the amendment of the Application in the form as attached hereto.

The undersigned hereby certify that the parties whom they respectively represent are not under disability and that this Consent does not affect the rights of any person under disability.

Date:

POMER & BOCCIA PROFESSIONAL CORPORATION

Per:

_____

David Pomer, solicitor for the Applicant

Date:

MARGARET OSADET

MO

_____

Solicitor for the Respondent

DivorceMate.com

Court File Number
FS-22-00102481-000

Court File NoJN° du dossier du greffe: FS-22-00102481-0000

ONTARIO

EJectronically Issued
Delivre par voie electronlque
Brampton \

: 27-Jan-2022

r Court o f Justice .
(Name of court)

at nt.1rontario Street, Brampton O N L 6 W 4 T I
Court office address

Court Ale Number

Form 8: Application (General)
AMENDED

AMENDED PURSUANT TO RULE 11 OF THE FAMILY LAW RULES

Applicant(s)

Full legal name	Serafina Ferrante
Address	33 Country Stroll Crescent Bolton, O N L7B 2H3
Phono & faK	Tel: (647) 61S-4370
Eman	serafinaferrante@gmail.com

Applicant(s) Lawyer

Name	DavidPomer Pomer & Boccia Professional Corporation
Address	212-4000 Steeles Ave. W. Woodbridge, O N I A L 4V9
Phone &fax	Tel: (416) 213-7450 ext. 2301 Fax: (905) 8S0-8086
Ema,7	david.pomer@pomerandboccia.com

Respondent(s)

Fun legal name	Rino Ferrante
Address	S8 Harvest Moon Drive Bolton, O N L7E 2L2
Phone & fax	Tel: (647) 992-6874
Email	rferran e@rogers.com

Respondent(s) Lawyer

Name	Self Represented
Address	
Phone &fa,c	
Email	

TO THE RESPONDENT(S):

A COURT CASE HAS BEEN STARTED AGAINST YOU IN THIS COURT. THE DETAILS ARE SET OUT ON THE ATTACHED PAGES

O THE FIRST COURT DATE IS (date) AT Oa.m. O p.m. or as soon as possible after that time, at: (address) 7755 Hurontario Street, Brampton O N L 6 W 4 T I

NOTE: *If this is a divorce case, no date wfll be set unless an Answer Is tiled. I f you have also been served with a noUce of motion, there may be an earlier court date end you o r your lawyer should come to court for the motion.*

O THIS CASE IS ON THE FAST TRACK OF THE CASE MANAGEMENT SYSTEM. A case management judge will be assigned by the time this case first comes before a judge.

(KJ THIS CASE IS ON THE STANDARD TRACK OF THE CASE MANAGEMENT SYSTEM. No court date has been set for this case but. If you have been served with a notice of motion, it has a court date end you or your lawyer should come to court for the motion. A case management judge will not be assigned until one of the parties asks the clerk of the court to schedufe a case conference or until a molion is scheduled, whichever comes first.

IF, AFTER 365 DAYS, THE CASE HAS NOT BEEN SCHEDULED FOR TRIAL, the clerk of the court will send out a warning that the case wa1be dismissed withfn 60 days unless the parties file proof that the case has been seWed or one of the parties asks for a case or a settlement conference.

IF YOU WANT TO OPPOSE ANY CLAIM IN THIS CASE, you or your lawyer must prepare an Answer (Form 10 - a blank copy should be attached), serve a copy on the appficant(s) and file a copy In the court office with an Affidavit of Service (Form 68). YOU HAVE ONLY 30 DAYS AFTER THIS APPLICATION IS SERVED ON YOU (60 DAYS IF THIS APPLICATION IS SERVED ON YOU OUTSIDE CANADA OR THE UNITED STATES) TO SERVE AND FILE AN ANSWER. IF YOU DO NOT, THE CASE WILL GO AHEAD WITHOUT YOU AND THE COURT MAY MAKE AN ORDER AND ENFORCE IT AGAINST YOU.

Form 8: Application (General} (Page 2) Court Fila Number

Check the box of the paragraph that applies to your case

O This case fncfudes a claim for support. It does not incrude a claim for property or exclusive possession of the matrfmonial home and its contents. You MUST fU out e Ffnancfal Statement (Form 13 - a bfank copy attached), serve a copy on the applicant(s) and fife a copy In the court office with an Affidavit of Service even if you do not answer this case.

00 This case includes a claim for property or exclusive possession of the matrimonial home and its contents. You MUST fill out a Financial Statement (Form 13.1 - a blank copy attached), serve a copy on the appficant(s) and file a copy in the court office with an Affidavit of Service even if you do not answer this case.

IF YOU WANT TO MAKE A ClAfM OF YOUR OWN, you or your lawyer must fill out the claim portion fn the Answer, serve a copy on the appricant(s) and file a copy in the court office with an Affidavit of Service.

- If you want to make a claim for support but do not want to make a claim for property or exclusive possession of the matrimonial home and Its contents, you MUST fill out a Financlal Statement (Form 13), serve a copy on the applicant(s) and file a copy fn the court office.
- Howe.Ver, If your only claim for support Is for child support in the table amount specified under the Child Support Gufderines, you do not need to fill out, serve or file a Financial Statement.
- If you want to make a claim for property or exclusive possession of the matrimonial home and Its contents, whether *or* not It Jncludes a clafm for support, you MUST fill out a Ffnancfal Statement (Form 13.1, not Form 13), serve a copy on the applicant(s), and file a *copy* in the court office.

You can file documents fn person at a courthouse or onflne by visiting Ifam(Jy.claims.

YOU SHOULD GET LEGAL ADVICE ABOUT THIS CASE RIGHT AWAY. If you cannot afford a lawyer, you may be able to get help from your local Legal Aid Ontario office. *{See ycur telephone directory under LEGAL. AID.)*

Date of Issue *Cleric of the court*

FonnB: Application (General) (Page 3) Court FUe Number

FAMILY HISTORY

APPLICANT: Age: 1 Bfrthdate: {d, m, yJ 9 Feb 1979

Resrdent In (municipality & province) ;Regional Municipality of Peel, Ontario since (date) 20J2

First name on the *day* before the marriage date: Serafina

Last name on the day before the marriage *date:* Barberio

Gender on the *day* before the marriage date:

D Male 00 Femare O Anothergender

Divorced before? (!] No O Yes *{Place and date o fprevious divorce)*

RESPONDENT: Age: 1 Birthdate: (d, m, y} J!b...U..& 19

Resident In (municipality & province) Regional Municipality of Peel, Ontario since (date) 2000

First name on the *day* before the marriage *date:* mo

Last name on the day before lhe marriage date: Ferrante

Gender on the *day* before the marriage date:

00 Male O Female O Anothergender 0 Gender Information not available

Divorced before? 00No O Yes *(Place and date o fprevious divorce)*

RELATIONSHIP DATES

00 Married on *(date)* 18 Aug-2001 00 Started living together on (date) 1 Apr 2001

!!) Separated on *(date)* 1 Sep 2019 0 Never lived together O Still living together

THE CHILD(REN): ***List all children involved In this case, even If no claim Is made for these children.***

Full Legal Name	Age	Birthdate (ct m, y)	Resident in (munlcfpallty & province)	Now living with (name o fperson and relaUonship to chlld)
Matteo Ferrante	19	27May2002	Bolton, ON	Serafina
Luca Ferrante	16	22 Oct2005	Bolton, ON	Serafina

Form 8: **Application (General)** (Page 4) COurl FHe Number

PREVIOUS CASES OR AGREEMENTS

Have the parties or the chffdren been in a court case before?

00 No O Yes

Have the parties made e written agreement dealfng with any matter Involved In this case?

00 No O Yes *(Give data ofagreement Indicate which ofIts Rems are In dispute.)*

Has a Notice of CalculatJon and/or a Notice of Recalculation been Issued by the online Child Support Service *In* this case?

0 No O Yes *(Give date(s) ofNotlce(s) ofcatculatlon or Recalculetion.)*

If yes, are you asking the court to make an order for a chfld support that Is different from the amount set out In the Notice?

0 No O Yes *(Provide an explanation.)*

Have the parties arbitrated or agreed to arbitrate any matter Involved in this case?

[KI No O Yes *(Give date ofagreement and family ar6ilration award, I fany.)*

Court File Number
FS-22-00102481-000

AMENDED PURSUANT TO RULE 11 OF THE J.R.

CLAIM BY APPLICANT

IASK THE COURT FOR THE FOLLOWING:(Claims *below include claims for temporary orders.)*

Claims under the *Divorce Act* *(Check boxes in this column only if you are asking for a divorce and your case is in the Superior Court of Justice or Family Court of the Superior Court of Justice.)*	**Claims under the *Family Law Act* or *Children's Law Reform Act***	**Claims relating to property** *(Check boxes in this column only if your case is in the Superior Court of Justice or Family Court of the Superior Court of Justice.)*
00 [Kl a divorce 01 O support for me 02 [Kl support for child(ren)- table amount 03 O support for child(ren) - other than table amount 04 [Kl decision-making responsibility for child(ren) 05 [Kl parenting time with child(ren) 06 O contact with child(ren) *(this requires court leave)*	10 O support for me 11 [Kl support for child(ren) - table amount 12 O support for child(ren) - other than table amount 13 [Kl decision-making responsibility for child(ren) 14 [Kl parenting time with child(ren) 15 O restraining/non-harassment order 16 O indexing spousal support 17 O declaration of parentage 18 O guardianship over child's property 19 O contact with child(ren) *(this does not require court leave)*	20 [Kl equalization of net family properties 21 O exclusive possession of matrimonial home 22 O exclusive possession of contents of matrimonial home 23 [KJ freezing assets 24 [Kl sale of family property
30 [KJ costs 31 O annulment of marriage 32 (!] prejudgment interest 33 O claims relating to a family arbitration	§9. [Kl Other *rspecityJ* life insurance to secure support; occupational rent for matrimonial home, Separation Agreement	

Give details of the order that you want the court to make. *(Include any amounts of support (if known) and the names of the children for whom you are claiming decision-making responsibility, parenting time, or contact in this case.)*

Divorce

1. A divorce pursuant to the *Divorce Act.*

Decision-Making Responsibility & Parenting Time

2. A temporary and final Order that the Applicant have sole decision-making responsibility of the children, namely, Matteo Ferrante, born May 27, 2002 and Luca Ferrante, born October 22, 2005, and be responsible for significant decisions about the children's well-being, including health, education, culture, language, religion and significant extra-curricular activities, pursuant to section 16 of the *Divorce Act,* R.S.C. 1985, c.3, with their primary residence with the Applicant Mother.

3. A temporary and final Order that the Respondent have parenting time with the children every Sunday for two to three hours, or pursuant to the children's wishes.

Child Support & Section 7 Expenses

4. A temporary and final Order that the Respondent pay child support in the amount of $989.00 per month for one child, namely, Luca Ferrante, born October 22, 2005, until the child attains his first post-secondary degree, pursuant to an annual income of at least $110,000.00, in accordance with section 15 of the *Divorce Act,* R.S.C. 1985, c.3 and pursuant to *Child Support Guidelines.*

5. An Order that the Respondent pay arrears of child support from the date of separation, being September 1, 2019, giving credit to the Respondent for any child support paid and the amount owing to the Applicant be taken from the Respondent's share of net proceeds of the sale of the matrimonial home.

6. An interim and final Order that the Applicant and Respondent pay their proportionate share of section 7 expenses pursuant to the party's respective incomes. For clarity purposes, the Applicant's share is 42.6% and the Respondent's share is 57.4%.

7. With respect to post-secondary education, an Order that the Applicant and Respondent pay their proportionate share of each child's post-secondary expenses, including but not limited to, tuition, residency, books, meals and transportation and having regard to any reasonable contribution by the child through summer employment, or any OSAP loans, bursaries, subsidies or scholarships available to the child.

Medical/Dental/Extended Health Benefits

8. An interim and final Order that the Respondent maintain medical/dentaVextended health benefits for the children through his employment and any medicaVdental expenses not covered by the Respondent's health insurance, shall be paid proportionate to their respective incomes.

9. In the event the Respondent no longer has medical health benefits through his employment, an Order that the Respondent obtain private medicaVdental health benefits and name the children as beneficiaries.

Life Insurance

10. An Order that the Respondent continue to maintain a policy of life with Prime America to secure his obligations for child support and designate the Applicant as irrevocable beneficiary. In the event the policy or the full amount of the policy is not in force on the Respondent's death, that there be a lien and first

charge against the Respondent's estate for the full amount of the policy proceeds and that all rights and remedies of the Applicant are preserved.

Matrimonial Home

11. An Order for the partition and sale of the matrimonial home, municipally known as 58 Harvest Moon Drive, Bolton, Ontario, L7E 2L2 and the proceeds divided equally after all mortgages, outstanding taxes, utilities and real estate commissions have been paid and less any other deductions from each party's share have been paid as set out herein, pursuant to section 10 of the *Family Law Act,* R.S.O, 1990 c.F3 and the *Partition and Sale Act,* R.S.O. 1990, c.P.4.

Occupational Rent

12. An Order that the Respondent pay the Applicant occupational rent in the amount of$2,500.00 per month retroactive to September 1, 2019 until the date of the sale of the matrimonial home and this amount be taken from the Respondent's share of the sale proceeds of the matrimonial home.

Freezing of Assets

13. A Preservation and Non-Depletion Order of any property and assets, including but not limited, to any businesses, property, bank accounts that the Respondent has a direct or indirect interest, pursuant to sections 12 and 40 of the *Family Law* Act, R.S.O 1990, c.F.3.

Other

JA. An Order that the Separation Agreement entered into by the parties is null and void and not enforceable due to the following:

(a) the Respondent hac breached the Separation Agreement and in addition the Separation Agreement was executed under duress and undue influence;

(b) there was no proper independent legal advice;

(c) there was no proper financial disclosure, including assets, liabilities and income;

(d) there was substantial misrepresentation as to the major asset hy the Respondent as of the date of separation;

.!!tl, the Respondent has further breached the Separation Agreement making the Separation Agreement nul1 and void as the Respondent has not paid proper child support pursuant to the *Child Support Guidelines* and has misrepresented to the Applicant that he would he giving the Applicant's one-half share to the Applicant's children.

.ill_ the App1icantre1ies on section 56(1) to (4) of the *Family Law Act*.

AMENDED PURSUANT TO RULE 14 OF THE FAMILY LAW RULES

Court File Number
FS-22-00102481-000

.li. An Order that the Separation Agreement be deemed null and void as the Respondent continually asks for half the penalty to discharge the mortgage being in the amount of approximately $30.000.00

J.6... An Order that there will be no further extension of the mortgage beyond the current extension allowed by Justice Barnes and that ant extension will require the signature of the Applicant for any further extensions.

AMENDED PURSUANT TO RULE 11 OF THE FAMILY LAW RULES

Equalization of Net Family Property

17. An uneqnalization of net family property in favour of the Applicant, pursuant to sections 5, 7, 9 and 14 of the *Family Law Act*.

Costs

Costs on a substantial indemnity basis with applicable truces.

Interest

19. Prejudgment and Postjudgment interest in accordance with the *Courts of Justice Act*.

20. Such further and other relief as this Honourable Court may deem just.

IMPORTANT FACTS SUPPORTING MY CLAIM FOR DIVORCE

OO Separation: The spouses have lived separate and apart since *(date)* 3.Sep 2019 and

OO have not lived together again since that date in an unsuccessful attempt to reconcile.

O have lived together again during the following period(s) in an unsuccessful attempt to reconcile: *(Give dates.)*

O Adultery: The respondent has committed adultery. *(Give details. It is not necessary to name any other person involved but, if you do name the other person, then you must serve this application on the other person.)*

O Cruelty: The respondent has treated the applicant with physical or mental cruelty of such a kind as to make continued cohabitation intolerable. *(Give details.)*

IMPORTANT FACTS SUPPORTING MY OTHER CLAIM{S)

(Set out below the facts that form the legal basis for your other claim(s).)

Background

1. The Applicant Respondent were married on August 18, 2001 and separated on September 1, 2019. There are two children of the marriage, namely, Matteo Ferrante, born May 27,.2002 (19 years old) and Luca Ferrante, born October 22, 2005 (16 years old).

2. The child, Matteo left school after Grade 12 and has been working full-time. Luca continues to be in school on a full-time basis.

3. The Applicant is creative director for Veg-Pak Produce Ltd. and the Respondent is a machine operator for Turbo Contracting Ltd.

4. The Respondent resides with his girlfriend at the matrimonial home and rents out the basement to his sister and her son.

5. The Respondent was mentally abusive to the Applicant throughout their marriage, causing her severe emotional stress and the result of her leaving the matrimonial home afraid for her safety.

6. The Applicant and Respondent do not communicate as the Applicant continues to fear the Respondent.

Sole Decision-Making Responsibility & Parenting Time

7. The children reside with the Applicant on a full-time basis. Matteo is working full-time and Luca is in high school.

8. The Applicant has been the children's primary caregiver since birth and continues to provide for their everyday needs and decision-making when it's necessary.

9. The Applicant is satisfied with parenting time by the Respondent every Sunday for a few hours, or pursuant to the children's wishes as they are old enough to decide access with their father.

Child Support

10. The Respondent has been paying $250.00 per month for the last two years as child support. The Respondent calculated $290.00 for support less $40.00 for life insurance premiums.

11. As Matteo is working full-time, the Applicant is seeking child support for Luca pursuant to an annual income of the Respondent of not less than $110,000.00.

12. In addition, the Applicant is seeking arrears of child support from the date of separation until a determination of the court, giving credit to the Respondent for any monies paid towards child support.

13. In the event Luca attends post-secondary education, the Applicant is seeking contributions pursuant to the parties' respective incomes and giving consideration to any reasonable contribution by the child

Matrimonial Home - 58 Harvest Moon Drive, Bolton

14. The Applicant and Respondent own the matrimonial home jointly.

15. The parties moved into the matrimonial home on April 1, 2002.

16. The Applicant left the matrimonial home as a result of the abusive behaviour of the Respondent.

17. At the time of the breakdown of the marriage, the Respondent left the matrimonial home on September 3, 2019 to live at his trailer at Albion Hills until the Applicant left the home on October 3, 2019, when the Respondent returned to the home.

18. At the time the Applicant left the matrimonial home, she was forced to agree to certain terms and conditions by the Respondent. She was emotionally distraught from the abusive behaviour of the Respondent and left the home.

19. The Respondent began living with his girlfriend in the matrimonial home as of December, 2020. He has had the benefit of living in a fully furnished home and the Applicant is seeking occupational rent in the amount of approximately $2,500.00/month retroactive to September 1, 2019.

20. The Respondent rents out the basement to his sister and her son for $850.00 per month. The basement is fully furnished with a bedroom, washroom, fridge, stove, washer and dryer.

21. The Applicant has not seen any of the rental income or been paid at least one-half of the monthly income. It seems the Respondent is keeping the rental income for himself.

22. The Respondent's sister loaned the Applicant and Respondent $60,000.00 for renovations to the home. As collateral/payment towards the loan, the Respondent's sister held the Applicant's engagement ring, gold bracelet and Pandora bracelet. When the Applicant left the matrimonial home there was a balance owing to the Respondent's sister of $20,000.00.

23. The Applicant relies on paragraphs 1 - 26 of the Applicant's Reply

Court File Number
FS-22-00102481-000

24. The Applicant is seeking to have the matrimonial home sold. Any encumbrances shall be paid at the time of the sale and then the balance of proceeds divided and from the Respondent's share, any deductions for arrears of child support and occupational rent.

Life Insurance

25. The Applicant and Respondent have life insurance policies with Prime America and the parties shall continue to contribute to the policies.

26. The Respondent shall be responsible to ensure that his policy of life remains in force to secure his child support obligations. In the event the policy or the full amount of the policy is not in force on the Respondent's death, there shall be a lien and first charge against the Respondent's estate for the full amount of the policy proceeds and that all rights and remedies of the Applicant are preserved.

AMENDED PURSUANT TO RULE 11 OF THE FAMILY LAW RULES

APPLICANT'S CERTIFICATE

{Your lawyer, i fyou are represenfecl, must complete the L s ♦ r ♦ Certificate below.)

Sections 7.1 to 7.5 of the *Divorce Act* and section 33.1 of the *Children's law Reform Act* require you and the other party to:

- Exercise *your* decision-making responsibffity, parenting lime, or contacl with a child in a manner that is consistent *With* the chfrd's best interests:
- Protect the chffd from conflict arisfng from this case, to the best of your abffily;
- Try to resolve *your family law* issues *by* using out-of-court dispute resorution options. tr it is appropriate in your case *(for more Information on dispute resolution options ava(lab/e lo you, Including court connected mediUon, you can visit the MinisJU.D(Jb.e.Attor.oey.B.s.ae.ca/$.w,eb.sle. o r*W.W.W._S1B1LS/DJ.J.J.3JICJU:il);
- Provide complete, accurate, and up-to-date fnformafion fn *lhls* case; and
- *Comply* with any-orders made fn thfs case.

I certify that *I* m aware of these duties under the *Divorce Act* and the *Chlfdren's Law Refonn Act.*

January 12 ,2022
Date of signature

signature

LAWYER'S CERTIFICATE

My name Is: David Pomer

and *I* am the apprfcant's lawyer In thfs case. I certify that I have compfied wfth the requtremenfs of section 7.7 of the *Divorce Act* and section 33.2 of the *Chlldren's Law Reform Act* regarding reconcffiation and the duty *to* discuss and [nform.

January 12 ,2022
Date of sfgnature

For information on accessIbffity of court services for people with disabHity-refated needs, contact:

Telephone: 416-326-2220 / 1-800-518-7901 TTY: 416-326-4012 / 1.877425-0575

ONTARIO

Superior Court of Justice
(Name of court)

at 7755 Hurontario Street, Brampton ON L6W 4T1
Court office address

Court File Number
FS-22-00102481-000

Form 14A: Affidavit (general)
dated **October 26, 2023**

Applicant(s)

Full legal name & address for service - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Serafina Ferrante 33 Country Stroll Crescent Bolton, ON L7E 2H3 Tel: (647) 615-4370 serafinaferrante@gmail.com	David Pomer Pomer & Boccia Professional Corporation 212 - 4000 Steeles Ave. W. Woodbridge, ON L4L 4V9 Tel: (416) 213-7450 ext. 2301 Fax: (905) 850-8086 david.pomer@pomerandboccia.com

Respondent(s)

Full legal name & address for service - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Rino Ferrante 58 Harvest Moon Drive Bolton, ON L7E 2L2 Tel: (647) 992-6874 rferrante@rogers.com	Margaret Osadet 100 Richmond Street West Suite 414 Toronto, ON M5H 3K6 Tel: (416) 251-5900 margaret@osadetlaw.com

My name is *(full legal name)* David Sorbara

I live in *(municipality & province)* Town of Nobleton, Province of Ontario

and I swear/affirm that the following is true:

Set out the statements of fact in consecutively numbered paragraphs. Where possible, each numbered paragraph should consist of one complete sentence and be limited to a particular statement of fact. If you learned a fact from someone else, you must give that person's name and state that you believe that fact to be true.

1. I am a Student-At-Law for the law firm of Pomer & Boccia Professional Corporation, the solicitors for the Applicant, and as such have knowledge of the matters hereinafter deposed, except where stated to be on information in which case, I believe such information to be true.

2. The original motion was signed on August 31, 2023 and served on August 31, 2023.

3. The Reply Affidavit was served on October 25, 2023 at 9:54 a.m. and we are now replying to that Affidavit today.

4. It is clear there is a requirement for the motion and the late Reply by the Respondent clearly indicates that costs should be awarded to the Plaintiff as the motion was valid and required.

5. To date there is still owing $10,733.87 pursuant to the cost Endorsement dated April 6, 2023 and a further $1,000.00 as set out in paragraph 3 of the Notice of Motion.

6. Only on October 25, 2023 did the Respondent consent to amend the Application and this is after more than a year when the original Amended Application was delivered to the Respondent's office.

7. Based on the Notice of Motion, the Applicant believes her costs should be paid on a substantial indemnity basis.

8. It is still difficult to determine if all the disclosure has been provided, as the Respondent refused our requests from this office to correspond the document to the appropriate Undertaking. Instead, the Respondent has provided voluminous disclosure that is virtually impossible to determine what document that has been provided goes to which undertaking and still to this date, it is impossible to determine which Undertakings have actually been answered.

9. Attached hereto as **Exhibit "A"** is an Undertakings Chart which we believe is much more accurate.

10. Only on October 17, 2023, did the Respondent's lawyer provide to this office a sworn Financial Statement which does not include any of the rent that the basement apartment gives to the Respondent. Although it was admitted under oath, that the Respondent was renting the basement.

11. It also does not disclose the other adults living in the premises that live in the basement of the Respondent's residence.

12. The Respondent in addition, puts the value of the matrimonial home at $800,000.00 on the valuation date, yet other disclosure puts the value at over one million dollars provided by the Undertakings Chart.

13. The Respondent does not provide the backup to the debts and liabilities that should be attached to the Financial Statement, and it is difficult to determine if the Respondent has provided the backup for all the numbers as set out in the Debts and Liabilities.

14. The Respondent was provided with a full requirement that should have been produced for the motion in the first Affidavit sworn August 16, 2023, that required disclosure to be produced. However, due to too many pages, the court rejected the first Affidavit of August 16, 2023, and a reduced Affidavit was provided on August 21, 2023.

15. Only on October 10th, 2023, as attached hereto as **Exhibit "B"**, was the first response to the Undertakings provided, which did not correspond to the Undertakings list required.

16. The Applicant's office found it almost impossible to determine the disclosure provided on October 10th and be able to correspond the answer directly with the Undertaking. Despite the request of the Applicant's solicitor's family law clerk, the Respondent's office could not properly correspond the document to the appropriate Undertaking number.

17. Subsequently, being October 25, 2023, a Reply Affidavit and Undertakings Chart and further answers to the Undertakings were provided by the Respondent, that do not properly disclose or answer the Undertakings given on the Examination that was done by the Respondent at the last minute without care and attention and proper backup.

18. It must be noted that both the front and back of important cheques were not provided including copies of cheques that were required.

19. The Respondent in particular provided bald statements to answer Undertakings on the examination without the required backup.

20. Only on October 25, 2023, was there a signed Consent to the Amended Application that should have been given over a year ago when first asked by the Applicant's solicitor.

21. All the latest responses give rise to a cost Order close to the amount being asked by the Applicant's solicitor.

22. This motion is necessary and the costs awarded are still outstanding that have financially crippled the Appliant, as the child of the marriage is in post-secondary education at Humber College and the

Respondent has refused to pay the costs of the court to date or refused to contribute his proportionate share of books and tuition that has caused the Applicant's financial situation to pay high interest rates on the credit cards and not properly compensate her lawyer, due to the breaches of the Orders and financial contributions for the child's post-secondary education.

23. In summary, the late responses and without matching the document to the proper Undertaking, the late disclosure of October 25, 2023 and the missing disclosure, has resulted in the requirement for substantial indemnity costs and the Trial Management Conference to be adjourned, in order that a proper brief can be prepared and all the disclosure properly reviewed by the Applicant and her lawyer before a trial can be had.

24. I make this Affidavit in response to the Reply Affidavit of the Respondent and for no improper purpose.

Sworn/Affirmed before me at
the City of Vaughan, in the Regional Municipality of York
municipality

in the Province of Ontario
province, state or country

on October 26, 2023
Date

Commissioner for taking affidavits (Type or print name below if signature is illegible.)

DAVID MICHAEL POMER
Barrister & Solicitor

Signature
(This form is to be signed in front of a lawyer, justice of the peace, notary public or commissioner for taking affidavits.)

This is Exhibit "A" referred to in the affidavit of DAVID SORBARA sworn before me, this 26th day of OCTOBER 2023.

A COMMISSIONER FOR TAKING AFFIDAVITS

DAVID MICHAEL POMER
Barrister & Solicitor

UNDERTAKINGS CHART

UNDERTAKINGS					
Outstanding undertakings given on the Examination for Discovery of Rino Ferrante on behalf of the Applicant, Serafina Ferrante, dated December 15, 2022.					
Issue & Relationship to pleadings or affidavit	Question No.	Page No.	Specific undertaking	Answer or precise reason for not doing so	Disposition by the court
		18	Mr. Ferrante to make best efforts to obtain camera footage at the time Ms. Ferrante brought the moving van.	**Not provided**	
		39	Mr. Ferrante to provide copies of the account that was used by the parties in September and October 2019.	**Mr. Ferrante provided his personal bank account statements but no joint account statements**	
		43	When Mr. Ferrante took the money from the joint bank account (BMO) in September 2019, and what was the balance in the account after Mr. Ferrante withdrew the money from the account.	**Not provided and no joint bank account statements provided**	
		67	Mr. Ferrante to provide what was sent from Georgina Woods that Mr. Ferrante is referring to in his evidence.	**Not provided**	

UNDERTAKINGS CHART

UNDERTAKINGS					
Outstanding undertakings given on the Examination for Discovery of Rino Ferrante on behalf of the Applicant, Serafina Ferrante, dated December 15, 2022.					
Issue & Relationship to pleadings or affidavit	Question No.	Page No.	Specific undertaking	Answer or precise reason for not doing so	Disposition by the court
		72	Mr. Ferrante to request from Effort Trust copies of the appraisals they have done on the property.	**Appraisal dated February 26, 2019 provided for Effort Trust**	
		85	Mr. Ferrante to let the Applicant know about all the errors in the Affidavit of February 18, 2022 so that the Applicant may receive a true version.	**Not provided. Mr. Ferrante provided an Affidavit dated November 30, 2022 that does not answer the Undertaking. Unclear of the significance of this Affidavit**	
		86	Mr. Ferrante to let the Applicant know the value of the property.	**Not provided**	
		93	Mr. Ferrante to provide a copy of the cheque from Mr. Ferrante's parents, because Mr. Ferrante's parents lent the Parties money because they were short for the house.	**Provided**	

UNDERTAKINGS CHART

UNDERTAKINGS					
Outstanding undertakings given on the Examination for Discovery of Rino Ferrante on behalf of the Applicant, Serafina Ferrante, dated December 15, 2022.					
Issue & Relationship to pleadings or affidavit	Question No.	Page No.	Specific undertaking	Answer or precise reason for not doing so	Disposition by the court
		96	Mr. Ferrante to make best efforts to find out how much money Mr. Ferrante's sister lent to Mr. Ferrante and Ms. Ferrante collectively and severally.	**Not provided**	
		101	Mr. Ferrante to advise which company the mortgage approval was with.	**Mr. Ferrante has provided numerous mortgage offers for renewal but not the actual mortgage approval. Mr. Ferrante provided a Mortgage Commitment dated May 24, 2019 with IndigoBlue. Unclear if this answers the Undertaking**	
		189	Mr. Ferrante to provide bank statements and confirmation emails.	**Not provided**	
		210	Mr. Ferrante to advise whose name is under the beneficiary on the life insurance policy today.	**Mr. Ferrante provided the life insurance policy from Primerica, but no beneficiary is listed**	

		227	Mr. Ferrante to provide all updated financials.	**Mr. Ferrante provided a Certificate of Financial Disclosure and corresponding documents**	
		228	Ms. Osadet to update Mr. Ferrante's financials as required under the child support guidelines under the Divorce Act, under the family law rules, in advance of the return of the motion.	**Provided**	

UNDERTAKINGS CHART

UNDERTAKINGS					
Outstanding undertakings given on the Examination for Discovery of Rino Ferrante on behalf of the Applicant, Serafina Ferrante, dated December 15, 2022.					
Issue & Relationship to pleadings or affidavit	Question No.	Page No.	Specific undertaking	Answer or precise reason for not doing so	Disposition by the court
		264	Mr. Ferrante to advise when Gino and Francesca Ferrante gave Mr. Ferrante the $50,000.00 cheque.	**Mr. Ferrante provided a copy of the cheque from his parents**	

UNDERTAKINGS CHART

REFUSALS					
Outstanding undertakings given on the Examination for Discovery of Rino Ferrante on behalf of the Applicant, Serafina Ferrante, dated December 15, 2022.					
Issue & Relationship to pleadings or affidavit	Question No.	Page No.	Specific undertaking	Answer or precise reason for not doing so	Disposition by the court
		9	Mr. Ferrante to advise what day the mortgage payments were due each and every month during the term of the mortgage.	**Not provided**	
		10	Mr. Ferrante to advise what his charges were in his criminal proceedings, during the time that Mr. Ferrante was outside the house.	**Provided in a draft Temporary Order – one count of assault and one count of utter threats**	

		16	Mr. Ferrante to advise if any of the mortgage payments were late for September-October.	**Not provided**	
		105	Whether it would be fair to say that if Mr. Ferrante had the $20,000.00 in his pocket, he could have given it to Ms. Ferrante or presented it to her and if she didn't sign the mortgage she would have been in direct breach.	**Not provided**	
		212	Mr. Ferrante to prove when he cancelled the benefits to Ms. Ferrante.	**Not provided**	

UNDERTAKINGS CHART

REFUSALS					
Outstanding undertakings given on the Examination for Discovery of Rino Ferrante on behalf of the Applicant, Serafina Ferrante, dated December 15, 2022.					
Issue & Relationship to pleadings or affidavit	Question No.	Page No.	Specific undertaking	Answer or precise reason for not doing so	Disposition by the court
		214	Mr. Ferrante to advise when Ferra Construction pulled out.	**Not provided**	
		215	Mr. Ferrante to advise when Ferra Construction pulled out.	**Not provided**	
		216	Mr. Ferrante to advise who Ferra Construction Limited is and who the owners behind that company are.	**Not provided**	

		226	Mr. Ferrante to provide a letter from Verde Property Management, indicating how much Mr. Ferrante was paid in the years 2019, 2020, from the date of separation.	**Provided letter and T4 2020**	
		233	If Mr. Ferrante would allow someone to come into the property, a real estate agent, and give an appraisal as to the amount? If Mr. Ferrante would allow someone to enter the property that would qualify as to what the value of the rent would be.	**Not provided**	

UNDERTAKINGS CHART

UNDER ADVISEMENT					
Outstanding undertakings given on the Examination for Discovery of Rino Ferrante on behalf of the Applicant, Serafina Ferrante, dated December 15, 2022.					
Issue & Relationship to pleadings or affidavit	Question No.	Page No.	Specific undertaking	Answer or precise reason for not doing so	Disposition by the court
		42	Mr. Ferrante to advise when he took out the money from the joint bank account in September 2019 and advise what was the balance in the account after Mr. Ferrante took out the money from the account.	**Not provided and no joint bank statements provided**	

		82	Mr. Ferrante to find out from his sister, when she prepared the Separation Agreement.	**Not provided**	
		132	Mr. Ferrante to give his best efforts to look for how much is outstanding on the vehicle.	**Not provided**	
		151	Mr. Ferrante to look and make best efforts to produce text messages that we have regarding the mortgage and the property.	**Not provided**	

David Pomer

From: Jolanta Chrzaszcz <jolanta@osadetlaw.com>
Sent: Tuesday, October 10, 2023 5:11 PM
To: David Pomer; Lisa Corlevic
Cc: Margaret Osadet
Subject: Ferrante v Ferrante
Attachments: 1 BMO bank stmts September 2019 Rino- not joint.pdf; 2 Form 14A RESP Rino Ferrante 30 NOV 2022 - signed.pdf; 3 Effort Trust Dec 31, 2019.pdf; 3 Effort Trust Feb 15 2019.pdf; 3 Effort Trust Ferrante Information Statement 108473 as of November 29 2022.pdf; 3 Effort Trust Mortgage Renewal April 2022.pdf; 3 Effort Trust Sept 14 2022.pdf; 3 Effort Trust v Ferrante.pdf; 3 Excerpt from 2021 Effort Trust.pdf; 4 Appraised Effort Trust-March 2019.pdf; 5 2016 July 06 Cheque from Rino's parents.pdf; 6 Correspondence re Mortgage commitment March 2021.pdf; 6 Home Trust mortgage approval March 2021.pdf; 7 BMO bank statement Oct 25, 2022.pdf; 8 Life Insurance.pdf; 9 Form 25 - Order Wagg October 4, 2023.pdf; 10 Cheque for $20 000-July 16 or 17 2016.pdf; 3 Appraisal for 2019 mortgage (1).pdf

Good afternoon,

Please find the attached listed below, which is a part of the outstanding undertakings given on the Examination for Discovery of Rino Ferrante

on behalf of the Applicant, Serafina Ferrante, dated December 15, 2022.

1. BMO Bank Statement 2019
2. Form 14A, Affidavit of Rino Ferrante dated November 30, 2022
3. Effort Trust Mortgage Documents
4. Appraised Effort Trust 2019 March
5. Copy of the Cheque July 6, 2016- $50,000.00 parents loan
6. Home Trust Mortgage Documents
7. BMO statement October 25, 2022
8. Life Insurance documents
9. Form 25 Wagg Order
10. Copy of the cheque for $20,000.00

This is Exhibit "B" referred to in the affidavit of DAVID SORBARA sworn before me, this 26th day of OCTOBER 2023

A COMMISSIONER FOR TAKING AFFIDAVITS

DAVID MICHAEL POMER
Barrister & Solicitor

Yours Truly,

Jolanta Chrzaszcz
Paralegal Student

Margaret Osadet
Barrister and Solicitor

30th Street Legal

146 Thirtieth Street,

ONTARIO

Superior Court of Justice
(Name of Court)

at **7755 Hurontario Street, Brampton, ON L6W 4T1**
(Court office address)

Court File Number
FS-22-102481-00

Form 14A: Affidavit
dated October 27, 2023

Applicant(s)

Full legal name & address for service — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Serafina Ferrante 33 Country Stroll Cres. Bolton, ON L7E 2H3	David Pomer Pomer & Boccia 4000 Steeles Avenue West Unit 212 Woodbridge, ON L4L 4V9 dpomer@pomerandboccia.com

Respondent(s)

Full legal name & address for service — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address — street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Rino Ferrante 58 Harvest Moon Drive Bolton, ON L7E 2L2 rferrante@rogers.com	Margaret Osadet Barrister & Solicitor 30th Street Legal 146 Thirtieth St Toronto, ON M9W 3C4 Tel: 6473364288 Fax: 4168502349 margaret@osadetlaw.com

My name is
(Full legal name) Jolanta Chrzaszcz

I live in
(municipality and province) Mississauga, Province of Ontario

and I swear/affirm that the following is true:
Set out the statements of fact in consecutively numbered paragraphs. Where possible, each numbered paragraph should consist of one complete sentence and be limited to a particular statement of fact. If you learned a fact from someone else, you must give that person's name and state that you believe that fact to be true.

1. I work as a Paralegal Student waiting to write the P1 licensing exam in November, at 30th Street Legal, under the supervision of Margaret Osadet, and I possess knowledge related to the matter at hand. When my knowledge is derived from external sources, I've duly acknowledged these sources and expressed confidence in their accuracy.
2. I have diligently reviewed my records and engaged in necessary communication with our client, the Respondent in this case, to prepare this affidavit. This affidavit

fully discloses, to the best of my knowledge, information, and belief, all pertinent documents related to the disclosure issue within my possession, control, or authority.

3. On October 10, 2023, I emailed Lisa Corlevic, the Senior Legal Assistant at Pomer and Boccia Professional Corporation, providing a list of attached documents relevant to the disclosure undertakings.
4. On October 16, 2023, Ms. Corlevic requested page numbers for the provided documents in her response.
5. On October 17, 2023, Ms. Corlevic conveyed difficulty in identifying the specific undertakings I was addressing.
6. On the same date, I sent Ms. Corlevic two separate emails with the attachments, creating two distinct PDFs – the Undertakings Chart and Refusal Chart – for ease of reference. I also provided guidance on navigating the tabs within the PDF and offered my full assistance, inquiring if any further documents were needed.
7. On October 23, 2023, I forwarded additional documentation related to the Respondent's mortgage disclosure, once again extending my willingness to assist with the documents.

Attached and marked Exhibit A is a true copy of the email correspondence between myself and Lisa Corlevic referred above.

8. I made every effort to facilitate collaboration on the disclosure issue with the Applicant's Lawyer. Ms. Corlevic ceased responding to my emails and instead

served us with an Affidavit from Mr. Sorbara, a Student-at-Law, in response to my disclosure.

9. I firmly believe that the Applicant's lawyer has hindered collaboration with the Respondent's lawyer on the emerging issues and has provided the court with inaccurate information concerning the materials received.

10. I was eager to cooperate with the Applicant's lawyer's staff to comply with the court orders, but the lack of communication and collaboration on their part made this difficult.

11. On October 26, 2023, we received the Affidavit of David Sorbara, sworn, October 26, 2023, and there is an allegation on page 2 and in paragraph 8 and 16 that the Respondent refused to provide disclosure:

> "8. *It is still difficult to determine if all the disclosure has been provided, as the Respondent refused our requests from this office to correspond the document to the appropriate Undertaking. Instead, the Respondent has provided voluminous disclosure that is virtually impossible to determine what document that has been provided goes to which undertaking and still to this date, it is impossible to determine which Undertakings have actually been answered."*
>
> *"16. The Applicant's office found it almost impossible to determine the disclosure provided on October 10th and be able to correspond the answer directly with the Undertaking. Despite the request of the Applicant's solicitor's family law clerk, the Respondent's office could not properly correspond the document to the appropriate Undertaking number."*

12. These allegations are far from the truth, as I never refused to provide any disclosure

from the Respondent to the Applicant's Lawyer. I also had no prior communication, whether through speech or email, with Mr. Sorbara during the disclosure process.

Attached Exhibit B is a copy of Affidavit of Mr. Sorbora sworn on October 26, 2023.

13. To the contrary, I furnished an extensive disclosure and expressed a willingness to collaborate.
14. On October 24, I served the Applicant's Lawyer with the sworn Affidavit of Rino Ferrante, which includes responses to the outstanding disclosure matters.

Attached and marked Exhibit C is the Affidavit 14A of Rino Ferrante served on Pomer & Boccia.

15. The office of Pomer and Boccia allegations, regarding the Affidavit of Rino Ferrante that his responses to undertakings consists bold statements, are meritless.
16. The office had every opportunity to collaborate with the Respondent office staff to resolve the inconsistencies if any were discovered, however they ceased to do it.
17. After reviewing the Affidavit of Mr. David Sorbera, I verily believe that it does not accurately represents the facts of events that occurred.
18. I verily believe that this is a litigation tactic of the Applicant's Lawyer, to prevent both parties finding a resolution to contentious issues.

19. The legal team of Pomer and Boccia office are making it extremely challenging for us to collaborate in the best interest of the clients.

Put a line through any blank space on this page.

Sworn/Affirmed before me at:
VIA O.Reg 431/20
(municipality)
in Province of Ontario
(province, state or country)
on OCTOBER 27, 2023
(date)

Margaret Osadet
Margaret Osadet (Oct 27, 2023 16:21 EDT)

MARGARET OSADET
Commissioner for taking affidavits
(Type or print name below if signature illegible.)

Jolanta Chrzaszcz
Jolanta Chrzaszcz (Oct 27, 2023 16:20 EDT)

JOLANTA CHRZASZCZ
Signature
(This form to be signed in front of a lawyer, justice of the peace, notary public or commissioner for taking affidavits.)

EXHIBIT

A

This is Exhibit A to the Affidavit of Service of Jolanta Chrzaszcz Affirmed on 27 October 2023 Via O.Reg 431/20

Margaret Osadet
Margaret Osadet (Oct 27, 2023 16:21 EDT)

Margaret Osadet, LSO #61286H

Ferrante v Ferrante

Jolanta Chrzaszcz <jolanta@30streetlegal.com>

Tue 10/10/2023 5:10 PM

To:David Pomer <dpomer@pomerandboccia.com>;Lisa Corlevic <lisa@pomerandboccia.com>
Cc:Margaret Osadet <margaret@30streetlegal.com>

18 attachments (23 MB)

1 BMO bank stmts September 2019 Rino- not joint.pdf; 2 Form 14A RESP Rino Ferrante 30 NOV 2022 - signed.pdf; 3 Effort Trust Dec 31, 2019.pdf; 3 Effort Trust Feb 15 2019.pdf; 3 Effort Trust Ferrante Information Statement 108473 as of November 29 2022.pdf; 3 Effort Trust Mortgage Renewal April 2022.pdf; 3 Effort Trust Sept 14 2022.pdf; 3 Effort Trust v Ferrante.pdf; 3 Excerpt from 2021 Effort Trust.pdf; 4 Appraised Effort Trust-March 2019.pdf; 5 2016 July 06 Cheque from Rino's parents.pdf; 6 Correspondence re Mortgage commitment March 2021.pdf; 6 Home Trust mortgage approval March 2021.pdf; 7 BMO bank statement Oct 25, 2022.pdf; 8 Life Insurance.pdf; 9 Form 25 - Order Wagg October 4, 2023.pdf; 10 Cheque for $20 000-July 16 or 17 2016.pdf; 3 Appraisal for 2019 mortgage (1).pdf;

Good afternoon,

Please find the attached listed below, which is a part of the outstanding undertakings given on the Examination for Discovery of Rino Ferrante

on behalf of the Applicant, Serafina Ferrante, dated December 15, 2022.

1. BMO Bank Statement 2019
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4. Appraised Effort Trust 2019 March
5. Copy of the Cheque July 6, 2016- $50,000.00 parents loan
6. Home Trust Mortgage Documents
7. BMO statement October 25, 2022
8. Life Insurance documents
9. Form 25 Wagg Order
10. Copy of the cheque for $20,000.00

Yours Truly,

Jolanta Chrzaszcz
Paralegal Student

Margaret Osadet
Barrister and Solicitor

30th Street Legal

146 Thirtieth Street,
Toronto ON, M8W 3C4
Tel: 647.336.4288
Fax: 416.850.2349

Ferrante v Ferrante

Jolanta Chrzaszcz <jolanta@30streetlegal.com>
Tue 10/17/2023 2:50 PM
To:Lisa Corlevic <lisa@pomerandboccia.com>

3 attachments (15 MB)
Ferrante updated Form 13.1 - Financial Statement (Property and Support Claims) - signed.pdf; Page 67 and 85 Form 14A RESP Rino Ferrante 30 NOV 2022 - signed.pdf; REFUSAL CHART.pdf;

Hello Lisa,

This is the second email.

Yours Truly,

Jolanta Chrzaszcz
Paralegal Student

Margaret Osadet
Barrister and Solicitor

30th Street Legal

146 Thirtieth Street,
Toronto ON, M8W 3C4
Tel: 647.336.4288
Fax: 416.850.2349

RE: Ferrante v Ferrante

Jolanta Chrzaszcz <jolanta@30streetlegal.com>
Tue 10/17/2023 2:46 PM
To:Lisa Corlevic <lisa@pomerandboccia.com>

4 attachments (28 MB)
Ferrante updated Form 13.1 - Financial Statement (Property and Support Claims) - signed.pdf; Page 67 and 85 Form 14A RESP Rino Ferrante 30 NOV 2022 - signed.pdf; UNDERTAKINGS CHART.pdf; REFUSAL CHART.pdf;

Hello Lisa,

Please find the attached.

I prepared all the undertakings which are in our possession as per your instruction by the page number.

I created 2 PDFs:

1. undertakings chart
2. refusals chart

In addition, I attach 2 files I was not able to combine with the rest of the documents due to the signature's certification, as such:

1. Updated Form 13.1
2. Affidavit Form 14A- response to the page 67 and 85 of the undertaking.

FYI, when you open the files in PDF please activate the bookmarks, this will help you to navigate. 😊

I am working on some other documents which I will send to you shortly.

Please kindly let me know if there are any other documents which are required from our client.

Yours Truly,

Jolanta Chrzaszcz
Paralegal Student

Margaret Osadet
Barrister and Solicitor

30th Street Legal

146 Thirtieth Street,
Toronto ON, M8W 3C4
Tel: 647.336.4288
Fax: 416.850.2349

From: Lisa Corlevic <lisa@pomerandboccia.com>
Sent: Tuesday, October 17, 2023 8:45 AM
To: Jolanta Chrzaszcz <jolanta@osadetlaw.com>
Subject: RE: Ferrante v Ferrante

Thank you so much Jolanta.

Lisa Corlevic
Senior Legal Assistant

POMER & BOCCIA
PROFESSIONAL CORPORATION

BARRISTERS AND SOLICITORS

Pomer & Boccia Professional Corporation
4000 Steeles Avenue West, Suite 212
Woodbridge, Ontario, L4L 4V9
Tel: (416) 213-7450 x. 2306 or **Direct Line: (905) 663-1453**
Fax: (905) 850-8086

From: Jolanta Chrzaszcz <jolanta@osadetlaw.com>
Sent: Tuesday, October 17, 2023 8:22 AM
To: Lisa Corlevic <lisa@pomerandboccia.com>
Subject: RE: Ferrante v Ferrante

Hello Lisa,

Yes, absolutely, I confirm I will be sending you all you need in the proper order.

I am in the process of adding the pages numbers and collecting other information for you which are required by the orders.

I hope to have this ready today by the end of the day.

Yours Truly,

Jolanta Chrzaszcz
Paralegal Student

Margaret Osadet
Barrister and Solicitor

30th Street Legal

146 Thirtieth Street,
Toronto ON, M8W 3C4
Tel: 647.336.4288
Fax: 416.850.2349

From: Lisa Corlevic <lisa@pomerandboccia.com>
Sent: Tuesday, October 17, 2023 8:04 AM
To: Jolanta Chrzaszcz <jolanta@osadetlaw.com>
Subject: RE: Ferrante v Ferrante

Hi Jolanta:

Further to our emails yesterday, I just want to confirm that you will be adding the page number to match the documents pursuant to the Undertakings Chart. I have been going through it and unfortunately, I can't see which answers you're providing for which undertaking. There are numerous Effort Trust documents and your client's past Affidavit, that I don't know what undertaking your client is answering.

Kind Regards,

Lisa Corlevic
Senior Legal Assistant

POMER & BOCCIA
PROFESSIONAL CORPORATION
BARRISTERS AND SOLICITORS

Pomer & Boccia Professional Corporation
4000 Steeles Avenue West, Suite 212
Woodbridge, Ontario, L4L 4V9
Tel: (416) 213-7450 x. 2306 or **Direct Line: (905) 663-1453**
Fax: (905) 850-8086

From: Jolanta Chrzaszcz <jolanta@osadetlaw.com>
Sent: Monday, October 16, 2023 11:51 AM
To: Lisa Corlevic <lisa@pomerandboccia.com>
Subject: RE: Ferrante v Ferrante

Hello Lisa,

I apologize for not doing that earlier. I will do that right now and send it to you.

Yours Truly,

Jolanta Chrzaszcz
Paralegal Student

Margaret Osadet
Barrister and Solicitor

30th Street Legal

146 Thirtieth Street,
Toronto ON, M8W 3C4
Tel: 647.336.4288
Fax: 416.850.2349

From: Lisa Corlevic <lisa@pomerandboccia.com>
Sent: Monday, October 16, 2023 10:57 AM
To: Jolanta Chrzaszcz <jolanta@osadetlaw.com>
Subject: RE: Ferrante v Ferrante

Good Morning Jolanta:

I am reviewing the documents sent with respect to Mr. Ferrante's Undertakings given at his examination. Kindly provide the corresponding page number from the Undertakings Chart to each document.

Kind Regards,

Lisa Corlevic
Senior Legal Assistant

POMER & BOCCIA
PROFESSIONAL CORPORATION
BARRISTERS AND SOLICITORS

Pomer & Boccia Professional Corporation
4000 Steeles Avenue West, Suite 212
Woodbridge, Ontario, L4L 4V9
Tel: (416) 213-7450 x. 2306 or **Direct Line: (905) 663-1453**
Fax: (905) 850-8086

From: Jolanta Chrzaszcz <jolanta@osadetlaw.com>
Sent: Tuesday, October 10, 2023 5:11 PM
To: David Pomer <dpomer@pomerandboccia.com>; Lisa Corlevic <lisa@pomerandboccia.com>
Cc: Margaret Osadet <margaret@osadetlaw.com>
Subject: Ferrante v Ferrante

Good afternoon,

Please find the attached listed below, which is a part of the outstanding undertakings given on the Examination for Discovery of Rino Ferrante

on behalf of the Applicant, Serafina Ferrante, dated December 15, 2022.

1. BMO Bank Statement 2019
2. Form 14A, Affidavit of Rino Ferrante dated November 30, 2022
3. Effort Trust Mortgage Documents
4. Appraised Effort Trust 2019 March
5. Copy of the Cheque July 6, 2016- $50,000.00 parents loan
6. Home Trust Mortgage Documents

7. BMO statement October 25, 2022
8. Life Insurance documents
9. Form 25 Wagg Order
10. Copy of the cheque for $20,000.00

Yours Truly,

Jolanta Chrzaszcz
Paralegal Student

Margaret Osadet
Barrister and Solicitor

30th Street Legal

146 Thirtieth Street,
Toronto ON, M8W 3C4
Tel: 647.336.4288
Fax: 416.850.2349

Ferrante- re Mortgage Documentation

Jolanta Chrzaszcz <jolanta@30streetlegal.com>
Mon 10/23/2023 1:30 PM
To:Lisa Corlevic <lisa@pomerandboccia.com>

13 attachments (9 MB)

2 4 2021 2290_001.pdf; 2 15 2019 3455_001.pdf; 2 26 2019 4836_001.pdf; 3 6 2019 3456_001.pdf; 3 7 2019 Advance Letter 108473.pdf; 5 5 2023Ferrante Report with attachments.pdf; 5 24 2019 Indigo Blue Mortgage Offer.pdf; 9 14 2022 4152_001.pdf; 11 29 2022 Ferrante Information Statement 108473.pdf; April 2021 Renewal.pdf; April 2022 renewal.pdf; Ferrante - Application to Register Court Order.pdf; Ferrante-registered charge PR4196106.pdf;

Good afternoon Lisa,

Please find the attached additional mortgage documentation which was provided to us by our client.

Please kindly let me know if there are any other documents required.

Yours Truly,

Jolanta Chrzaszcz
Paralegal Student

Margaret Osadet
Barrister and Solicitor

30th Street Legal

146 Thirtieth Street,
Toronto ON, M8W 3C4
Tel: 647.336.4288
Fax: 416.850.2349

EXHIBIT

B

This is Exhibit B to the Affidavit of Service of Jolanta Chrzaszcz Affirmed on 27 October 2023 Via O.Reg 431/20

Margaret Osadet
[Margaret Osadet Oct 27, 2023 10:21 EDT]

Margaret Osadet, LSO #61286H

ONTARIO

Superior Court of Justice
(Name of court)

at 7755 Hurontario Street, Brampton ON L6W 4T1
Court office address

Court File Number
FS-22-00102481-000

Form 14A: Affidavit (general)
dated October 26, 2023

Applicant(s)

Full legal name & address for service - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Serafina Ferrante 33 Country Stroll Crescent Bolton, ON L7E 2H3 Tel: (647) 615-4370 serafinaferrante@gmail.com	David Pomer Pomer & Boccia Professional Corporation 212 - 4000 Steeles Ave. W. Woodbridge, ON L4L 4V9 Tel: (416) 213-7450 ext. 2301 Fax: (905) 850-8086 david.pomer@pomerandboccia.com

Respondent(s)

Full legal name & address for service - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Rino Ferrante 58 Harvest Moon Drive Bolton, ON L7E 2L2 Tel: (647) 992-6874 rferrante@rogers.com	Margaret Osadet 100 Richmond Street West Suite 414 Toronto, ON M5H 3K6 Tel: (416) 251-5900 margaret@osadetlaw.com

My name is *(full legal name)* David Sorbara

I live in *(municipality & province)* Town of Nobleton, Province of Ontario

and I swear/affirm that the following is true:

Set out the statements of fact in consecutively numbered paragraphs. Where possible, each numbered paragraph should consist of one complete sentence and be limited to a particular statement of fact. If you learned a fact from someone else, you must give that person's name and state that you believe that fact to be true.

1. I am a Student-At-Law for the law firm of Pomer & Boccia Professional Corporation, the solicitors for the Applicant, and as such have knowledge of the matters hereinafter deposed, except where stated to be on information in which case, I believe such information to be true.

2. The original motion was signed on August 31, 2023 and served on August 31, 2023.

3. The Reply Affidavit was served on October 25, 2023 at 9:54 a.m. and we are now replying to that Affidavit today.

4. It is clear there is a requirement for the motion and the late Reply by the Respondent clearly indicates that costs should be awarded to the Plaintiff as the motion was valid and required.

5. To date there is still owing $10,733.87 pursuant to the cost Endorsement dated April 6, 2023 and a further $1,000.00 as set out in paragraph 3 of the Notice of Motion.

6. Only on October 25, 2023 did the Respondent consent to amend the Application and this is after more than a year when the original Amended Application was delivered to the Respondent's office.

7. Based on the Notice of Motion, the Applicant believes her costs should be paid on a substantial indemnity basis.

8. It is still difficult to determine if all the disclosure has been provided, as the Respondent refused our requests from this office to correspond the document to the appropriate Undertaking. Instead, the Respondent has provided voluminous disclosure that is virtually impossible to determine what document that has been provided goes to which undertaking and still to this date, it is impossible to determine which Undertakings have actually been answered.

9. Attached hereto as **Exhibit "A"** is an Undertakings Chart which we believe is much more accurate.

10. Only on October 17, 2023, did the Respondent's lawyer provide to this office a sworn Financial Statement which does not include any of the rent that the basement apartment gives to the Respondent. Although it was admitted under oath, that the Respondent was renting the basement.

11. It also does not disclose the other adults living in the premises that live in the basement of the Respondent's residence.

12. The Respondent in addition, puts the value of the matrimonial home at $800,000.00 on the valuation date, yet other disclosure puts the value at over one million dollars provided by the Undertakings Chart.

13. The Respondent does not provide the backup to the debts and liabilities that should be attached to the Financial Statement, and it is difficult to determine if the Respondent has provided the backup for all the numbers as set out in the Debts and Liabilities.

14. The Respondent was provided with a full requirement that should have been produced for the motion in the first Affidavit sworn August 16, 2023, that required disclosure to be produced. However, due to too many pages, the court rejected the first Affidavit of August 16, 2023, and a reduced Affidavit was provided on August 21, 2023.

15. Only on October 10th, 2023, as attached hereto as **Exhibit "B"**, was the first response to the Undertakings provided, which did not correspond to the Undertakings list required.

16. The Applicant's office found it almost impossible to determine the disclosure provided on October 10th and be able to correspond the answer directly with the Undertaking. Despite the request of the Applicant's solicitor's family law clerk, the Respondent's office could not properly correspond the document to the appropriate Undertaking number.

17. Subsequently, being October 25, 2023, a Reply Affidavit and Undertakings Chart and further answers to the Undertakings were provided by the Respondent, that do not properly disclose or answer the Undertakings given on the Examination that was done by the Respondent at the last minute without care and attention and proper backup.

18. It must be noted that both the front and back of important cheques were not provided including copies of cheques that were required.

19. The Respondent in particular provided bald statements to answer Undertakings on the examination without the required backup.

20. Only on October 25, 2023, was there a signed Consent to the Amended Application that should have been given over a year ago when first asked by the Applicant's solicitor.

21. All the latest responses give rise to a cost Order close to the amount being asked by the Applicant's solicitor.

22. This motion is necessary and the costs awarded are still outstanding that have financially crippled the Appliant, as the child of the marriage is in post-secondary education at Humber College and the

Respondent has refused to pay the costs of the court to date or refused to contribute his proportionate share of books and tuition that has caused the Applicant's financial situation to pay high interest rates on the credit cards and not properly compensate her lawyer, due to the breaches of the Orders and financial contributions for the child's post-secondary education.

23. In summary, the late responses and without matching the document to the proper Undertaking, the late disclosure of October 25, 2023 and the missing disclosure, has resulted in the requirement for substantial indemnity costs and the Trial Management Conference to be adjourned, in order that a proper brief can be prepared and all the disclosure properly reviewed by the Applicant and her lawyer before a trial can be had.

24. I make this Affidavit in response to the Reply Affidavit of the Respondent and for no improper purpose.

Sworn/Affirmed before me at
the City of Vaughan, in the Regional Municipality of York
municipality

in the Province of Ontario
province, state or country

on October 26, 2023
Date

Commissioner for taking affidavits (Type or print name below if signature is illegible.)

DAVID MICHAEL POMER
Barrister & Solicitor

Signature
(This form is to be signed in front of a lawyer, justice of the peace, notary public or commissioner for taking affidavits.)

This is Exhibit "A" referred to in the affidavit of DAVID SORBARA sworn before me, this 26th day of October 2023.

A COMMISSIONER FOR TAKING AFFIDAVITS

DAVID MICHAEL POMER
Barrister & Solicitor

UNDERTAKINGS CHART

UNDERTAKINGS					
Outstanding undertakings given on the Examination for Discovery of Rino Ferrante on behalf of the Applicant, Sorbara, of Ferrante, dated December 15, 2022.					
Issue & Relationship to pleadings or affidavit	Question No.	Page No.	Specific undertaking	Answer or precise reason for not doing so	Disposition by the court
		18	Mr. Ferrante to make best efforts to obtain camera footage at the time Ms. Ferrante brought the moving van.	**Not provided**	
		39	Mr. Ferrante to provide copies of the account that was used by the parties in September and October 2019.	**Mr. Ferrante provided his personal bank account statements but no joint account statements**	
		43	When Mr. Ferrante took the money from the joint bank account (BMO) in September 2019, and what was the balance in the account after Mr. Ferrante withdrew the money from the account.	**Not provided and no joint bank account statements provided**	
		67	Mr. Ferrante to provide what was sent from Georgina Woods that Mr. Ferrante is referring to in his evidence.	**Not provided**	

UNDERTAKINGS CHART

UNDERTAKINGS					
Outstanding undertakings given on the Examination for Discovery of Rino Ferrante on behalf of the Applicant, Serafina Ferrante, dated December 15, 2022.					
Issue & Relationship to pleadings or affidavit	Question No.	Page No.	Specific undertaking	Answer or precise reason for not doing so	Disposition by the court
		72	Mr. Ferrante to request from Effort Trust copies of the appraisals they have done on the property.	**Appraisal dated February 26, 2019 provided for Effort Trust**	
		85	Mr. Ferrante to let the Applicant know about all the errors in the Affidavit of February 18, 2022 so that the Applicant may receive a true version.	**Not provided. Mr. Ferrante provided an Affidavit dated November 30, 2022 that does not answer the Undertaking. Unclear of the significance of this Affidavit**	
		86	Mr. Ferrante to let the Applicant know the value of the property.	**Not provided**	
		93	Mr. Ferrante to provide a copy of the cheque from Mr. Ferrante's parents, because Mr. Ferrante's parents lent the Parties money because they were short for the house.	**Provided**	

UNDERTAKINGS CHART

UNDERTAKINGS					
Outstanding undertakings given on the Examination for Discovery of Rino Ferrante on behalf of the Applicant, Serafina Ferrante, dated December 15, 2022.					
Issue & Relationship to pleadings or affidavit	Question No.	Page No.	Specific undertaking	Answer or precise reason for not doing so	Disposition by the court
		96	Mr. Ferrante to make best efforts to find out how much money Mr. Ferrante's sister lent to Mr. Ferrante and Ms. Ferrante collectively and severally.	**Not provided**	
		101	Mr. Ferrante to advise which company the mortgage approval was with.	**Mr. Ferrante has provided numerous mortgage offers for renewal but not the actual mortgage approval. Mr. Ferrante provided a Mortgage Commitment dated May 24, 2019 with IndigoBlue. Unclear if this answers the Undertaking**	
		189	Mr. Ferrante to provide bank statements and confirmation emails.	**Not provided**	
		210	Mr. Ferrante to advise whose name is under the beneficiary on the life insurance policy today.	**Mr. Ferrante provided the life insurance policy from Primerica, but no beneficiary is listed**	

		227	Mr. Ferrante to provide all updated financials.	**Mr. Ferrante provided a Certificate of Financial Disclosure and corresponding documents**	
		228	Ms. Osadet to update Mr. Ferrante's financials as required under the child support guidelines under the Divorce Act, under the family law rules, in advance of the return of the motion.	**Provided**	

UNDERTAKINGS CHART

UNDERTAKINGS					
Outstanding undertakings given on the Examination for Discovery of Rino Ferrante on behalf of the Applicant, Serafina Ferrante, dated December 15, 2022.					
Issue & Relationship to pleadings or affidavit	Question No.	Page No.	Specific undertaking	Answer or precise reason for not doing so	Disposition by the court
		264	Mr. Ferrante to advise when Gino and Francesca Ferrante gave Mr. Ferrante the $50,000.00 cheque.	**Mr. Ferrante provided a copy of the cheque from his parents**	

UNDERTAKINGS CHART

REFUSALS					
Outstanding undertakings given on the Examination for Discovery of Rino Ferrante on behalf of the Applicant, Serafina Ferrante, dated December 15, 2022.					
Issue & Relationship to pleadings or affidavit	Question No.	Page No.	Specific undertaking	Answer or precise reason for not doing so	Disposition by the court
		9	Mr. Ferrante to advise what day the mortgage payments were due each and every month during the term of the mortgage.	**Not provided**	
		10	Mr. Ferrante to advise what his charges were in his criminal proceedings, during the time that Mr. Ferrante was outside the house.	**Provided in a draft Temporary Order – one count of assault and one count of utter threats**	

		16	Mr. Ferrante to advise if any of the mortgage payments were late for September-October.	**Not provided**	
		105	Whether it would be fair to say that if Mr. Ferrante had the $20,000.00 in his pocket, he could have given it to Ms. Ferrante or presented it to her and if she didn't sign the mortgage she would have been in direct breach.	**Not provided**	
		212	Mr. Ferrante to prove when he cancelled the benefits to Ms. Ferrante.	**Not provided**	

UNDERTAKINGS CHART

REFUSALS					
Outstanding undertakings given on the Examination for Discovery of Rino Ferrante on behalf of the Applicant, Serafina Ferrante, dated December 15, 2022.					
Issue & Relationship to pleadings or affidavit	Question No.	Page No.	Specific undertaking	Answer or precise reason for not doing so	Disposition by the court
		214	Mr. Ferrante to advise when Ferra Construction pulled out.	**Not provided**	
		215	Mr. Ferrante to advise when Ferra Construction pulled out.	**Not provided**	
		216	Mr. Ferrante to advise who Ferra Construction Limited is and who the owners behind that company are.	**Not provided**	

		226	Mr. Ferrante to provide a letter from Verde Property Management, indicating how much Mr. Ferrante was paid in the years 2019, 2020, from the date of separation.	**Provided letter and T4 2020**	
		233	If Mr. Ferrante would allow someone to come into the property, a real estate agent, and give an appraisal as to the amount? If Mr. Ferrante would allow someone to enter the property that would qualify as to what the value of the rent would be.	**Not provided**	

UNDERTAKINGS CHART

UNDER ADVISEMENT					
Outstanding undertakings given on the Examination for Discovery of Rino Ferrante on behalf of the Applicant, Serafina Ferrante, dated December 15, 2022.					
Issue & Relationship to pleadings or affidavit	Question No.	Page No.	Specific undertaking	Answer or precise reason for not doing so	Disposition by the court
		42	Mr. Ferrante to advise when he took out the money from the joint bank account in September 2019 and advise what was the balance in the account after Mr. Ferrante took out the money from the account.	**Not provided and no joint bank statements provided**	

		82	Mr. Ferrante to find out from his sister, when she prepared the Separation Agreement.	**Not provided**	
		132	Mr. Ferrante to give his best efforts to look for how much is outstanding on the vehicle.	**Not provided**	
		151	Mr. Ferrante to look and make best efforts to produce text messages that we have regarding the mortgage and the property.	**Not provided**	

David Pomer

From: Jolanta Chrzaszcz <jolanta@osadetlaw.com>
Sent: Tuesday, October 10, 2023 5:11 PM
To: David Pomer; Lisa Corlevic
Cc: Margaret Osadet
Subject: Ferrante v Ferrante
Attachments: 1 BMO bank stmts September 2019 Rino- not joint.pdf; 2 Form 14A RESP Rino Ferrante 30 NOV 2022 - signed.pdf; 3 Effort Trust Dec 31, 2019.pdf; 3 Effort Trust Feb 15 2019.pdf; 3 Effort Trust Ferrante Information Statement 108473 as of November 29 2022.pdf; 3 Effort Trust Mortgage Renewal April 2022.pdf; 3 Effort Trust Sept 14 2022.pdf; 3 Effort Trust v Ferrante.pdf; 3 Excerpt from 2021 Effort Trust.pdf; 4 Appraised Effort Trust-March 2019.pdf; 5 2016 July 06 Cheque from Rino's parents.pdf; 6 Correspondence re Mortgage commitment March 2021.pdf; 6 Home Trust mortgage approval March 2021.pdf; 7 BMO bank statement Oct 25, 2022.pdf; 8 Life Insurance.pdf; 9 Form 25 - Order Wagg October 4, 2023.pdf; 10 Cheque for $20 000-July 16 or 17 2016.pdf; 3 Appraisal for 2019 mortgage (1).pdf

Good afternoon,

Please find the attached listed below, which is a part of the outstanding undertakings given on the Examination for Discovery of Rino Ferrante

on behalf of the Applicant, Serafina Ferrante, dated December 15, 2022.

1. BMO Bank Statement 2019
2. Form 14A, Affidavit of Rino Ferrante dated November 30, 2022
3. Effort Trust Mortgage Documents
4. Appraised Effort Trust 2019 March
5. Copy of the Cheque July 6, 2016- $50,000.00 parents loan
6. Home Trust Mortgage Documents
7. BMO statement October 25, 2022
8. Life Insurance documents
9. Form 25 Wagg Order
10. Copy of the cheque for $20,000.00

This is Exhibit "B" referred to in the affidavit of DAVID SORBARA sworn before me, this 26th day of October 2023

A COMMISSIONER FOR TAKING AFFIDAVITS

DAVID MICHAEL POMER
Barrister & Solicitor

Yours Truly,

Jolanta Chrzaszcz
Paralegal Student

Margaret Osadet
Barrister and Solicitor

30th Street Legal

146 Thirtieth Street,

EXHIBIT

C

This is Exhibit C to the Affidavit of Service of Jolanta Chrzaszcz Affirmed on 27 October 2023 Via O.Reg 431/20

Margaret Osadet
Margaret Osadet (Oct 27, 2023 16:21 EDT)

Margaret Osadet, LSO #61286H

ONTARIO

Superior Court of Justice
(Name of Court)

at **7755 Hurontario Street, Brampton, ON L6W 4T**
(Court office address)

Court File Number
FS-22-102481-00

Form 14A: Affidavit (General)
dated October 24, 2023

Applicant(s)

Full legal name & address for service — street & number, municipality, postal code, telephone & fax numbers and email address (if any).	*Lawyer's name & address — street & number, municipality, postal code, telephone & fax numbers and email address (if any).*
Serafina Ferrante 33 Country Stroll Cres. Bolton, ON L7E 2H3	David Pomer Pomer & Boccia 4000 Steeles Avenue West Unit 212 Woodbridge, ON L4L 4V9 dpomer@pomerandboccia.com

Respondent(s)

Full legal name & address for service — street & number, municipality, postal code, telephone & fax numbers and email address (if any).	*Lawyer's name & address — street & number, municipality, postal code, telephone & fax numbers and email address (if any).*
	Margaret Osadet Barrister & Solicitor 30th Street Legal 146 Thirtieth St Toronto, ON M9W 3C4 Tel: 6473364288 Fax: 4168502349 margaret@osadetlaw.com

Children's Lawyer

Name & address of Children's Lawyer's agent for service (street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any)) and name of person represented.

My name is
(Full legal name) RINO FERRANTE

I live in
(municipality and province) Bolton, Province of Ontario

and I swear/affirm that the following is true:
Set out the statements of fact in consecutively numbered paragraphs. Where possible, each numbered paragraph should consist of one complete sentence and be limited to a particular statement of fact. If you learned a fact from someone else, you must give that person's name and state that you believe that fact to be true.

1. I am the Respondent in this matter and as such I have knowledge of the matters herein deposed. Where my knowledge is based on information and belief, I have

identified the source of the information and my belief in the truth of that information.

2. I am writing this affidavit in support of the production and answers to Undertakings following out of court questioning by the applicant's lawyer.

3. I have provided all answers to undertakings that I can and have set out those answers in the Undertakings Chart attached here as Exhibit A to my affidavit.

Below are my answers to undertakings for specific questions, set out by page number:

a) Page no. 18- I've examined the recordings from my video security system by searching the video storage, and I discovered that it retains video for just one month before overwriting the earlier footage.

b) Page no. 39- I do not have a paper copy of the account that was used by both parties (joint) in September and October 2019. I conducted an online search and reached out to the bank around January 2022 to request statements dating back as far as 25 months, however, until today I was not able to obtain these statements. I believe that Applicant has paper copies of these joint accounts, which are the subject to the undertaking.

c) Page no. 43 – In September 2019, I received about $7000 as an income tax refund; the Applicant received about $4000 as an income tax refund. I removed from the account my tax refund income. I verily believe that the joint account had a balance of as estimated $13,000. My regular income continued to be deposited into the joint account and remained there to cover all mortgage and

other homes expenses. I believe that the Applicant has the copies of these statements in her possession.

d) Page no. 67- The document was served as Exhibit C in the Affidavit of Rino Ferrante affirmed on November 30, 2022 and provided on October 10, 2023.

e) Page no. 72- The Applicant has access to these documents and those documents in my possession were provided on October 10, 2023.

f) Page no. 85- The errors made in Affidavit of February 18, 2022 were corrected in the Affidavit of Rino Ferrante affirmed November 30, 2022 and the Affidavit was provided on October 10, 2023.

g) Page no. 86- A copy of the Effort Trust Mortgage documentation dated February 15, 2019 was provided on October 10, 2023.

h) Page no. 93- The copy of the cheque was provided October 10, 2023.

i) Page no. 96- I received $50,000.00 which most of it was in cash from my sister Christina in or about July 2016.

j) Page no. 101- The Home Trust documentation was provided on October 10, 2023.

k) Page no. 189- I have provided the documents I have in my possession on October 17, 2023.

l) Page no. 210- I provided Life Insurance documentation on October 10, 2023.

m) Page no. 227- Updated Financial Statement was provided on October 17, 2023.

n) Page no. 228- Updated Financial Statement was provided on October 17, 2023.

o) Page no. 264- The copy of the cheque for $50,000.00 was provided on October 10, 2023.

5. My answers to the refusals are below and addressed by page order:

a) Page no. 9 -The documents regarding the Effort Trust Account, which are in my possession- provided on October 17, 2023.

b) Page no. 10- Draft Order for review and approval - provided October 10, 2023.

c) Page no. 16- The mortgage payments for September and October 2019 were on time.

d) Page no. 105- A copy of the cheque which was always in my possession was provided- October 10, 2023.

e) Page no. 212- I cancelled the benefits in or about April 2020 – benefits for the Applicant were cancelled as per the Separation Agreement dated October 4, 2019

f) Page no. 214 and 215- Shortly after the motion was adjourned from September 23, 2022, and the Applicant refused to take her name off the title, as per the Separation Agreement.

g) Page no. 216- not relevant to the life's issues.

h) Page no. 226- provided on October 17, 2023

6. In respect of the answers to "Under Advisement" I answer as follows:

a) Page no. 42- the Applicant has the access to the documents and answer was provided in the undertaking chart page no. 43.

b) Page no. 82- I have been advised by my sister that, she prepared the Separation Agreement on October 3, 2019.

c) Page no. 132- The loan and ownership are in the Applicant's name, and she has access to this information.

d) Page no. 151- I was not able to locate any text messages pertaining to the mortgage.

Put a line through any blank space on this page.

Sworn/Affirmed before me at:
VIA O.Reg 431/20
(municipality)
in Province of Ontario
(province, state or country)
on October 24, 2023
(date)

Margaret Osadet
Margaret Osadet (Oct 24, 2023 16:15 EDT)

MARGARET OSADET
Commissioner for taking affidavits
(Type or print name below if signature illegible.)

Rino ferrante (Oct 24, 2023 16:04 EDT)

RINO FERRANTE
Signature
(This form to be signed in front of a lawyer, justice of the peace, notary public or commissioner for taking affidavits.)

Ferrante re Undertakings Form 14A - Affidavit

Final Audit Report 2023-10-24

Created:	2023-10-24
By:	Jolanta Chrzaszcz (jolanta@osadetlaw.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAgK0I5Ug8L9vjM9w-YRIT61aEYbajEWBZ

"Ferrante re Undertakings Form 14A - Affidavit" History

Document created by Jolanta Chrzaszcz (jolanta@osadetlaw.com)
2023-10-24 - 7:49:18 PM GMT

Document emailed to rferrante@rogers.com for signature
2023-10-24 - 7:56:10 PM GMT

Email viewed by rferrante@rogers.com
2023-10-24 - 8:03:29 PM GMT

Signer rferrante@rogers.com entered name at signing as Rino ferrante
2023-10-24 - 8:04:05 PM GMT

Document e-signed by Rino ferrante (rferrante@rogers.com)
Signature Date: 2023-10-24 - 8:04:07 PM GMT - Time Source: server

Document emailed to margaret@30streetlegal.com for signature
2023-10-24 - 8:04:08 PM GMT

Email viewed by margaret@30streetlegal.com
2023-10-24 - 8:14:54 PM GMT

Signer margaret@30streetlegal.com entered name at signing as Margaret Osadet
2023-10-24 - 8:15:11 PM GMT

Document e-signed by Margaret Osadet (margaret@30streetlegal.com)
Signature Date: 2023-10-24 - 8:15:13 PM GMT - Time Source: server

Agreement completed.
2023-10-24 - 8:15:13 PM GMT

Adobe Acrobat Sign

14A - Draft Affidavit of Documents

Final Audit Report 2023-10-27

Created:	2023-10-27
By:	Jolanta Chrzaszcz (jolanta@osadetlaw.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAABjtEY1hYkGSXHtQNVzonCuBk7URP_kFG

"14A - Draft Affidavit of Documents" History

Document created by Jolanta Chrzaszcz (jolanta@osadetlaw.com)
2023-10-27 - 8:17:35 PM GMT

Document emailed to jolanta@30streetlegal.com for signature
2023-10-27 - 8:18:55 PM GMT

Email viewed by jolanta@30streetlegal.com
2023-10-27 - 8:19:40 PM GMT

Signer jolanta@30streetlegal.com entered name at signing as Jolanta Chrzaszcz
2023-10-27 - 8:20:05 PM GMT

Document e-signed by Jolanta Chrzaszcz (jolanta@30streetlegal.com)
Signature Date: 2023-10-27 - 8:20:07 PM GMT - Time Source: server

Document emailed to margaret@30streetlegal.com for signature
2023-10-27 - 8:20:09 PM GMT

Email viewed by margaret@30streetlegal.com
2023-10-27 - 8:21:00 PM GMT

Signer margaret@30streetlegal.com entered name at signing as Margaret Osadet
2023-10-27 - 8:21:24 PM GMT

Document e-signed by Margaret Osadet (margaret@30streetlegal.com)
Signature Date: 2023-10-27 - 8:21:26 PM GMT - Time Source: server

Agreement completed.
2023-10-27 - 8:21:26 PM GMT

ONTARIO

Superior Court of Justice
(Name of court)

at 7755 Hurontario Street, Brampton ON L6W 4T1
Court office address

Court File Number

Form 13.1: Financial Statement (Property and Support Claims) sworn/affirmed January 8, 2022

Applicant(s)

Full legal name	Serafina Ferrante
Address	33 Country Stroll Crescent Bolton, ON L7E 2H3
Phone & fax	Tel: (647) 615-4370
Email	serafinaferrante@gmail.com

Applicant(s) Lawyer

Name	David Pomer Pomer & Boccia Professional Corporation
Address	212 - 4000 Steeles Ave. W. Woodbridge, ON L4L 4V9
Phone & fax	Tel: (416) 213-7450 ext. 2301 Fax: (905) 850-8086
Email	david.pomer@pomerandboccia.com

Respondent(s)

Full legal name	Rino Ferrante
Address	58 Harvest Moon Drive Bolton, ON L7E 2L2
Phone & fax	Tel: (647) 992-6874
Email	rferrante@rogers.com

Respondent(s) Lawyer

Name	Self Represented
Address	
Phone & fax	
Email	

This form is filed by:

[X] applicant [ ] respondent

INSTRUCTIONS

1. USE THIS FORM IF:

   - you are making or responding to a claim for property or exclusive possession of the matrimonial home and its contents; or
   - you are making or responding to a claim for property or exclusive possession of the matrimonial home and its contents together with other claims for relief.

2. USE FORM 13 INSTEAD OF THIS FORM IF:

   - you are making or responding to a claim for support but NOT making or responding to a claim for property or exclusive possession of the matrimonial home and its contents.

3. If you have income that is not shown in Part I of the financial statement (for example, partnership income, dividends, rental income, capital gains or RRSP income), you must also complete **Schedule A**.
4. If you or the other party has sought a contribution towards special or extraordinary expenses for the child(ren), you must also complete **Schedule B**.

*NOTE: You must **fully and truthfully** complete this financial statement, including any applicable schedules. You must also provide the other party with documents relating to support and property and a Certificate of Financial Disclosure (Form 13A) as required by Rule 13 of the Family Law Rules.*

1. **My name is** *(full legal name)* Serafina Ferrante

   I live in *(municipality & province)* Regional Municipality of Peel, Province of Ontario

   and I swear/affirm that the following is true:

Court File Number

PART 1: INCOME

2. I am currently

[X] **employed by***(name and address of employer)*
Veg-Pak Produce Ltd. - 25 Belvia Road, Etobicoke, Ontario, M8W 3R2

[ ] **self-employed, carrying on business under the name of***(name and address of business)*

[ ] **unemployed since***(date when last employed)*

3. **I attach proof of my year-to-date income from all sources, including my most recent***(attach all that are applicable)*:

[X] pay cheque stub [ ] social assistance stub [ ] pension stub [ ] workers' compensation stub

[ ] employment insurance stub and last Record of Employment

[ ] statement of income and expenses/ professional activities (for self-employed individuals)

[ ] other (e.g. a letter from your employer confirming all income received to date this year)

4. Last year, my gross income from all sources was $ 81,730.75*(do not subtract any taxes that have been deducted from this income).*

5. [X] I am attaching all of the following required documents to this financial statement as proof of my income over the past three years, if they have not already been provided:

- a copy of my personal income tax returns for each of the past three taxation years, including any materials that were filed with the returns. *(Income tax returns must be served but should NOT be filed in the continuing record, unless they are filed with a motion to refrain a driver's license suspension.)*
- a copy of my notices of assessment and any notices of reassessment for each of the past three taxation years;
- where my notices of assessment and reassessment are unavailable for any of the past three taxation years or where I have not filed a return for any of the past three taxation years, an Income and Deductions printout from the Canada Revenue Agency for each of those years, whether or not I filed an income tax return.

Note: An Income and Deductions printout is available from Canada Revenue Agency. Please call customer service at 1-800-959-8281.

OR

[ ] I am an Indian within the meaning of the *Indian Act* (Canada) and I have chosen not to file income tax returns for the past three years. I am attaching the following proof of income for the last three years *(list documents you have provided)*:

(In this table you must show all of the income that you are currently receiving whether taxable or not.)

	Income Source	Amount Received/Month
1.	Employment income (before deductions)	$6,810.90
2.	Commissions, tips and bonuses	
3.	Self-employment income (Monthly amount before expenses:)	
4.	Employment Insurance benefits	
5.	Workers' compensation benefits	
6.	Social assistance income (including ODSP payments)	
7.	Interest and investment income	

Court File Number

8.	Pension income (including CPP and OAS)	
9.	Spousal support received from a former spouse/partner	
10.	Child Tax Benefits or Tax Rebates (e.g. GST)	
11.	Other sources of income (e.g. RRSP withdrawals, capital gains) *(*attach Schedule A and divide annual amount by 12)*	
12.	**Total monthly income from all sources:**	**$6,810.90**
13.	**Total monthly income X 12 = Total annual income:**	**$81,730.80**

14. Other Benefits

Provide details of any non-cash benefits that your employer provides to you or are paid for by your business such as medical insurance coverage, the use of a company car, or room and board.

Item	Details	Yearly Market Value
	Total	**$0.00**

PART 2: EXPENSES

EXPENSE	Monthly Amount
Automatic Deductions	
CPP contributions	$263.88
EI Premiums	$74.12
Income taxes	$1,429.70
Employee pension contributions	
Union dues	
SUBTOTAL	**$1,767.70**
Housing	
Rent or mortgage	$2,546.00
Property taxes	
Property insurance	$45.00
Condominium fees	
Repairs and maintenance	
SUBTOTAL	**$2,591.00**
Utilities	
Water	
Heat	
Electricity	
Telephone	
Cell phone	$110.00
Cable	$115.00
Internet	
SUBTOTAL	**$225.00**
Household Expenses	
Groceries	$1,000.00
Household supplies	$50.00
Meals outside the home	$150.00
Pet care	
Laundry and Dry Cleaning	
SUBTOTAL	**$1,200.00**
Childcare Costs	
Daycare expense	
Babysitting costs	
SUBTOTAL	**$0.00**
Transportation	
Public transit, taxis	
Gas and oil	$200.00
Car insurance and license	$110.00
Repairs and maintenance	$80.00
Parking	
Car Loan or Lease Payments	$650.00
SUBTOTAL	**$1,040.00**

Court File Number

Health	
Health insurance premiums	
Dental expenses	
Medicine and drugs	
Eye care	
SUBTOTAL	**$0.00**
Personal	
Clothing	$100.00
Hair care and beauty	$90.00
Alcohol and tobacco	
Education (specify)	
Entertainment/recreation (including children)	$200.00
Gifts	
SUBTOTAL	**$390.00**

Other expenses	
Life insurance premiums	
RRSP/RESP withdrawals	
Vacations	
School fees and supplies	
Clothing for children	
Children's activities	
Summer camp expenses	
Debt payments	
Support paid for other children	
Other expenses not shown above (specify)	
SUBTOTAL	**$0.00**
Total Amount of Monthly Expenses	**$7,213.70**
Total Amount of Yearly Expenses	**$86,564.40**

PART 3: OTHER INCOME EARNERS IN THE HOME

Complete this part only if you are making or responding to a claim for undue hardship or spousal support. Check and complete all sections that apply to your circumstances.

1. ☐ I live alone.
2. ☐ I am living with *(full legal name of person you are married to or cohabiting with)*:
3. ☐ I/we live with the following other adult(s):
4. ☒ I/we have *(give number)* 2 child(ren) who live(s) in the home.
5. My spouse/partner ☐ works at *(place of work or business)*
   ☐ does not work outside the home.
6. My spouse/partner ☐ earns *(give amount)* $ per
   ☐ does not earn any income.
7. ☐ My spouse/partner or other adult residing in the home contributes about $ per towards the household expenses.

PART 4: ASSETS IN AND OUT OF ONTARIO

If any sections of Parts 4 to 9 do not apply, do not leave blank, print "NONE" in the section.

The date of marriage is: *(give date)* 18 Aug 2001

The valuation date is: *(give date)* 03 Sep 2019

The date of commencement of cohabitation is (if different from date of marriage): *(give date)* 01 Apr 2001

Court File Number

PART 4(a): LAND

*Include any interest in land **owned** on the dates in each of the columns below, including leasehold interests and mortgages. Show estimated market value of your interest, but do not deduct encumbrances or costs of disposition; these encumbrances and costs should be shown under Part 5 "Debts and Other Liabilities".*

Nature & Type of Ownership *(Give your percentage interest where relevant.)*	Address of Property	Matrimonial Home?	Estimated Market value of YOUR interest		
			on date of marriage	on valuation date	today
50% interest	58 Harvest Moon Drive Bolton, Ontario (1/2 of $1,200,000.00)	Yes		$600,000.00	$750,000.00
15. TOTAL VALUE OF LAND			$0.00	**$600,000.00**	$750,000.00

PART 4(b): GENERAL HOUSEHOLD ITEMS AND VEHICLES

Show estimated market value, not the cost of replacement for these items owned on the dates in each of the columns below. Do not deduct encumbrances or costs of disposition; these encumbrances and costs should be shown under Part 5, "Debts and Other Liabilities".

Item	Description	Indicate if NOT in your possession	Estimated Market value of YOUR interest		
			on date of marriage	on valuation date	today
Household goods & furniture	divided				
Car	Jeep Trail - Financed				
Jewellery	Engagement Ring	x			
16. TOTAL VALUE OF GENERAL HOUSEHOLD ITEMS AND VEHICLES			$0.00	**$0.00**	$0.00

PART 4(c): BANK ACCOUNTS, SAVINGS, SECURITIES AND PENSIONS

Show the items owned on the dates in each of the columns below by category, for example, cash, accounts in financial institutions, pensions, registered retirement or other savings plans, deposit receipts, any other savings, bonds, warrants, options, notes and other securities. Give your best estimate of the market value of the securities if the items were to be sold on the open market.

Category	INSTITUTION *(including location)*/ DESCRIPTION *(including issuer and date)*	Account number	Estimated Market value of YOUR interest		
			on date of marriage	on valuation date	today
Joint Chequing	BMO - Hwy. 50, Bolton (50%)	***466		$3,500.00	
Chequing	BMO - Hwy. 50, Bolton	***959			$2,000.00
17. TOTAL VALUE OF ACCOUNTS, SAVINGS, SECURITIES AND PENSIONS			$0.00	**$3,500.00**	$2,000.00

PART 4(d): LIFE & DISABILITY INSURANCE

List all policies in existence on the dates in each of the columns below.

Company, Type & Policy No.	Owner	Beneficiary	Face Amount	Estimated Market value of YOUR interest		
				on date of marriage	on valuation date	today
Primerica	Serafina Ferrante	Rino Ferrante	200,000			
18. TOTAL CASH SURRENDER VALUE OF INSURANCE POLICIES				$0.00	**$0.00**	$0.00

Court File Number

PART 4(e): BUSINESS INTERESTS

Show any interest in an unincorporated business owned on the dates in each of the columns below. An interest in an incorporated business may be shown here or under "BANK ACCOUNTS, SAVINGS, SECURITIES AND PENSIONS" in Part 4(c). Give your best estimate of market value of your interest.

Name of Firm or Company	Interest	Estimated Market value of YOUR interest		
		on date of marriage	on valuation date	today
NIL				
	19. TOTAL VALUE OF BUSINESS INTERESTS	$0.00	**$0.00**	$0.00

PART 4(f): MONEY OWED TO YOU

Give details of all money that other persons owe to you on the dates in each of the columns below, whether because of business or from personal dealings. Include any court judgments in your favour, any estate money and any income tax refunds owed to you.

Details	Estimated Market value of YOUR interest		
	on date of marriage	on valuation date	today
NIL			
20. TOTAL OF MONEY OWED TO YOU	$0.00	**$0.00**	$0.00

PART 4(g): OTHER PROPERTY

Show other property or assets owned on the dates in each of the columns below. Include property of any kind not listed above. Give your best estimate of market value.

Category	Details	Estimated Market value of YOUR interest		
		on date of marriage	on valuation date	today
NIL				
	21. TOTAL OF OTHER PROPERTY	$0.00	**$0.00**	$0.00

22. VALUE OF ALL PROPERTY OWNED ON THE VALUATION DATE *(Add items* **[15]** *to* **[21]**.*)*	$0.00	**$603,500.00**	$752,000.00

PART 5: DEBTS AND OTHER LIABILITIES

Show your debts and other liabilities on the dates in each of the columns below. List them by category such as mortgages, charges, liens, notes, credit cards, and accounts payable. Don't forget to include:

- *any money owed to the Canada Revenue Agency;*
- *contingent liabilities such as guarantees or warranties given by you (but indicate that they are contingent); and*
- *any unpaid legal or professional bills as result of this case.*

Category *(Give your percentage interest where relevant.)*	Details	Re Matrimonial Home?	Amount owing		
			on date of marriage	on valuation date	today
50% interest	Mortgage - Effort Trust 58 Harvest Moon Drive, Bolton (1/2 of $812,000.00)	Yes		$406,000.00	$406,000.00
50% interest	2nd Mortgage - IndigoBlue (1/2 of $65,000.00)	Yes		$32,500.00	$32,500.00
Line of Credit	Scotiabank (1/2 of $21,000.00)	No		$10,500.00	$10,500.00
	23. TOTAL OF DEBTS AND OTHER LIABILITIES		$0.00	**$449,000.00**	$449,000.00

Court File Number

PART 6: PROPERTY, DEBTS AND OTHER LIABILITIES ON DATE OF MARRIAGE

Show by category the value of your property, debts and other liabilities, calculated as of the date of your marriage. (In this part, do not include the value of a matrimonial home or debts or other liabilities directly related to its purchase or significant improvement, if you and your spouse ordinarily occupied this property as your family residence at the time of separation.)

Category and details	Value on date of marriage	
	Assets	Liabilities
Land	$0.00	
General household items & vehicles	$0.00	
Bank accounts, savings, securities, pensions	$0.00	
Life & disability insurance	$0.00	
Business interests	$0.00	
Money owed to you	$0.00	
Other property *(Specify.)*	$0.00	
Debts and other liabilities *(Specify.)*		$0.00
TOTALS	**$0.00**	**$0.00**
24. NET VALUE OF PROPERTY OWNED ON DATE OF MARRIAGE *(From the total of the "Assets" column, subtract the total of the "Liabilities" column.)*	$0.00	
25. VALUE OF ALL DEDUCTIONS*(Add items* **[23]** *and* **[24]***.)*	$449,000.00	

PART 7: EXCLUDED PROPERTY

Show by category the value of property owned on the valuation date that is excluded from the definition of "net family property" (such as gifts or inheritances received after marriage).

Category	Details	Value on valuation date
	26. TOTAL VALUE OF EXCLUDED PROPERTY	**$0.00**

PART 8: DISPOSED-OF PROPERTY

Show by category the value of all property that you disposed of during the two years immediately preceding the making of this statement, or during the marriage, whichever period is shorter.

Category	Details	Value
	27. TOTAL VALUE OF DISPOSED-OF PROPERTY	**$0.00**

PART 9: CALCULATION OF NET FAMILY PROPERTY

	Deductions	BALANCE
Value of all property owned on valuation date *(from item [22] above)*		**$603,500.00**
Subtract value of all deductions *(from item [25] above)*	**$449,000.00**	**$154,500.00**
Subtract total value of all excluded property *(from item [26] above)*	**$0.00**	**$154,500.00**
28. NET FAMILY PROPERTY		**$154,500.00**

Court File Number

NOTE: This financial statement must be updated before any court event if it is:

- *more than 60 days old by the time of the case conference,*
- *more than 30 days old by the time the motion is heard, or*
- *more than 40 days old by the start of the trial or the start of the trial sitting, whichever comes first.*

You may update this financial statement by either completing and filing:

- *a new financial statement with updated information, or*
- *an affidavit in Form 14A setting out the details of any minor changes or confirming that the information contained in this statement remains correct.*

Sworn/Affirmed before me at
the City of Vaughan, in the Regional Municipality of York
municipality

in the Province of Ontario
province, state or country

on January 8, 2022
Date

Commissioner for taking affidavits (Type or print name below if signature is illegible.)

DAVID MICHAEL POMER
Barrister & Solicitor

Signature
(This form is to be signed in front of a lawyer, justice of the peace, notary public or commissioner for taking affidavits.)

VEG-PAK PRODUCE LIMITED, 249-165 THE QUEENSWAY, TORONTO ON M8Y 1H8

1048 SERAFINA FERRANTE					Jan/02/2022 to Jan/15/2022	Jan/21/2022	$2.345.26	04203737
Earning	**Current**	**To-Date**	**Deduction**	**Current**	**To-Date**	**Total**	**Current**	**To-Date**
Salary	3269.23	6538.46	CPP	178.67	357.34	Gross	3269.23	6538.46
			EI	51.65	103.30	TxGross	3269.23	6538.46
			Tax	673.43	1346.86	Tot Dedns	923.97	1847.94
			GroupIns	20.22	40.44	Net Pay	2345.26	4690.52

XXXX-XXXXX-XXX9606 2345.26 Jan/21/2022 04203737

VEG-PAK PRODUCE LIMITED
249-165 THE QUEENSWAY
TORONTO ON M8Y 1H8

OFT

SERAFINA FERRANTE
33 COUNTRY STROLL CREST
BOLTON ON L7E 2H3

VEG-PAK PRODUCE LIMITED, 249-165 THE QUEENSWAY, TORONTO ON M8Y 1H8

1048 SERAFINA FERRANTE			Dec/05/2021 to Dec/18/2021			Dec/24/2021	$2,562.75	04203633
Earning	**Current**	**To-Date**	**Deduction**	**Current**	**To-Date**	**Total**	**Current**	**To-Date**
Salary	3269.23	81730.75	CPP	0.00	3166.45	Gross	3269.23	81730.75
			EI	0.00	889.47	TxGross	3269.23	81730.75
			Tax	686.26	17156.50	Tot Dedns	706.48	21723.16
			GroupIns	20.22	510.74	Net Pay	2562.75	60007.59

XXXX-XXXXX-XXX9606 2562.75 Dec/24/2021 04203633

LAST PAY STUB 2021 SHOWING
YEAR TO DATE

VEG-PAK PRODUCE LIMITED
249-165 THE QUEENSWAY
TORONTO ON M8Y 1H8

OFT

SERAFINA FERRANTE
33 COUNTRY STROLL CREST
BOLTON ON L7E 2H3

Government of Canada Gouvernement du Canada

Canada Revenue Agency

Notice of assessment

Notice Details

Address: SERAFINA FERRANTE
58 HARVEST MOON DR
BOLTON ON L7E 2L2

Social Insurance Number: XXX XX2 784

Tax Year: 2018

Date Issued: Aug 13, 2019

Access code: **Z3ZR45S2**

We assessed your 2018 income tax and benefit return and calculated your balance.

You have a refund of **$972.95.**

We will deposit your refund into your bank account.

Thank you,
Bob Hamilton
Commissioner of Revenue

Account summary

You have a refund in the amount shown below.

Refund: **$972.95**

Tax assessment

We calculated your taxes using the amounts below. The following summary is based on the information we have or you gave us.

We may review your return later to verify income you reported or deductions or credits you claimed. For more information, go to canada.ca/taxes-reviews. Keep all your slips, receipts, and other supporting documents in case we ask to see them.

Summary

Line	Description	$ Final amount	CR/DR
150	Total income	59,879	
236	Net income	59,879	
260	Taxable income	59,879	
350	Total federal non-refundable tax credits	2,468	
6150	Total Ontario non-refundable tax credits	697	
420	Net federal tax	7,243.77	
428	Net Ontario tax	3,620.02	
435	Total payable	10,863.79	
437	Total income tax deducted	11,836.74	
482	Total credits	11,836.74	
	Total payable minus Total credits	972.95	CR
	Balance from this assessment	972.95	CR
	Direct deposit	**972.95**	**CR**

Explanation of changes and other important information

We assessed this return as filed.

RRSP deduction limit statement

For more information about the details listed below or how employer contributions to a PRPP or group RRSP will affect your contribution room for the year, go to canada.ca/rrsp or refer to Guide T4040, RRSPs and Other Registered Plans for Retirement.

Description	$ Amount
RRSP deduction limit for 2018	113,100
Minus: Employer's PRPP contributions for 2018	0
Minus: Allowable RRSP contributions deducted for 2018	0
Plus: 18% of 2018 earned income, up to a maximum of $26,500	10,778
Minus: 2018 pension adjustment	0
Minus: 2019 net past service pension adjustment	0
Plus: 2019 pension adjustment reversal	0
RRSP deduction limit for 2019	**123,878**
Minus: Unused RRSP contributions previously reported and available to deduct for 2019	0
Available contribution room for 2019	**123,878**

Note: If your available contribution room is a negative amount (shown in brackets), you have no contribution room available for 2019 and may have over contributed to your RRSP. If this is the case, you may have to pay a 1% monthly tax on any excess contributions.

More information

If you need more information about your income tax and benefit return, go to canada.ca/taxes, go to My Account at canada.ca/guide-my-cra-account, or call **1-800-959-8281.**

To find your tax centre, go to canada.ca/cra-offices.

If you move

Let us know your new address as soon as possible. For more information on changing your address, go to canada.ca/cra-change-address.

If you have new or additional information and want to change your return:

- go to canada.ca/change-tax-return for faster service; or

- write to the tax centre address shown on this notice, and include your social insurance number and any documents supporting the change.

If you want to register a formal dispute:

- go to canada.ca/cra-complaints-disputes; you have 90 days from the date of this notice to register your dispute.

Definitions

DR (debit) is the amount you owe us and CR (credit) is the amount we owe you.

Help for persons with hearing, speech, or visual impairments

You can get this notice in braille, large print, or audio format. For more information about other formats, go to canada.ca/cra-multiple-formats.

If you use a teletypewriter, you can get tax information by calling **1-800-665-0354.**

Government of Canada Gouvernement du Canada

Canada Revenue Agency

Notice of reassessment

Notice details

Address: SERAFINA FERRANTE
33 COUNTRY STROLL CRES
BOLTON ON L7E 2H3

Social insurance number: XXX XX2 784 **Tax year:** 2019

Date issued: Mar 4, 2021

Access code: **Z3ZR45S2**

We reassessed your 2019 income tax and benefit return and recalculated your balance.

You have no amount to pay as a result of this reassessment.

Thank you,
Bob Hamilton
Commissioner of Revenue

Account summary

You have no amount to pay as a result of this reassessment.

Balance: Nil

Tax reassessment

We calculated your taxes using the amounts below. The following summary is based on the information we have or you gave us.

We may review your return later to verify income you reported or deductions or credits you claimed. For more information, go to canada.ca/taxes-reviews. Keep all your slips, receipts, and other supporting documents in case we ask to see them.

Summary

Line	Description	$ Amount on last assessment	CR/DR	$ Final amount	CR/DR
15000	Total income	57,736		57,736	
	Deductions from total income	80		80	
23600	Net income	57,656		57,656	
26000	Taxable income	57,656		57,656	
35000	Total federal non-refundable tax credits	4,333		4,333	
61500	Total Ontario non-refundable tax credits	1,166		1,166	
42000	Net federal tax	4,866.56		4,866.56	
42800	Net Ontario tax	2,908.96		2,908.96	
43500	Total payable	7,775.52		7,775.52	
43700	Total income tax deducted	12,441.68		12,441.68	
44800	CPP overpayment	208.31		208.31	
45000	Employment Insurance overpayment	68.20		68.20	
45110	Climate action incentive	392.00		392.00	
48200	Total credits	13,110.19		13,110.19	
	Subtotal (Total payable minus Total credits)	5,334.67	CR	5,334.67	CR
	Balance from this reassessment			0.00	

Line	Description	$ Amount on last assessment	CR/DR	$ Final amount	CR/DR
	Final balance			Nil	

Explanation of changes and other important information

We changed your return based on our recent letter.

Your Canada training credit limit for next year is **$250.00.** This credit will expire at the end of the year you turn 65 or the year of death.

If you have questions about your reassessment, please call our Individual Tax and Enquiries line at **1-800-959-8281.**

RRSP deduction limit statement

References to RRSP contributions also include contributions to your pooled registered pension plan (PRPP) and to your and your spouse's or common-law partner's specified pension plan (SPP). For more information, go to canada.ca/rrsp or see Guide T4040, RRSPs and Other Registered Plans for Retirement.

Description	$ Amount
RRSP deduction limit for 2020	134,270
Minus: Employer's PRPP contributions for 2020	0
Minus: Allowable RRSP contributions deducted for 2020	0
Plus: 18% of 2020 earned income, up to a maximum of $27,830	0
Minus: 2020 pension adjustment	0
Minus: 2021 net past service pension adjustment	0
Plus: 2021 pension adjustment reversal	0
RRSP deduction limit for 2021	134,270

Description	$ Amount
Minus: Unused RRSP contributions previously reported and available to deduct for 2021	0
Available contribution room for 2021	**134,270**

Note: If your available contribution room is a negative amount (shown in brackets), you have no contribution room available for 2021 and may have over contributed to your RRSP. If this is the case, you may have to pay a 1% monthly tax on any excess contributions.

More information

If you need more information about your income tax and benefit return, go to canada.ca/taxes, go to My Account at canada.ca/my-cra-account, or call **1-800-959-8281.**

To find your tax centre, go to canada.ca/cra-offices.

If you move

Let us know your new address as soon as possible. For more information on changing your address, go to canada.ca/cra-change-address.

If you have new or additional information and want to change your return:

- go to canada.ca/change-tax-return for faster service; or

- write to the tax centre address shown on this notice, and include your social insurance number and any documents supporting the change.

If you want to register a formal dispute:

- go to canada.ca/cra-complaints-disputes; you have 90 days from the date of this notice to register your dispute.

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Government of Canada Gouvernement du Canada

Canada Revenue Agency

Notice of assessment

Notice details

Address: SERAFINA FERRANTE
33 COUNTRY STROLL CRES
BOLTON ON L7E 2H3

Social insurance number: XXX XX2 784 **Tax year:** 2020

Date issued: Jun 21, 2021

Access code: **Z3ZR45S2**

We assessed your 2020 income tax and benefit return and calculated your balance.

You have a refund of **$4,493.23.**

We will deposit your refund into your bank account.

Thank you,
Bob Hamilton
Commissioner of Revenue

Account summary

You have a refund in the amount shown below.

Refund: **$4,493.23**

Tax assessment

We calculated your taxes using the amounts below. The following summary is based on the information we have or you gave us.

We may review your return later to verify income you reported or deductions or credits you claimed. For more information, go to canada.ca/taxes-reviews. Keep all your slips, receipts, and other supporting documents in case we ask to see them.

Summary

Line	Description	$ Final amount	CR/DR
15000	Total income	62,627	
	Deductions from total income	165	
23600	Net income	62,462	
26000	Taxable income	62,462	
35000	Total federal non-refundable tax credits	4,693	
61500	Total Ontario non-refundable tax credits	1,188	
42000	Net federal tax	5,441.55	
42800	Net Ontario tax	3,292.12	
43500	Total payable	8,733.67	
43700	Total income tax deducted	12,564.66	
45110	Climate action incentive	450.00	
48600	Payment on filing	212.24	
48200	Total credits	13,226.90	
	Total payable minus Total credits	4,493.23	CR
	Balance from this assessment	4,493.23	CR
	Direct deposit	4,493.23	CR

Explanation of changes and other important information

We will automatically calculate your goods and services tax/harmonized sales tax credit and any related provincial credit based on your family net income, province of residence, marital status, and qualified children. If you qualify for any credit for **July 2021** to **June 2022,** we will soon let you know.

Your Canada training credit limit for next year is **$500.00.** This credit will expire at the end of the year you turn 65 or the year of death.

We got your application for the 2021 Ontario energy and property tax credit. We will let you know if you qualify for this credit.

If you have any questions about your assessment, please call our Individual Tax and Enquiries line at **1-800-959-8281.**

RRSP deduction limit statement

References to RRSP contributions also include contributions to your pooled registered pension plan (PRPP) and to your and your spouse's or common-law partner's specified pension plan (SPP). For more information, go to canada.ca/rrsp or see Guide T4040, RRSPs and Other Registered Plans for Retirement.

Description	$ Amount
RRSP deduction limit for 2020	134,270
Minus: Employer's PRPP contributions for 2020	0
Minus: Allowable RRSP contributions deducted for 2020	0
Plus: 18% of 2020 earned income, up to a maximum of $27,830	11,092
Minus: 2020 pension adjustment	0
Minus: 2021 net past service pension adjustment	0
Plus: 2021 pension adjustment reversal	0
RRSP deduction limit for 2021	145,362

Description	$ Amount
Minus: Unused RRSP contributions previously reported and available to deduct for 2021	0
Available contribution room for 2021	**145,362**

Note: If your available contribution room is a negative amount (shown in brackets), you have no contribution room available for 2021 and may have over contributed to your RRSP. If this is the case, you may have to pay a 1% monthly tax on any excess contributions.

More information

If you need more information about your income tax and benefit return, go to canada.ca/taxes, go to My Account at canada.ca/my-cra-account, or call **1-800-959-8281.**

To find your tax centre, go to canada.ca/cra-offices.

If you move

Let us know your new address as soon as possible. For more information on changing your address, go to canada.ca/cra-change-address.

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ONTARIO

Superior Court of Justice
(Name of court)

at **7755 Hurontario Street, Brampton, ON L6W 4T1**
(Court office address)

Court File Number
FS-2200102481-00

Form 13.1: Financial Statement (Property and Support Claims) sworn/affirmed
February 12, 2022

Applicant(s)

Full legal name	**Serafina Ferrante**
Address	**33 Country Stroll Cres.**
Phone & fax	**Bolton, ON L7E 2H3**
Email	

Applicant(s) Lawyer

Name	**David Pomer**
Address	**Pomer & Boccia**
Phone & fax	**4000 Steeles Avenue West**
Email	**Woodbridge, ON L4L 4V9**
	dmp@pomerandboccia.com

Respondent(s)

Full legal name	**Rino Ferrante**
Address	**58 Harvest Moon Drive**
Phone & fax	**Bolton, ON L7E 2L2**
Email	

Respondent(s) Lawyer

Name	**Margaret Osadet**
Address	**Barrister & Solicitor**
Phone & fax	**Richmond Law Chambers**
Email	**Suite 414, 100 Richmond St. West**
	Toronto, ON M5H 3K6
	Tel: 416-251-5900
	margaret@osadetlaw.com

This form is filed by:

☐ applicant ☒ respondent

1. **My name is** *(full legal name)* Rino Ferrante

   I live in *(municipality & province)* Bolton, Province of Ontario

   and I affirm that the following is true:

PART I: INCOME

2. I am currently

   ☒ employed by *(name and address of employer)*

Tubro Contracting Ltd.
12330 Hwy 27
RR1
Kleinburg, ON L0J 1C0

Verde Property Maintenance Ltd
18 Wheeler Drive
Bolton, ON L7E 4H8

3. I attach proof of my year-to-date income from all sources, including my most recent *(attach all that are applicable):*

[X] pay cheque stub [ ] social assistance stub [ ] pension stub [ ] workers' compensation stub

[ ] employment insurance stub and last Record of Employment

[ ] statement of income and expenses/ professional activities (for self-employed individuals)

[ ] other (e.g. a letter from your employer confirming all income received to date this year)

4. Last year, my gross income from all sources was $ $86,848.00 *(do not subtract any taxes that have been deducted from this income).*
+19,101.92
$105,949.92

5. [X] I am attaching all of the following required documents to this financial statement as proof of my income over the past three years, if they have not already been provided:

- a copy of my personal income tax returns for each of the past three taxation years, including any materials that were filed with the returns. *(Income tax returns must be served but should NOT be filed in the continuing record, unless they are filed with a motion to refrain a driver's license suspension.)*
- a copy of my notices of assessment and any notices of reassessment for each of the past three taxation years;
- where my notices of assessment and reassessment are unavailable for any of the past three taxation years or where I have not filed a return for any of the past three taxation years, an Income and Deductions printout from the Canada Revenue Agency for each of those years, whether or not I filed an income tax return.

Note: An Income and Deductions printout is available from Canada Revenue Agency. Please call customer service at 1-800-959-8281.

OR

[ ] I am an Indian within the meaning of the *Indian Act* (Canada) and I have chosen not to file income tax returns for the past three years. I am attaching the following proof of income for the last three years *(list documents you have provided):*

(In this table you must show all of the income that you are currently receiving whether taxable or not.)

	Income Source	Amount Received/Month
1.	Employment income (before deductions)	$8,829.16
2.	Commissions, tips and bonuses	
3.	Self-employment income (Monthly amount before expenses: $)	
4.	Employment Insurance benefits	

5.	Workers' compensation benefits	
6.	Social assistance income (including ODSP payments)	
7.	Interest and investment income	
8.	Pension income (including CPP and OAS)	
9.	Spousal support received from a former spouse/partner	
10.	Child Tax Benefits or Tax Rebates (e.g. GST)	
11.	Other sources of income (e.g. RRSP withdrawals, capital gains) *(*attach Schedule A and divide annual amount by 12)*	
12.	**Total monthly income from all sources:**	**$8,829.16**
13.	**Total monthly income X 12 = Total annual income:**	**$105,949.92**

14. Other Benefits

Provide details of any non-cash benefits that your employer provides to you or are paid for by your business such as medical insurance coverage, the use of a company car, or room and board.

Item	Details	Yearly Market Value
	Total	**$0.00**

PART 2: EXPENSES

EXPENSE	Monthly Amount
Automatic Deductions	
CPP contributions	$227.70
EI premiums	$71.36
Income taxes	$2,014.39
Employee pension contributions	
Union dues	
SUBTOTAL	**$2,313.45**
Housing	
Mortgage / Property taxes	$3,800.00
Property insurance	$178.54
Repairs and maintenance	$100.00
SUBTOTAL	**$4,078.54**
Utilities	
Water	$250.00
Heat	$500.00
Electricity	$300.00
Telephone	$32.00
Cell phone	$600.00
Cable	$220.00
Internet	$127.00
Home Alarm	$45.00
SUBTOTAL	**$2,074.00**
Household Expenses	
Groceries	$1,200.00
Household supplies	$200.00
Meals outside the home	$250.00
Pet care	$200.00
Laundry and Dry Cleaning	$50.00
SUBTOTAL	**$1,900.00**
Childcare Costs	
Daycare expense	
Babysitting costs	
SUBTOTAL	**$0.00**
Transportation	
Public transit, taxis	
Gas and oil	$1,000.00
Car insurance and license	$350.00
Repairs and maintenance	$50.00
Parking	
Car Loan or Lease Payments	$726.00

SUBTOTAL	**$2,126.00**
Health	
Health insurance premiums	
Dental expenses	$30.00
Medicine and drugs	$300.00
Eye care	$30.00
SUBTOTAL	**$360.00**
Personal	
Clothing	$200.00
Hair care and beauty	$50.00
Alcohol and tobacco	$500.00
Education *(specify)*	
Entertainment/recreation (including children)	$50.00
Gifts	$100.00
SUBTOTAL	**$900.00**
Other expenses	
Life insurance premiums	$158.15
RRSP/RESP withdrawals	
Vacations	$100.00
School fees and supplies	
Clothing for children	$15.00
Children's activities	
Summer camp expenses	
Debt payments	
Support paid for other children	
Other expenses not shown above *(specify)*	
SUBTOTAL	**$273.15**

Total Amount of Monthly Expenses	**$14,025.14**
Total Amount of Yearly Expenses	**$168,301.68**

PART 3: OTHER INCOME EARNERS IN THE HOME

Complete this part only if you are making or responding to a claim for undue hardship or spousal support. Check and complete all sections that apply to your circumstances.

1. [ ] I live alone.
2. [X] I am living with *(full legal name of person you are married to or cohabiting with)* Maryann D'Alberto
3. [ ] I/we live with the following other adult(s):
4. [ ] I/we have *(give number)* ..... of child(ren) who live(s) in the home.
5. My spouse/partner [X] works at *(place of work or business)* **
   [ ] does not work outside the home.
6. My spouse/partner [X] earns *(give amount)* $ 72,000 (gross) per year.
   [ ] does not earn any income.
7. [ ] My partner or other adult residing in the home contributes about $ 30,000.00 per year towards the household expenses.

PART 4: ASSETS IN AND OUT OF ONTARIO

If any sections of Parts 4 to 9 do not apply, do not leave blank, print "NONE" in the section.

The date of marriage is: *(give date)* August 18, 2001

The valuation date is: *(give date)* September 1, 2019

The date of commencement of cohabitation is (if different from date of marriage): *(give date)* August 18, 2001

PART 4(a): LAND

*Include any interest in land **owned** on the dates in each of the columns below, including leasehold interests and mortgages. Show estimated market value of your interest, but do not deduct encumbrances or costs of disposition; these encumbrances and costs should be shown under Part 5 "Debts and Other Liabilities".*

Nature & Type of Ownership *(Give your percentage interest where relevant.)*	Address of Property	Estimated Market value of YOUR interest		
		on date of marriage	on valuation date	today
Matrimonial Home	58 Harvest Moon Drive Bolton, ON L7E 2L2	$200,000.00	$800,000.00	$1,500,000.00
	15. TOTAL VALUE OF LAND	$200,000.00	**$800,000.00**	$1,500,000.00

PART 4(b): GENERAL HOUSEHOLD ITEMS AND VEHICLES

Show estimated market value, not the cost of replacement for these items owned on the dates in each of the columns below. Do not deduct encumbrances or costs of disposition; these encumbrances and costs should be shown under Part 5, "Debts and Other Liabilities".

Item	Description	Indicate if NOT in your possession	Estimated Market value of YOUR interest		
			on date of marriage	on valuation date	today
Household goods & furniture Cars, boats, vehicles Jewellery, art, electronics, tools, sports & hobby, equipment Other special items	All household furniture except for one child's bedroom furniture was removed by the Applicant	NO	$0.00	$15,000.00	TBD
16. TOTAL VALUE OF GENERAL HOUSEHOLD ITEMS AND VEHICLES			$0.00	**$15,000.00**	$0.00

PART 4(c): BANK ACCOUNTS, SAVINGS, SECURITIES AND PENSIONS

Show the items owned on the dates in each of the columns below by category, for example, cash, accounts in financial institutions, pensions, registered retirement or other savings plans, deposit receipts, any other savings, bonds, warrants, options, notes and other securities. Give your best estimate of the market value of the securities if the items were to be sold on the open market.

Category	INSTITUTION *(including location)*/ DESCRIPTION *(including issuer and date)*	Account number	Amount / Estimated Market Value		
			on date of marriage	on valuation date	today
Joint Chequing Account	Bank of Montreal, Hwy 50, Bolton	***446	n/a	TBD	$185.00
Chequing	Bank of Montreal, Bolton	**002	n/a	TBD	$67.00
17. TOTAL VALUE OF ACCOUNTS, SAVINGS, SECURITIES AND PENSIONS			$0.00	**$0.00**	$252.00

PART 4(d): LIFE & DISABILITY INSURANCE

List all policies in existence on the dates in each of the columns below.

Company, Type & Policy No.	Owner	Beneficiary	Face Amount	Cash Surrender Value		
				on date of marriage	on valuation date	today
Primerica, Life Ins.	Rino Ferrante	Applicant, children of marriage	TBD			
18. TOTAL CASH SURRENDER VALUE OF INSURANCE POLICIES				$0.00	**$0.00**	$0.00

PART 4(e): BUSINESS INTERESTS

Show any interest in an unincorporated business owned on the dates in each of the columns below. An interest in an incorporated business may be shown here or under "BANK ACCOUNTS, SAVINGS, SECURITIES AND PENSIONS" in Part 4(c). Give your best estimate of market value of your interest.

Name of Firm or Company	Interest	Estimated Market value of YOUR interest		
		on date of marriage	on valuation date	today
	Not applicable			
19. TOTAL VALUE OF BUSINESS INTERESTS		$0.00	**$0.00**	$0.00

PART 4(f): MONEY OWED TO YOU

Give details of all money that other persons owe to you on the dates in each of the columns below, whether because of business or from personal dealings. Include any court judgments in your favour, any estate money and any income tax refunds owed to you.

Details	Amount Owed to You		
	on date of marriage	on valuation date	today
Not applicable			
20. TOTAL OF MONEY OWED TO YOU	$0.00	**$0.00**	$0.00

PART 4(g): OTHER PROPERTY

Show other property or assets owned on the dates in each of the columns below. Include property of any kind not listed above. Give your best estimate of market value.

Category	Details	Estimated Market Value of YOUR interest		
		on date of marriage	on valuation date	today
21. TOTAL OF OTHER PROPERTY		$0.00	**$0.00**	$0.00

22. VALUE OF ALL PROPERTY OWNED ON THE VALUATION DATE *(Add items* **[15]** *to* **[21]***.)*	$200,000.00	**$815,000.00**	$1,500,252.00

PART 5: DEBTS AND OTHER LIABILITIES

Show your debts and other liabilities on the dates in each of the columns below. List them by category such as mortgages, charges, liens, notes, credit cards, and accounts payable. Don't forget to include:

- *any money owed to the Canada Revenue Agency;*
- *contingent liabilities such as guarantees or warranties given by you (but indicate that they are contingent); and*
- *any unpaid legal or professional bills as result of this case.*

Category	Details	Amount owing		
		on date of marriage	on valuation date	today
Mortgage	Effort Home Trust	n/a	$700,000.00	$800,000.00
Second mortgage	IndigoBlue Mortgage **paid off by Mary Ann D'Alberto on July 7, 2020	n/a	$70,000.00	n/a
Loan	Desjardins	n/a	TBD	$27,406.05
Credit Card	Canadian Tire Visa	n/a	$12,070.96	$17,032.45
Credit Card	Scotiabank Visa	n/a	$4,968.75	$0.00
Credit Card	Capital One	n/a	TBD	$6,615.00
HELOC	Line of Credit (joint with app)	n/a	$25,844.55	$18,391.60
Personal Loan	M. C. Chiefari	n/a	$35,350.00	$25,000.00
Personal Loan	Gino & Francesca Ferrante	n/a	$50,000.00	$50,000.00
23. TOTAL OF DEBTS AND OTHER LIABILITIES		$0.00	**$898,234.26**	$944,445.10

PART 6: PROPERTY, DEBTS AND OTHER LIABILITIES ON DATE OF MARRIAGE

Show by category the value of your property, debts and other liabilities, calculated as of the date of your marriage. (In this part, do not include the value of a matrimonial home or debts or other liabilities directly related to its purchase or significant improvement, if you and your spouse ordinarily occupied this property as your family residence at the time of separation.)

Category and details	Value on date of marriage	
	Assets	Liabilities
Land *(Excludes Matrimonial Home value of $200,000.00)*	$0.00	
General household items & vehicles	$0.00	
Bank accounts, savings, securities, pensions	$0.00	
Life & disability insurance	$0.00	
Business interests	$0.00	
Money owed to you	$0.00	
Other property *(Specify.)*	$0.00	
Debts and other liabilities *(Specify.)*		$0.00
TOTALS	$0.00	$0.00

24. NET VALUE OF PROPERTY OWNED ON DATE OF MARRIAGE *(From the total of the "Assets" column, subtract the total of the "Liabilities" column.)*	$0.00	
25. VALUE OF ALL DEDUCTIONS *(Add items* **[23]** *and* **[24].***)*	$898,234.26	

PART 7: EXCLUDED PROPERTY

Show by category the value of property owned on the valuation date that is excluded from the definition of "net family property" (such as gifts or inheritances received after marriage).

Category	Details	Value on valuation date
Gift or inheritance from third person Income from property expressly excluded by donor/testator Damages and settlements for personal injuries, etc. Life insurance proceeds Traced property Excluded property by spousal agreement Other Excluded Property		
	26. TOTAL VALUE OF EXCLUDED PROPERTY	$0.00

PART 8: DISPOSED-OF PROPERTY

Show by category the value of all property that you disposed of during the two years immediately preceding the making of this statement, or during the marriage, whichever period is shorter.

Category	Details	Value
	27. TOTAL VALUE OF DISPOSED-OF PROPERTY	$0.00

PART 9: CALCULATION OF NET FAMILY PROPERTY

	Deductions	BALANCE
Value of all property owned on valuation date *(from item* **[22]** *above)*		$815,000.00
Subtract value of all deductions *(from item* **[25]** *above)*	$898,234.26	($83,234.26)
Subtract total value of all excluded property *(from item* **[26]** *above)*	$0.00	($83,234.26)
28. NET FAMILY PROPERTY		$0.00

Affirmed before me at

Via O.Reg 431/20
(municipality)

in Province of Ontario
(province, state or country)

on February 12, 2022
(date)

Margaret Osadet, LSO #61286H

Rino ferrante (Feb 12, 2022 13:37 EST)

Rino Ferrante

ONTARIO

Superior Court of Justice
(Name of court)

at 7755 Hurontario Street, Brampton ON L6W 4T1
Court office address

Court File Number
FS-22-00102481-000

Form 13.1: Financial Statement (Property and Support Claims) sworn/affirmed May 15, 2023

Applicant(s)

Full legal name	Serafina Ferrante
Address	33 Country Stroll Crescent Bolton, ON L7E 2H3
Phone & fax	Tel: (647) 615-4370
Email	serafinaferrante@gmail.com

Applicant(s) Lawyer

Name	David Pomer Pomer & Boccia Professional Corporation
Address	212 - 4000 Steeles Ave. W. Woodbridge, ON L4L 4V9
Phone & fax	Tel: (416) 213-7450 ext. 2301 Fax: (905) 850-8086
Email	david.pomer@pomerandboccia.com

Respondent(s)

Full legal name	Rino Ferrante
Address	58 Harvest Moon Drive Bolton, ON L7E 2L2
Phone & fax	Tel: (647) 992-6874
Email	rferrante@rogers.com

Respondent(s) Lawyer

Name	Margaret Osadet
Address	100 Richmond Street West Suite 414 Toronto, ON M5H 3K6
Phone & fax	Tel: (416) 251-5900
Email	margaret@osadetlaw.com

This form is filed by:

[X] applicant [ ] respondent

INSTRUCTIONS

1. USE THIS FORM IF:

   - you are making or responding to a claim for property or exclusive possession of the matrimonial home and its contents; or
   - you are making or responding to a claim for property or exclusive possession of the matrimonial home and its contents together with other claims for relief.

2. USE FORM 13 INSTEAD OF THIS FORM IF:

   - you are making or responding to a claim for support but NOT making or responding to a claim for property or exclusive possession of the matrimonial home and its contents.

3. If you have income that is not shown in Part I of the financial statement (for example, partnership income, dividends, rental income, capital gains or RRSP income), you must also complete **Schedule A**.
4. If you or the other party has sought a contribution towards special or extraordinary expenses for the child(ren), you must also complete **Schedule B**.

*NOTE: You must **fully and truthfully** complete this financial statement, including any applicable schedules. You must also provide the other party with documents relating to support and property and a Certificate of Financial Disclosure (Form 13A) as required by Rule 13 of the Family Law Rules.*

Court File Number
FS-22-00102481-000

1. **My name is** *(full legal name)* Serafina Ferrante

I live in *(municipality & province)* Regional Municipality of Peel, Province of Ontario

and I swear/affirm that the following is true:

PART 1: INCOME

2. I am currently

[X] **employed by** *(name and address of employer)*
Veg-Pak Produce Ltd. - 25 Belvia Road, Etobicoke, Ontario, M8W 3R2

[ ] **self-employed, carrying on business under the name of** *(name and address of business)*

[ ] **unemployed since** *(date when last employed)*

3. **I attach proof of my year-to-date income from all sources, including my most recent** *(attach all that are applicable)*:

[X] pay cheque stub [ ] social assistance stub [ ] pension stub [ ] workers' compensation stub

[ ] employment insurance stub and last Record of Employment

[ ] statement of income and expenses/ professional activities (for self-employed individuals)

[ ] other (e.g. a letter from your employer confirming all income received to date this year)

4. Last year, my gross income from all sources was $ 85,000.00 *(do not subtract any taxes that have been deducted from this income).*

5. [X] I am attaching all of the following required documents to this financial statement as proof of my income over the past three years, if they have not already been provided:

- a copy of my personal income tax returns for each of the past three taxation years, including any materials that were filed with the returns. *(Income tax returns must be served but should NOT be filed in the continuing record, unless they are filed with a motion to refrain a driver's license suspension.)*
- a copy of my notices of assessment and any notices of reassessment for each of the past three taxation years;
- where my notices of assessment and reassessment are unavailable for any of the past three taxation years or where I have not filed a return for any of the past three taxation years, an Income and Deductions printout from the Canada Revenue Agency for each of those years, whether or not I filed an income tax return.

Note: An Income and Deductions printout is available from Canada Revenue Agency. Please call customer service at 1-800-959-8281.

OR

[ ] I am an Indian within the meaning of the *Indian Act* (Canada) and I have chosen not to file income tax returns for the past three years. I am attaching the following proof of income for the last three years *(list documents you have provided)*:

(In this table you must show all of the income that you are currently receiving whether taxable or not.)

	Income Source	Amount Received/Month
1.	Employment income (before deductions)	$6,538.46
2.	Commissions, tips and bonuses	
3.	Self-employment income (Monthly amount before expenses:)	

4.	Employment Insurance benefits	
5.	Workers' compensation benefits	
6.	Social assistance income (including ODSP payments)	
7.	Interest and investment income	
8.	Pension income (including CPP and OAS)	
9.	Spousal support received from a former spouse/partner	
10.	Child Tax Benefits or Tax Rebates (e.g. GST)	
11.	Other sources of income (e.g. RRSP withdrawals, capital gains) *(*attach Schedule A and divide annual amount by 12)*	
12.	**Total monthly income from all sources:**	**$6,538.46**
13.	**Total monthly income X 12 = Total annual income:**	**$78,461.52**

14. Other Benefits

Provide details of any non-cash benefits that your employer provides to you or are paid for by your business such as medical insurance coverage, the use of a company car, or room and board.

Item	Details	Yearly Market Value
	Total	**$0.00**

PART 2: EXPENSES

EXPENSE	Monthly Amount
Automatic Deductions	
CPP contributions	$373.02
EI Premiums	$106.58
Income taxes	$1,298.18
Employee pension contributions	
Union dues	
Group Insurance	$47.70
SUBTOTAL	**$1,825.48**
Housing	
Rent or mortgage	$2,648.00
Property taxes	
Property insurance	$45.00
Condominium fees	
Repairs and maintenance	
SUBTOTAL	**$2,693.00**

Utilities	
Water	
Heat	
Electricity	
Telephone	
Cell phone	$110.00
Cable	$115.00
Internet	
SUBTOTAL	**$225.00**
Household Expenses	
Groceries	$1,000.00
Household supplies	$50.00
Meals outside the home	$150.00
Pet care	
Laundry and Dry Cleaning	
SUBTOTAL	**$1,200.00**

Childcare Costs	
Daycare expense	
Babysitting costs	
SUBTOTAL	**$0.00**
Transportation	
Public transit, taxis	
Gas and oil	$200.00
Car insurance and license	$110.00
Repairs and maintenance	$80.00
Parking	
Car Loan or Lease Payments	
SUBTOTAL	**$390.00**
Health	
Health insurance premiums	
Dental expenses	
Medicine and drugs	
Eye care	
SUBTOTAL	**$0.00**
Personal	
Clothing	$100.00

Hair care and beauty	$90.00
Alcohol and tobacco	
Education (specify)	
Entertainment/recreation (including children)	$200.00
Gifts	
SUBTOTAL	**$390.00**
Other expenses	
Life insurance premiums	
RRSP/RESP withdrawals	
Vacations	
School fees and supplies	
Clothing for children	
Children's activities	
Summer camp expenses	
Debt payments	
Support paid for other children	
Other expenses not shown above (specify)	
SUBTOTAL	**$0.00**
Total Amount of Monthly Expenses	**$6,723.48**
Total Amount of Yearly Expenses	**$80,681.76**

PART 3: OTHER INCOME EARNERS IN THE HOME

Complete this part only if you are making or responding to a claim for undue hardship or spousal support. Check and complete all sections that apply to your circumstances.

1. ☐ I live alone.
2. ☐ I am living with *(full legal name of person you are married to or cohabiting with)*:
3. ☐ I/we live with the following other adult(s):
4. ☒ I/we have *(give number)* 2 child(ren) who live(s) in the home.
5. My spouse/partner ☐ works at *(place of work or business)*
   ☐ does not work outside the home.
6. My spouse/partner ☐ earns *(give amount)* $ per
   ☐ does not earn any income.
7. ☐ My spouse/partner or other adult residing in the home contributes about $ per towards the household expenses.

PART 4: ASSETS IN AND OUT OF ONTARIO

If any sections of Parts 4 to 9 do not apply, do not leave blank, print "NONE" in the section.

The date of marriage is: *(give date)* 18 Aug 2001

The valuation date is: *(give date)* 03 Sep 2019

The date of commencement of cohabitation is (if different from date of marriage): *(give date)*

PART 4(a): LAND

*Include any interest in land **owned** on the dates in each of the columns below, including leasehold interests and mortgages. Show estimated market value of your interest, but do not deduct encumbrances or costs of disposition; these encumbrances and costs should be shown under Part 5 "Debts and Other Liabilities".*

Nature & Type of Ownership *(Give your percentage interest where relevant.)*	Address of Property	Matrimonial Home?	Estimated Market value of YOUR interest		
			on date of marriage	on valuation date	today
50% interest	58 Harvest Moon Drive Bolton, Ontario (1/2 of $1,200,000.00)	Yes		$600,000.00	$750,000.00
		15. TOTAL VALUE OF LAND	$0.00	**$600,000.00**	$750,000.00

PART 4(b): GENERAL HOUSEHOLD ITEMS AND VEHICLES

Show estimated market value, not the cost of replacement for these items owned on the dates in each of the columns below. Do not deduct encumbrances or costs of disposition; these encumbrances and costs should be shown under Part 5, "Debts and Other Liabilities".

Item	Description	Indicate if NOT in your possession	Estimated Market value of YOUR interest		
			on date of marriage	on valuation date	today
Household goods & furniture	divided				
Car	Jeep Trail - Financed				
Jewellery	Engagement Ring	x			
16. TOTAL VALUE OF GENERAL HOUSEHOLD ITEMS AND VEHICLES			$0.00	**$0.00**	$0.00

PART 4(c): BANK ACCOUNTS, SAVINGS, SECURITIES AND PENSIONS

Show the items owned on the dates in each of the columns below by category, for example, cash, accounts in financial institutions, pensions, registered retirement or other savings plans, deposit receipts, any other savings, bonds, warrants, options, notes and other securities. Give your best estimate of the market value of the securities if the items were to be sold on the open market.

Category	INSTITUTION *(including location)*/ DESCRIPTION *(including issuer and date)*	Account number	Estimated Market value of YOUR interest		
			on date of marriage	on valuation date	today
Joint Chequing	BMO - Hwy. 50, Bolton (50%)	***466		$3,500.00	
Chequing	BMO - Hwy. 50, Bolton	***959			$2,000.00
17. TOTAL VALUE OF ACCOUNTS, SAVINGS, SECURITIES AND PENSIONS			$0.00	**$3,500.00**	$2,000.00

PART 4(d): LIFE & DISABILITY INSURANCE

List all policies in existence on the dates in each of the columns below.

Company, Type & Policy No.	Owner	Beneficiary	Face Amount	Estimated Market value of YOUR interest		
				on date of marriage	on valuation date	today
Primerica	Serafina Ferrante	Rino Ferrante	200,000			
18. TOTAL CASH SURRENDER VALUE OF INSURANCE POLICIES				$0.00	**$0.00**	$0.00

PART 4(e): BUSINESS INTERESTS

Show any interest in an unincorporated business owned on the dates in each of the columns below. An interest in an incorporated business may be shown here or under "BANK ACCOUNTS, SAVINGS, SECURITIES AND PENSIONS" in Part 4(c). Give your best estimate of market value of your interest.

Name of Firm or Company	Interest	Estimated Market value of YOUR interest		
		on date of marriage	on valuation date	today
NIL				
19. TOTAL VALUE OF BUSINESS INTERESTS		$0.00	**$0.00**	$0.00

PART 4(f): MONEY OWED TO YOU

Give details of all money that other persons owe to you on the dates in each of the columns below, whether because of business or from personal dealings. Include any court judgments in your favour, any estate money and any income tax refunds owed to you.

Details	Estimated Market value of YOUR interest		
	on date of marriage	on valuation date	today
NIL			
20. TOTAL OF MONEY OWED TO YOU	$0.00	**$0.00**	$0.00

PART 4(g): OTHER PROPERTY

Show other property or assets owned on the dates in each of the columns below. Include property of any kind not listed above. Give your best estimate of market value.

Category	Details	Estimated Market value of YOUR interest		
		on date of marriage	on valuation date	today
NIL				
21. TOTAL OF OTHER PROPERTY		$0.00	**$0.00**	$0.00

22. VALUE OF ALL PROPERTY OWNED ON THE VALUATION DATE *(Add items* **[15]** *to* **[21]**.*)*	$0.00	**$603,500.00**	$752,000.00

PART 5: DEBTS AND OTHER LIABILITIES

Show your debts and other liabilities on the dates in each of the columns below. List them by category such as mortgages, charges, liens, notes, credit cards, and accounts payable. Don't forget to include:

- *any money owed to the Canada Revenue Agency;*
- *contingent liabilities such as guarantees or warranties given by you (but indicate that they are contingent); and*
- *any unpaid legal or professional bills as result of this case.*

Category *(Give your percentage interest where relevant.)*	**Details**	**Re Matrimonial Home?**	**Amount owing**		
			on date of marriage	**on valuation date**	**today**
50% interest	Mortgage - Effort Trust 58 Harvest Moon Drive, Bolton (1/2 of $812,000.00)	Yes		$406,000.00	$406,000.00
50% interest	2nd Mortgage - IndigoBlue (1/2 of $65,000.00)	Yes		$32,500.00	$32,500.00
Line of Credit	Scotiabank (1/2 of $21,000.00)	No		$10,500.00	$10,500.00
23. TOTAL OF DEBTS AND OTHER LIABILITIES			$0.00	**$449,000.00**	$449,000.00

PART 6: PROPERTY, DEBTS AND OTHER LIABILITIES ON DATE OF MARRIAGE

Show by category the value of your property, debts and other liabilities, calculated as of the date of your marriage. (In this part, do not include the value of a matrimonial home or debts or other liabilities directly related to its purchase or significant improvement, if you and your spouse ordinarily occupied this property as your family residence at the time of separation.)

Category and details	**Value on date of marriage**	
	Assets	**Liabilities**
Land	$0.00	
General household items & vehicles	$0.00	
Bank accounts, savings, securities, pensions	$0.00	
Life & disability insurance	$0.00	
Business interests	$0.00	
Money owed to you	$0.00	
Other property *(Specify.)*	$0.00	
Debts and other liabilities *(Specify.)*		$0.00
TOTALS	**$0.00**	**$0.00**
24. NET VALUE OF PROPERTY OWNED ON DATE OF MARRIAGE *(From the total of the "Assets" column, subtract the total of the "Liabilities" column.)*	$0.00	
25. VALUE OF ALL DEDUCTIONS *(Add items* **[23]** *and* **[24]**.*)*	$449,000.00	

PART 7: EXCLUDED PROPERTY

Show by category the value of property owned on the valuation date that is excluded from the definition of "net family property" (such as gifts or inheritances received after marriage).

Category	Details	Value on valuation date
	26. TOTAL VALUE OF EXCLUDED PROPERTY	**$0.00**

PART 8: DISPOSED-OF PROPERTY

Show by category the value of all property that you disposed of during the two years immediately preceding the making of this statement, or during the marriage, whichever period is shorter.

Category	Details	Value
	27. TOTAL VALUE OF DISPOSED-OF PROPERTY	**$0.00**

PART 9: CALCULATION OF NET FAMILY PROPERTY

	Deductions	BALANCE
Value of all property owned on valuation date *(from item [22] above)*		**$603,500.00**
Subtract value of all deductions *(from item [25] above)*	**$449,000.00**	**$154,500.00**
Subtract total value of all excluded property *(from item [26] above)*	**$0.00**	**$154,500.00**
	28. NET FAMILY PROPERTY	**$154,500.00**

NOTE: This financial statement must be updated before any court event if it is:

- *more than 60 days old by the time of the case conference,*
- *more than 30 days old by the time the motion is heard, or*
- *more than 40 days old by the start of the trial or the start of the trial sitting, whichever comes first.*

You may update this financial statement by either completing and filing:

- *a new financial statement with updated information, or*
- *an affidavit in Form 14A setting out the details of any minor changes or confirming that the information contained in this statement remains correct.*

Sworn/Affirmed before me at
the City of Vaughan, in the Regional Municipality of York
municipality

in the Province of Ontario
province, state or country

on May 15, 2023
Date

Commissioner for taking affidavits (Type or print name below if signature is illegible.)

DAVID MICHAEL POMER
Barrister & Solicitor

Signature
(This form is to be signed in front of a lawyer, justice of the peace, notary public or commissioner for taking affidavits.)

VEG-PAK PRODUCE LIMITED, 249-165 THE QUEENSWAY, TORONTO ON M8Y 1H8

1048 SERAFINA FERRANTE						Apr/09/2023 to Apr/22/2023		Apr/28/2023 $2,356.49 042054
Earning	**Current**	**To-Date**	**Deduction**	**Current**	**To-Date**	**Total**	**Current**	**To-Date**
Salary	3269.23	29423.07	CPP	186.51	1678.59	Gross	3269.23	29423.07
			EI	53.29	479.61	TxGross	3269.23	29423.07
			Tax	649.09	5841.81	Tot Dedns	912.74	8214.66
			GroupIns	23.85	214.65	Net Pay	2356.49	21208.41

XXXX-XXXXX-XXX9606 2356.49 Apr/28/2023 04205427

VEG-PAK PRODUCE LIMITED
249-165 THE QUEENSWAY
TORONTO ON M8Y 1H8

OFT

SERAFINA FERRANTE
33 COUNTRY STROLL CREST
BOLTON ON L7E 2H3

VEG-PAK PRODUCE LIMITED, 249-165 THE QUEENSWAY, TORONTO ON M8Y 1H8

1048 SERAFINA FERRANTE						Mar/26/2023 to Apr/08/2023		Apr/14/2023 $2,356.49 042053
Earning	**Current**	**To-Date**	**Deduction**	**Current**	**To-Date**	**Total**	**Current**	**To-Date**
Salary	3269.23	26153.84	CPP	186.51	1492.08	Gross	3269.23	26153.84
			EI	53.29	426.32	TxGross	3269.23	26153.84
			Tax	649.09	5192.72	Tot Dedns	912.74	7301.92
			GroupIns	23.85	190.80	Net Pay	2356.49	18851.92

XXXX-XXXXX-XXX9606 2356.49 Apr/14/2023 04205378

VEG-PAK PRODUCE LIMITED
249-165 THE QUEENSWAY
TORONTO ON M8Y 1H8

OFT

SERAFINA FERRANTE
33 COUNTRY STROLL CREST
BOLTON ON L7E 2H3

VEG-PAK PRODUCE LIMITED, 249-165 THE QUEENSWAY, TORONTO ON M8Y 1H8

1048 SERAFINA FERRANTE						Mar/12/2023 to Mar/25/2023		Mar/31/2023 $2,356.49 042053
Earning	**Current**	**To-Date**	**Deduction**	**Current**	**To-Date**	**Total**	**Current**	**To-Date**
Salary	3269.23	22884.61	CPP	186.51	1305.57	Gross	3269.23	22884.61
			EI	53.29	373.03	TxGross	3269.23	22884.61
			Tax	649.09	4543.63	Tot Dedns	912.74	6389.18
			GroupIns	23.85	166.95	Net Pay	2356.49	16495.43

XXXX-XXXXX-XXX9606 2356.49 Mar/31/2023 04205328

VEG-PAK PRODUCE LIMITED
249-165 THE QUEENSWAY
TORONTO ON M8Y 1H8

OFT

SERAFINA FERRANTE
33 COUNTRY STROLL CREST
BOLTON ON L7E 2H3

Canada Revenue Agency | Agence du revenu du Canada

0130614

SUDBURY ON P3A 5C1

000051497

SERAFINA FERRANTE
33 COUNTRY STROLL CRES
BOLTON ON L7E 2H3

Notice details

Social insurance number	XXX XX2 784
Tax year	2021
Date issued	Jun 9, 2022

RS4CD7SW

Notice of assessment

We assessed your 2021 income tax and benefit return and calculated your balance.

You have a refund of **$2,115.67**.

We will deposit your refund into your bank account.

Thank you,

Bob Hamilton
Commissioner of Revenue

Account summary

You have a refund in the amount shown below.

Refund: $2,115.67

Go paperless!

Get your mail online through **My Account**.

1. Log in at **canada.ca/my-cra-account**.
2. Select "Manage online mail".

T451 E (19)X

Canada

Notice details

Social insurance number	XXX XX2 784
Tax year	2021

SERAFINA FERRANTE
33 COUNTRY STROLL CRES
BOLTON ON L7E 2H3

Tax assessment

We calculated your taxes using the amounts below. The following summary is based on the information we have or you gave us.

We may review your return later to verify income you reported or deductions or credits you claimed. For more information, go to **canada.ca/taxes-reviews**. Keep all your slips, receipts, and other supporting documents in case we ask to see them.

Summary

Line	Description	$ Final amount	CR/DR
15000	Total income	80,508	
	Deductions from total income	1,290	
23600	Net income	79,218	
26000	Taxable income	79,218	
35000	Total federal non-refundable tax credits	2,824	
61500	Total Ontario non-refundable tax credits	739	
42000	Net federal tax	10,718.74	
42800	Net Ontario tax	5,408.19	
43500	Total payable	16,126.93	
43700	Total income tax deducted	17,930.76	
44800	CPP overpayment	238.27	
45000	Employment Insurance overpayment	73.57	
48200	Total credits	18,242.60	
	Total payable minus Total credits	2,115.67	CR
	Balance from this assessment	2,115.67	CR
	Direct deposit	**2,115.67**	**CR**

Explanation of changes and other important information

Your Canada training credit limit for next year is $750.00. This credit will expire at the end of the year you turn 65 or the year of death.

If you have any questions about your assessment, please call our Individual Tax and Enquiries line at 1-800-959-8281.

0130615

Notice details

Social insurance number	XXX XX2 784
Tax year	2021

SERAFINA FERRANTE
33 COUNTRY STROLL CRES
BOLTON ON L7E 2H3

RRSP deduction limit statement

References to RRSP contributions also include contributions to your pooled registered pension plan (PRPP) and to your and your spouse's or common-law partner's specified pension plan (SPP). For more information, go to **canada.ca/rrsp** or see Guide T4040, RRSPs and Other Registered Plans for Retirement.

Description	$ Amount
RRSP deduction limit for 2021	145,362
Minus: Employer's PRPP contributions for 2021	0
Minus: Allowable RRSP contributions deducted for 2021	1,000
Plus: 18% of 2021 earned income, up to a maximum of $29,210	14,491
Minus: 2021 pension adjustment	0
Minus: 2022 net past service pension adjustment	0
Plus: 2022 pension adjustment reversal	0
RRSP deduction limit for 2022	**158,853**
Minus: Unused RRSP contributions previously reported and available to deduct for 2022	0
Available contribution room for 2022	**158,853**

Note: If your available contribution room is a negative amount (shown in brackets), you have no contribution room available for 2022 and may have over contributed to your RRSP. If this is the case, you may have to pay a 1% monthly tax on any excess contributions.

More information

If you need more information about your income tax and benefit return, go to **canada.ca/taxes**, go to My Account at **canada.ca/my-cra-account**, or call **1-800-959-8281**.

To find your tax centre, go to **canada.ca/cra-offices**.

If you move

Let us know your new address as soon as possible. For more information on changing your address, go to **canada.ca/cra-change-address**.

If you have new or additional information and want to change your return:

- go to **canada.ca/change-tax-return** for faster service; or
- write to the tax centre address shown on this notice, and include your social insurance number and any documents supporting the change.

If you want to register a formal dispute:

- go to **canada.ca/cra-complaints-disputes**; you have 90 days from the date of this notice to register your dispute.

Definitions

DR (debit) is the amount you owe us and **CR** (credit) is the amount we owe you.

Help for persons with hearing, speech, or visual impairments

You can get this notice in braille, large print, or audio format. For more information about other formats, go to **canada.ca/cra-multiple-formats**.

If you use a teletypewriter, you can get tax information by calling **1-800-665-0354**.

My Account

Use My Account to see and manage your tax information online. Make changes to your return, check your RRSP information, set up direct deposit, and more. To register for My Account, go to **canada.ca/my-cra-account**.

Did the Canada Revenue Agency really contact you?

Scams disguised as messages from the CRA often imitate our services and programs to get access to your personal information and may happen by phone, email, text or instant messages. We do contact Canadians, and it is okay to ask questions if you are not sure it is us. To learn what to expect if we contact you, visit **canada.ca/be-scam-smart**.

Canada Revenue Agency | Agence du revenu du Canada

0017445

SUDBURY ON P3A 5C1

000006984

Notice details

Social insurance number	XXX XX2 784
Tax year	2020
Date issued	Jun 21, 2021

Z3ZR45S2

SERAFINA FERRANTE
33 COUNTRY STROLL CRES
BOLTON ON L7E 2H3

Notice of assessment

We assessed your 2020 income tax and benefit return and calculated your balance.

You have a refund of **$4,493.23**.

We will deposit your refund into your bank account.

Thank you,

Bob Hamilton
Commissioner of Revenue

Account summary

You have a refund in the amount shown below.

Refund: $4,493.23

Go paperless!

Get your mail online through **My Account**.

1. Log in at **canada.ca/my-cra-account**.
2. Select "Manage online mail".

T451 E (19)X

Canada

Notice details

Social insurance number	XXX XX2 784
Tax year	2020

SERAFINA FERRANTE
33 COUNTRY STROLL CRES
BOLTON ON L7E 2H3

Tax assessment

We calculated your taxes using the amounts below. The following summary is based on the information we have or you gave us.

We may review your return later to verify income you reported or deductions or credits you claimed. For more information, go to **canada.ca/taxes-reviews**. Keep all your slips, receipts, and other supporting documents in case we ask to see them.

Summary

Line	Description	$ Final amount	CR/DR
15000	Total income	62,627	
	Deductions from total income	165	
23600	Net income	62,462	
26000	Taxable income	62,462	
35000	Total federal non-refundable tax credits	4,693	
61500	Total Ontario non-refundable tax credits	1,188	
42000	Net federal tax	5,441.55	
42800	Net Ontario tax	3,292.12	
43500	Total payable	8,733.67	
43700	Total income tax deducted	12,564.66	
45110	Climate action incentive	450.00	
48600	Payment on filing	212.24	
48200	Total credits	13,226.90	
	Total payable minus Total credits	4,493.23	CR
	Balance from this assessment	4,493.23	CR
	Direct deposit	**4,493.23**	**CR**

Explanation of changes and other important information

We will automatically calculate your goods and services tax/harmonized sales tax credit and any related provincial credit based on your family net income, province of residence, marital status, and qualified children. If you qualify for any credit for July 2021 to June 2022, we will soon let you know.

Your Canada training credit limit for next year is $500.00. This credit will expire at the end of the year you turn 65 or the year of death.

Canada Revenue Agency | Agence du revenu du Canada

0011475

SUDBURY ON P3A 5C1

000004917

SERAFINA FERRANTE
33 COUNTRY STROLL CRES
BOLTON ON L7E 2H3

Notice details

Social insurance number	XXX XX2 784
Tax year	2019
Date issued	Aug 4, 2020

Z3ZR45S2

Notice of assessment

We assessed your 2019 income tax and benefit return and calculated your balance.

You have a refund of **$5,334.67**.

We will deposit your refund into your bank account.

Thank you,

Bob Hamilton
Commissioner of Revenue

Account summary

You have a refund in the amount shown below.

Refund: $5,334.67

Go paperless!

Get your mail online through **My Account**.

1. Log in at **canada.ca/guide-my-cra-account**.
2. Select "Manage online mail".

T451 E (19)X

Canada

Notice details

Social insurance number	XXX XX2 784
Tax year	2019

SERAFINA FERRANTE
33 COUNTRY STROLL CRES
BOLTON ON L7E 2H3

Tax assessment

We calculated your taxes using the amounts below. The following summary is based on the information we have or you gave us.

We may review your return later to verify income you reported or deductions or credits you claimed. For more information, go to **canada.ca/taxes-reviews**. Keep all your slips, receipts, and other supporting documents in case we ask to see them.

Summary

Line	Description	$ Final amount	CR/DR
15000	Total income	57,736	
	Deductions from total income	80	
23600	Net income	57,656	
26000	Taxable income	57,656	
35000	Total federal non-refundable tax credits	4,333	
61500	Total Ontario non-refundable tax credits	1,166	
42000	Net federal tax	4,866.56	
42800	Net Ontario tax	2,908.96	
43500	Total payable	7,775.52	
43700	Total income tax deducted	12,441.68	
44800	CPP overpayment	208.31	
45000	Employment Insurance overpayment	68.20	
45110	Climate action incentive	392.00	
48200	Total credits	13,110.19	
	Total payable minus Total credits	5,334.67	CR
	Balance from this assessment	5,334.67	CR
	Direct deposit	**5,334.67**	**CR**

Explanation of changes and other important information

We will automatically calculate your goods and services tax/harmonized sales tax credit and any related provincial credit based on your family net income, province of residence, marital status, and qualified children. If you qualify for any credit for July 2020 to June 2021, we will soon let you know.

Your Canada training credit limit for next year is $250.00. This credit will expire at the end of the year you turn 65 or the year of death.

Government of Canada Gouvernement du Canada

Canada Revenue Agency

Notice of reassessment

Notice details

Address: SERAFINA FERRANTE
33 COUNTRY STROLL CRES
BOLTON ON L7E 2H3

Social insurance number: XXX XX2 784 **Tax year:** 2019

Date issued: Mar 4, 2021

Access code: **Z3ZR45S2**

We reassessed your 2019 income tax and benefit return and recalculated your balance.

You have no amount to pay as a result of this reassessment.

Thank you,
Bob Hamilton
Commissioner of Revenue

Account summary

You have no amount to pay as a result of this reassessment.

Balance: Nil

Tax reassessment

We calculated your taxes using the amounts below. The following summary is based on the information we have or you gave us.

We may review your return later to verify income you reported or deductions or credits you claimed. For more information, go to canada.ca/taxes-reviews. Keep all your slips, receipts, and other supporting documents in case we ask to see them.

Summary

Line	Description	$ Amount on last assessment	CR/DR	$ Final amount	CR/DR
15000	Total income	57,736		57,736	
	Deductions from total income	80		80	
23600	Net income	57,656		57,656	
26000	Taxable income	57,656		57,656	
35000	Total federal non-refundable tax credits	4,333		4,333	
61500	Total Ontario non-refundable tax credits	1,166		1,166	
42000	Net federal tax	4,866.56		4,866.56	
42800	Net Ontario tax	2,908.96		2,908.96	
43500	Total payable	7,775.52		7,775.52	
43700	Total income tax deducted	12,441.68		12,441.68	
44800	CPP overpayment	208.31		208.31	
45000	Employment Insurance overpayment	68.20		68.20	
45110	Climate action incentive	392.00		392.00	
48200	Total credits	13,110.19		13,110.19	
	Subtotal (Total payable minus Total credits)	5,334.67	CR	5,334.67	CR
	Balance from this reassessment			0.00	

Line	Description	$ Amount on last assessment	CR/DR	$ Final amount	CR/DR
	Final balance			Nil	

Explanation of changes and other important information

We changed your return based on our recent letter.

Your Canada training credit limit for next year is **$250.00.** This credit will expire at the end of the year you turn 65 or the year of death.

If you have questions about your reassessment, please call our Individual Tax and Enquiries line at **1-800-959-8281.**

RRSP deduction limit statement

References to RRSP contributions also include contributions to your pooled registered pension plan (PRPP) and to your and your spouse's or common-law partner's specified pension plan (SPP). For more information, go to canada.ca/rrsp or see Guide T4040, RRSPs and Other Registered Plans for Retirement.

Description	$ Amount
RRSP deduction limit for 2020	134,270
Minus: Employer's PRPP contributions for 2020	0
Minus: Allowable RRSP contributions deducted for 2020	0
Plus: 18% of 2020 earned income, up to a maximum of $27,830	0
Minus: 2020 pension adjustment	0
Minus: 2021 net past service pension adjustment	0
Plus: 2021 pension adjustment reversal	0
RRSP deduction limit for 2021	134,270

Description	$ Amount
Minus: Unused RRSP contributions previously reported and available to deduct for 2021	0
Available contribution room for 2021	**134,270**

Note: If your available contribution room is a negative amount (shown in brackets), you have no contribution room available for 2021 and may have over contributed to your RRSP. If this is the case, you may have to pay a 1% monthly tax on any excess contributions.

More information

If you need more information about your income tax and benefit return, go to canada.ca/taxes, go to My Account at canada.ca/my-cra-account, or call **1-800-959-8281.**

To find your tax centre, go to canada.ca/cra-offices.

If you move

Let us know your new address as soon as possible. For more information on changing your address, go to canada.ca/cra-change-address.

If you have new or additional information and want to change your return:

- go to canada.ca/change-tax-return for faster service; or

- write to the tax centre address shown on this notice, and include your social insurance number and any documents supporting the change.

If you want to register a formal dispute:

- go to canada.ca/cra-complaints-disputes; you have 90 days from the date of this notice to register your dispute.

Definitions

DR (debit) is the amount you owe us and CR (credit) is the amount we owe you.

Help for persons with hearing, speech, or visual impairments

You can get this notice in braille, large print, or audio format. For more information about other formats, go to canada.ca/cra-multiple-formats.

If you use a teletypewriter, you can get tax information by calling **1-800-665-0354.**

ONTARIO

Superior Court of Justice, Family Court
(Name of court)

at 7755 Hurontario Street, Brampton, ON L6W 4T
(Court office address)

Court File Number
FS-22-102481-00

Form 13.1: Financial Statement (Property and Support Claims) sworn/affirmed
October 13, 2023

Applicant(s)

Full legal name	**Serafina Ferrante**
Address	**33 Country Stroll Cres. Bolton, ON** L7E 2H3
Phone & fax	
Email	

Applicant(s) Lawyer

Name	**David Pomer Pomer & Boccia**
Address	**4000 Steeles Avenue West**
Phone & fax	**Unit 212**
Email	**Woodbridge, ON L4L 4V9**
	dpomer@pomerandboccia.com

Respondent(s)

Full legal name	**Rino Ferrante**
Address	**58 Harvest Moon Drive Bolton, ON L7E 2L2**
Phone & fax	
Email	rferrante@rogers.com

Respondent(s) Lawyer

Name	**Margaret Osadet**
Address	**Barrister & Solicitor**
Phone & fax	**146 Thirtieth Street Toronto, ON M8W 3C4**
Email	**Tel: 647-336-4288**
	Email: margaret@osadetlaw.com

This form is filed by:

☐ applicant ☒ respondent

INSTRUCTIONS

1. USE THIS FORM IF:
   - you are making or responding to a claim for property or exclusive possession of the matrimonial home and its contents; or
   - you are making or responding to a claim for property or exclusive possession of the matrimonial home and its contents together with other claims for relief.
2. USE FORM 13 INSTEAD OF THIS FORM IF:
   - you are making or responding to a claim for support but NOT making or responding to a claim for property or exclusive possession of the matrimonial home and its contents.
3. If you have income that is not shown in Part I of the financial statement (for example, partnership income, dividends, rental income, capital gains or RRSP income), you must also complete **Schedule A**.
4. If you or the other party has sought a contribution towards special or extraordinary expenses for the child(ren), you must also complete **Schedule B**.

*NOTE: You must **fully and truthfully** complete this financial statement, including any applicable schedules. You must also provide the other party with documents relating to support and property and a Certificate of Financial Disclosure (Form 13A) as required by Rule 13 of the Family Law Rules.*

1. **My name is** *(full legal name)* Rino Ferrante

   I live in *(municipality & province)* Bolton, Province of Ontario

   and I swear/affirm that the following is true:

PART I: INCOME

2. I am currently

   ☒ employed by *(name and address of employer)*
   TUBRO CONTRACTING LTD
   12330 Highway 27,
   Kleinburg, ON L0J 1C0

☐ self-employed, carrying on business under the name of *(name and address of business)*

☐ unemployed since *(date when last employed)*

3. I attach proof of my year-to-date income from all sources, including my most recent *(attach all that are applicable):*

☒ pay cheque stub ☐ social assistance stub ☐ pension stub ☐ workers' compensation stub

☐ employment insurance stub and last Record of Employment

☐ statement of income and expenses/ professional activities (for self-employed individuals)

☐ other (e.g. a letter from your employer confirming all income received to date this year)

4. Last year, my gross income from all sources was $ 130,293.50 *(do not subtract any taxes that have been deducted from this income).*

5. ☒ I am attaching all of the following required documents to this financial statement as proof of my income over the past three years, if they have not already been provided:

- a copy of my personal income tax returns for each of the past three taxation years, including any materials that were filed with the returns. *(Income tax returns must be served but should NOT be filed in the continuing record, unless they are filed with a motion to refrain a driver's license suspension.)*
- a copy of my notices of assessment and any notices of reassessment for each of the past three taxation years;
- where my notices of assessment and reassessment are unavailable for any of the past three taxation years or where I have not filed a return for any of the past three taxation years, an Income and Deductions printout from the Canada Revenue Agency for each of those years, whether or not I filed an income tax return.

  Note: An Income and Deductions printout is available from Canada Revenue Agency. Please call customer service at 1-800-959-8281.

OR

☐ I am an Indian within the meaning of the *Indian Act* (Canada) and I have chosen not to file income tax returns for the past three years. I am attaching the following proof of income for the last three years *(list documents you have provided):*

(In this table you must show all of the income that you are currently receiving whether taxable or not.)

	Income Source	Amount Received/Month
1.	Employment income (before deductions)	$8,360.00
2.	Commissions, tips and bonuses	
3.	Self-employment income (Monthly amount before expenses: $)	
4.	Employment Insurance benefits	
5.	Workers' compensation benefits	
6.	Social assistance income (including ODSP payments)	
7.	Interest and investment income	
8.	Pension income (including CPP and OAS)	
9.	Spousal support received from a former spouse/partner	
10.	Child Tax Benefits or Tax Rebates (e.g. GST)	
11.	Other sources of income (e.g. RRSP withdrawals, capital gains) *(*attach Schedule A*	

and divide annual amount by 12)	
12. Total monthly income from all sources:	**$8,360.00**
13. Total monthly income X 12 = Total annual income:	**$100,320.00**

14. Other Benefits

Provide details of any non-cash benefits that your employer provides to you or are paid for by your business such as medical insurance coverage, the use of a company car, or room and board.

Item	Details	Yearly Market Value
	Total	**$0.00**

PART 2: EXPENSES

EXPENSE	Monthly Amount
Automatic Deductions	
CPP contributions	
EI premiums	$312.87
Income taxes	$1926.24
Employee pension contributions	$83.54
Union dues	
SUBTOTAL	**$2,322.65**
Housing	
Rent or mortgage	$3920.00
Property taxes	$444.60
Property insurance	$192.26
Condominium fees	
Repairs and maintenance	
SUBTOTAL	**$4,556.86**
Utilities	
Water	$53.90
Heat	$95.41
Electricity	$269.51
Telephone	$36.15
Cell phone	
Cable	$276.84
Internet	
SUBTOTAL	**$731.81**
Household Expenses	
Groceries	$866.67
Household supplies	
Meals outside the home	$100.00
Pet care	
Laundry and Dry Cleaning	

SUBTOTAL	**$966.67**
Childcare Costs	
Daycare expense	
Babysitting costs	
SUBTOTAL	**$0.00**
Transportation	
Public transit, taxis	
Gas and oil	$1,083.33
Car insurance and license	$861.47
Repairs and maintenance	
Parking	
Car Loan or Lease Payments	$1453.18
SUBTOTAL	**$3,397.98**
Health	
Health insurance premiums	
Dental expenses	
Medicine and drugs	
Eye care	
SUBTOTAL	**$0.00**
Personal	
Clothing	
Hair care and beauty	
Alcohol and tobacco	$608.33
Education *(specify)*	
Entertainment/recreation (including children)	
Gifts	
SUBTOTAL	**$608.00**

Other expenses	
Life insurance premiums	$158.15
RRSP/RESP withdrawals	
Vacations	
School fees and supplies	
Clothing for children	
Children's activities	
Summer camp expenses	
Debt payments	$145.85

Support paid for other children	
Other expenses not shown above *(specify)*	
SUBTOTAL	**$304.00**

Total Amount of Monthly Expenses	**$12,887.97**
Total Amount of Yearly Expenses	**$154,655.64**

PART 3: OTHER INCOME EARNERS IN THE HOME

Complete this part only if you are making or responding to a claim for undue hardship or spousal support. Check and complete all sections that apply to your circumstances.

1. ☐ I live alone.
2. ☐ I am living with *(full legal name of person you are married to or cohabiting with)*
3. ☒ I/we live with the following other adult(s): **Mary Ann D'Alberto**
4. ☒ I/we have *(give number)* 0 of child(ren) who live(s) in the home.
5. My spouse/partner ☐ works at *(place of work or business)*
   ☐ does not work outside the home.
6. My spouse/partner ☐ earns *(give amount)* $ _____ per _____.
   ☐ does not earn any income.
7. ☒ My spouse/partner or other adult residing in the home contributes about $ 1,500.00 per month towards the household expenses.

PART 4: ASSETS IN AND OUT OF ONTARIO

If any sections of Parts 4 to 9 do not apply, do not leave blank, print "NONE" in the section.

The date of marriage is: *(give date)* August 18, 2001

The valuation date is: *(give date)* September 1, 2019

The date of commencement of cohabitation is (if different from date of marriage): *(give date)* 10-Dec-1993

PART 4(a): LAND

*Include any interest in land **owned** on the dates in each of the columns below, including leasehold interests and mortgages. Show estimated market value of your interest, but do not deduct encumbrances or costs of disposition; these encumbrances and costs should be shown under Part 5 "Debts and Other Liabilities".*

Nature & Type of Ownership *(Give your percentage interest where relevant.)*	Address of Property	Estimated Market value of YOUR interest		
		on date of marriage	on valuation date	today
Matrimonial Home	58 Harvest Moon Drive, Bolton ON L7E 2L2	$200,000.00	$800,000.00	$1,300,000.00
	15. TOTAL VALUE OF LAND	$200,000.00	**$800,000.00**	$1,300.000.00

PART 4(b): GENERAL HOUSEHOLD ITEMS AND VEHICLES

Show estimated market value, not the cost of replacement for these items owned on the dates in each of the columns below. Do not deduct encumbrances or costs of disposition; these encumbrances and costs should be shown under Part 5, "Debts and Other Liabilities".

Item	Description	Indicate if NOT in your possession	Estimated Market value of YOUR interest		
			on date of marriage	on valuation date	today
Household goods	All household furniture was removed by the applicant-except child's bedroom	No		$15,000.00	$0,00
16. TOTAL VALUE OF GENERAL HOUSEHOLD ITEMS AND VEHICLES			$0.00	**$15,000.00**	$0.00

PART 4(c): BANK ACCOUNTS, SAVINGS, SECURITIES AND PENSIONS

Show the items owned on the dates in each of the columns below by category, for example, cash, accounts in financial institutions, pensions, registered retirement or other savings plans, deposit receipts, any other savings, bonds, warrants, options, notes and other securities. Give your best estimate of the market value of the securities if the items were to be sold on the open market.

Category	**INSTITUTION** *(including location)*/ **DESCRIPTION** *(including issuer and date)*	Account number	Amount / Estimated Market Value		
			on date of marriage	on valuation date	today
Joint Chequing Account	Bank of Montreal, Hwy 50, Bolton	***446			$00,00
Chequing	BMO, Bolton	***002			$00,00
17. TOTAL VALUE OF ACCOUNTS, SAVINGS, SECURITIES AND PENSIONS			$0.00	**$0.00**	$00.00

PART 4(d): LIFE & DISABILITY INSURANCE

List all policies in existence on the dates in each of the columns below.

Company, Type & Policy No.	Owner	Beneficiary	Face Amount	Cash Surrender Value		
				on date of marriage	on valuation date	today
Primerica Life Ins.	Rino Ferrante	Applicant, children of marriage	$400.000.00			$400,000.00
Primerica Life Ins.	Rino Ferrante	Ex Spouse	$200.000.00			$200.000.00
18. TOTAL CASH SURRENDER VALUE OF INSURANCE POLICIES				$0.00	**$0.00**	$600,000.00

PART 4(e): BUSINESS INTERESTS

Show any interest in an unincorporated business owned on the dates in each of the columns below. An interest in an incorporated business may be shown here or under "BANK ACCOUNTS, SAVINGS, SECURITIES AND PENSIONS" in Part 4(c). Give your best estimate of market value of your interest.

Name of Firm or Company	Interest	Estimated Market value of YOUR interest		
		on date of marriage	on valuation date	today
19. TOTAL VALUE OF BUSINESS INTERESTS		$0.00	**$0.00**	$0.00

PART 4(f): MONEY OWED TO YOU

Give details of all money that other persons owe to you on the dates in each of the columns below, whether because of business or from personal dealings. Include any court judgments in your favour, any estate money and any income tax refunds owed to you.

Details	Amount Owed to You		
	on date of marriage	on valuation date	today
20. TOTAL OF MONEY OWED TO YOU	$0.00	**$0.00**	$0.00

PART 4(g): OTHER PROPERTY

Show other property or assets owned on the dates in each of the columns below. Include property of any kind not listed above. Give your best estimate of market value.

Category	Details	Estimated Market Value of YOUR interest		
		on date of marriage	on valuation date	today
21. TOTAL OF OTHER PROPERTY		$0.00	**$0.00**	$0.00

22. VALUE OF ALL PROPERTY OWNED ON THE VALUATION DATE *(Add items* **[15]** *to* **[21]***.)*	$0.00	**$0.00**	$1,300,000.00

PART 5: DEBTS AND OTHER LIABILITIES

Show your debts and other liabilities on the dates in each of the columns below. List them by category such as mortgages, charges, liens, notes, credit cards, and accounts payable. Don't forget to include:

- *any money owed to the Canada Revenue Agency;*
- *contingent liabilities such as guarantees or warranties given by you (but indicate that they are contingent); and*
- *any unpaid legal or professional bills as result of this case.*

Category	Details	Amount owing		
		on date of marriage	on valuation date	today
Mortgage	Ferra Construction LTD.			$840,000.00
Second Mortgage	Indigo Blue- paid off		PAID OFF	PAID OFF
Loan	Desjardins			$26,124.19
Credit Card	Canadian Tire Visa			$17,606.00
Credit Card	Capital One			$6,615.00
HELOC	Line of Credit (joint with Applicant)- SCOTIA BANK			$15,503.00
Personal Loan	M.C. Chiefari			$25,000.00
Personal Loan	Gino and Francesca Ferrante			$50,000.00
FRO	Child support Arrears			$5,200.00
23. TOTAL OF DEBTS AND OTHER LIABILITIES		$0.00	**$0.00**	$982,230.25

PART 6: PROPERTY, DEBTS AND OTHER LIABILITIES ON DATE OF MARRIAGE

Show by category the value of your property, debts and other liabilities, calculated as of the date of your marriage. (In this part, do not include the value of a matrimonial home or debts or other liabilities directly related to its purchase or significant improvement, if you and your spouse ordinarily occupied this property as your family residence at the time of separation.)

Category and details	Value on date of marriage	
	Assets	Liabilities
Land	$0.00	
General household items & vehicles	$0.00	
Bank accounts, savings, securities, pensions	$0.00	
Life & disability insurance	$0.00	
Business interests	$0.00	
Money owed to you	$0.00	
Other property *(Specify.)*	$0.00	
Debts and other liabilities *(Specify.)*		$0.00
TOTALS	$0.00	$0.00
24. NET VALUE OF PROPERTY OWNED ON DATE OF MARRIAGE *(From the total of the "Assets" column, subtract the total of the "Liabilities" column.)*	**$0.00**	
25. VALUE OF ALL DEDUCTIONS *(Add items* **[23]** *and* **[24]**.*)*	**$982,230.25**	

PART 7: EXCLUDED PROPERTY

Show by category the value of property owned on the valuation date that is excluded from the definition of "net family property" (such as gifts or inheritances received after marriage).

Category	Details	Value on valuation date
Gift or inheritance from third person Income from property expressly excluded by donor/testator Damages and settlements for personal injuries, etc. Life insurance proceeds Traced property Excluded property by spousal agreement Other Excluded Property		
	26. TOTAL VALUE OF EXCLUDED PROPERTY	**$0.00**

PART 8: DISPOSED-OF PROPERTY

Show by category the value of all property that you disposed of during the two years immediately preceding the making of this statement, or during the marriage, whichever period is shorter.

Category	Details	Value
	27. TOTAL VALUE OF DISPOSED-OF PROPERTY	**$0.00**

PART 9: CALCULATION OF NET FAMILY PROPERTY

	Deductions	BALANCE
Value of all property owned on valuation date *(from item* **[22]** *above)*		**$1,300,000.00**
Subtract value of all deductions *(from item* **[25]** *above)*	**$997,810.40**	**$982,23.25**
Subtract total value of all excluded property *(from item* **[26]** *above)*	**$0.00**	**$0.00**
	28. NET FAMILY PROPERTY	**$317,769.71**

NOTE: *This financial statement must be updated before any court event if it is:*

- *more than 60 days old by the time of the case conference,*
- *more than 30 days old by the time of the motion is heard, or*
- *more than 40 days old by the start of the trial or the start of the trial sitting, whichever comes first.*

You may update this financial statement by either completing and filing

- *a new financial statement with updated information, or*
- *an affidavit in Form 14A setting out the details of any minor changes or confirming that the information contained in this statement remains correct.*

Sworn/Affirmed before me at VIA O.Reg 431/20 *(municipality)* in Province of Ontario *(province, state or country)* on October 16, 2023 *(date)* Margaret Osadet (Oct 16, 2023 12:28 EDT) ***MARGARET OSADET*** *Commissioner for taking affidavits* *(Type or print name below if signature is illegible.)*	Rino ferrante (Oct 16, 2023 12:23 EDT) *Signature* ***RINO FERRANTE*** *(This form to be signed in front of a lawyer, justice of the peace, notary public or commissioner for taking affidavits.)*

Canada Revenue Agency / Agence du revenu du Canada

Protected B when completed

Income Tax and Benefit Return

T1 2021

If this return is for a deceased person, enter their information on this page.

Attach to your paper return only the documents that are requested to support your deduction, claim, or expense. Keep all other documents in case the Canada Revenue Agency (CRA) asks to see them later. See the guide for more information about supporting documents.

Step 1 - Identification and other information

Identification

First name: RINO

Last name: FERRANTE

Mailing address: 58 HARVEST MOON DRIVE

PO Box:

RR:

City: BOLTON

Prov./Terr.: ON

Postal code: L7E 2L2

Email Address:

By providing an email address, you are **registering** to receive email notifications from the CRA and **agree** to the **Terms of use** in Step 1 of the guide.

Social insurance number (SIN): 503 170 250

Date of birth (Year Month Day): 1978-08-18

If this return is for a **deceased person**, enter the date of death (Year Month Day):

Marital status on December 31, 2021:

1 [I] Married
2 [ ] Living common-law
3 [ ] Widowed
4 [D] Divorced
5 [ ] Separated
6 [I] Single

Your language of correspondence: [K] English
Votre langue de correspondance : [D] Fran9ais

Residence information

Your province or territory of residence on December 31, 2021: Ontario

Your current province or territory of residence if it is different than your mailing address above:

Province or territory where your business had a permanent establishment if you were self-employed in 2021:

If you **became** a resident of Canada in 2021 for income tax purposes, enter your date of entry: (Month Day)

If you **ceased** to be a resident of Canada in 2021 for income tax purposes, enter your date of departure: (Month Day)

Your spouse's or common-law partner's information

Their first name

Their SIN

Tick this box if they were self-employed in 2021. 1 [ ]

Net income from line 23600 of their return to claim certain credits (even if the amount is "0")

Amount of universal child care benefit (UCCB) from line 11700 of their return

Amount of UCCB repayment from line 21300 of their return

Do not use this area.

Do not use this area. 112001 ----'----;--17100----------',------+------

Step 1 - Identification and other information (continued)

Elections Canada

For more information, see "Elections Canada" in Step 1 of the guide.

A) Do you have Canadian citizenship?
If **yes**, go to question B. If **no**, skip question B. — 1 [K] Yes 2 D No

B) As a Canadian citizen, do you authorize the Canada Revenue Agency to give your name, address, date of birth, and citizenship to Elections Canada to update the National Register of Electors or, if you are 14 to 17 years of age, the Register of Future Electors? — 1 D Yes 2 [K] No

Your authorization is valid until you file your next tax return. Your information will only be used for purposes permitted under the Canada Elections Act, which include sharing lists of electors produced from the National Register of Electors with provincial and territorial electoral agencies, members of Parliament, registered and eligible political parties, and candidates at election time.

Your information in the Register of Future Electors will be included in the National Register of Electors once you turn 18 and your eligibility to vote is confirmed. Information from the Register of Future Electors can be shared only with provincial and territorial electoral agencies that are allowed to collect future elector information. In addition, Elections Canada can use information in the Register of Future Electors to provide youth with educational information about the electoral process.

Indian Act - Exempt income

Tick this box if you have income that is exempt under the Indian Act.
For more information about this type of income, go to canada.ca/taxes-indigenous-peoples — 1 ☐

If you ticked the box above, complete Form T90, Income Exempt from Tax under the Indian Act, so that the CRA can calculate your Canada workers benefit for the 2021 tax year, if applicable, and your family's provincial or territorial benefits. The information you provide on Form T90 will also be used to calculate your Canada training credit limit for the 2022 tax year.

Foreign property

Did you own or hold specified foreign property where the total cost amount of all such property, at any time in 2021 was more than CAN$100,000? — 266 00 1 D Yes 2 [K] No

If yes, complete Form T1135, Foreign Income Verification Statement. There are substantial penalties for not filing Form T1135 by the due date. For more information, see Form T1135.

Protected B when completed

Complete only the lines that apply to you. unless stated otherwise. You can find more information about the lines on this return by calling **1-800-969-8281** or by going to **canada.ca/line-xxxxx** and replacing **"xxxxx"** with any 5-digit line number from this return. For example, go to canada.ca/line-10100 for information about line 10100.

Step 2 - Total income

As a resident of Canada, you need to report your income from all sources inside and outside Canada.

Employment income (box 14 of all T4 slips)			10100	149,296 92	1
Tax-exempt income for emergency services volunteers (see line 10100 of the guide)	10106				
Commissions included on line 10100 (box 42 of all T4 slips)	10120				
Wage-loss replacement contributions (see line 10100 of the guide)	10130				
Other employment income (see line 10400 of the guide)			10400	192041	2
Old age security (OAS) pension (box 18 of the T4A(OAS) slip)			11300		3
CPP or QPP benefits (box 20 of the T4A(P) slip)			11400		4
Disability benefits included on line 11400 (box 16 of the T4A(P) slip)	11410				
Other pensions and superannuation (see line 11500 of the guide and line 31400 of the return)			11600		6
Elected split-pension amount (complete Form T1032)			11600		6
Universal child care benefit (UCCB) (see the RC62 slip)			11700		7
UCCB amount designated to a dependant	11701				
Employment insurance and other benefits (box 14 of the T4E slip)			11900		8
Employment insurance maternity and parental benefits, and provincial P<!rental insurance plan benefits					
Taxable amount of dividends from taxable Canadian corporations (use Federal Worksheet):					
Amount of dividends (eliaible and other than eliaible\			1120001		9
Amount of d1v1dends Cother than eliaible!	112010				
Interest and other investment income (use Federal Worksheet\			12100		10
Net partnershio income /limited or non-active oartners only\			12200		11
Reqistered disabilitv savinos olan income /box 131 of the T4A slin\			12600		12
Rental income (see Guide T4036)	Gross 12699	27,900 00	Net 12600	-3,832 51	13
Taxable cao1tal oains (comolete Schedule 3\			12700		14
Support payments received (see Guide P102)	Total 12799		---- 1 ax a b le amount 12800		16
Re=is te r ed re t ir e m e n t sa v in g p la n (RRSP) income (from all T4RSP slips\			12900		16
Other income (specify):			13000		17
1axablescholarshisufeb w s h ips, bursaries, and artists' project grants			130101		18
Add lines 1 to 18.				147,384 82	19
Self-employment income (see Guide T4002):					
Business income	Gross J13499I	Net 13600	20		
Professional income	Gross 13699	Net 137001	21		
Commission income	Gross 13899	Net 13900	22		
Farmina income	Gross 14099	Net 14100I	23		
Fishina income	Gross 14299	Net 143001	24		
Add lines 20 to 24.	Net self-employment income		►		26
Ltne 19 PlUS line 25				147,384182	26
Workers' comoensation benefits /box 10 of the T5007 slio\		1144001	27		
Social assistance oavments		1146001	28		
Net federal sunolements oaid (box 21 of the T4ACOASI slio\		14600	29		
Add lines 27 to 29 (see line 25000 in Steo 4\.		14700	►		30
Line 26 plus line 30		**Total income** f16000		147,384182	31

Step 3 - Net income

Enter the amount from line 31 of the previous page.				147,384182	32
Pension adjustment (box 52 of all T4 slipsand box 034 of all T4A slips)	20600				
Registered pension plan (RPP) deduction (box 20 of all T4 slipsand box 032 of all T4A slips)	20700		33		
RRSP deduction (see Schedule 7 and **attach** receipts)	20800		34		
Pooled registered pension plan (PRPP) **employer** contributions (amount from vour PRPP contribution receipts)	20810				
Deduction for elected split-pension amount (complete Form T1032\	121000		36		
Annual union, professional, or like dues (receipts and box 44 of all T4 slios\	[21200		36		
Universal child care benefit reoavment (*box* 12 of all RC62 slios)	121300		37		
Child care expenses (complete Form T778)	21400		38		
D1sab1lity supports deduction (complete Form T929)	21600		39		
Business investment loss (see Guide T4037) Gross 21699) Allowable deduction	21700		40		
Moving expenses {complete Form T1-M}	21900		41		
Support payments made (see Guide P102) Total Allowable deduction	22000		42		
Carrying charges, interest expenses, and other expenses {use Federal Worksheet}	22100		43		
Deduction for CPP or QPP contributions on self-employment income and other earnings (complete Schedule 8 or Form RC381 whichever applies\	2_2 2 0 0------ -•44				
Deduction for CPP or QPP enhanced contributions on employment income (complete Schedule 8 or Form RC381, whichever applies) **(maximum $290.60)**	222161	290 80	•46		
Exploration and development expenses (complete Form T1229)	122400		46		
Other employment expenses (see Guide T4044)	22900	19.478 94	47		
Clergy residence deduction (complete Form T1223)	23100		48		
Other deductions (specify):	23200		49		
Federal COVID-19 benefits repayment (box 201 of all federal T4A slips)	23210		60		
Add lmes 33 to 50.	23300	19,769 44 ▶		19.769 44	61
Line 32 minus line 51 (if negative, enter "O") **Net income before adjustments**			23400	127,615 38	62

Social benefits repayment (including old age security benefits repayment, employment insurance benefits repayment, and Canada recovery benefit repayment):
See the repayment chart on the back of your T4E slip if you entered an amount on line 11900 and the amount on line 23400 'is more than $70,376
Use your Federal Worksheet if you entered an amount on line 11300 or line 14600 and the amount on line 23400 is more than $79,846, or if you have an amount in box 202 of your T4A slip and the amount on line 23400 is more than $38,000.

Otherwise. enter "O" on line 23500.			23600		•63
Line 52 minus line 53 (if negative, enter "O") (If this amount 'is negalive. you may have a non-capital loss. See Form T1A.) **Net income**			23600!	127,615 38	64

Step 4 - Taxable income

Enter the amount from line 54 of the orevious œQe			127,615 38	66
Canadian Armed Forces personnel and police deduction (box 43 of all T4 slios\	24400	66		
Securitv ootions deductions (boxes 39 and 41 of T4 slips or see Form T1212)	24900	67		
Other payments deduction (enter the amount from line 14700 if you did not enter an amount on line 14600; otherwise, use Federal Worksheet\	126000J	68		
Limited partnership losses of other years	261001	69		
Non-capital losses of other years	26200	60		
Net caoital losses of other years	26300	61		
Caoital aains deduction !comalete Form T657)	26400)	62		
Northern residents deductions /complete Form T2222)	126600	63		
Additional deductions !soecifvl:	1266001	64		
Add lines 56 to 64.	25700	▶		66
Line 55 minus line 65 (if negative, enter "0")		Taxable income	127,615138	66

Step 5 - Federal tax

Part A - Federal tax on taxable income

Use the amount from line 26000 to complete the appropriate column below.

	Line 26000 is $49,020 or less	Line 26000 is more than $49,020 but not more than $98,040	Line 26000 is more than $98.040 but not more than $151,978	Line 26000 is more than S151,978 but not more than $216,511	Line 26000 is more than $216,511	
Amount from line 26000			127, 615 38			67
Line 67 minus line 68 (cannot be negative)	0 00	49 ,020 00	98:040100	151,978 00	216,511 00	68
			29 575138			69
Line 69 multiplied by the percentage from line 70	15 %	20.5 %	26%	29%	33%	70
			7,689,60			71
Line 71 plus line 72 Federal tax on taxable income	0 00	LJ]	17 402 10	31 ,425 98	50,140 55	72
			25:091,701			73

Enter the amount from line 73 on line 116 and continue at line 74.

Part B - Federal non-refundable tax credits

Basic personal amount:
If the amount on line 23600 is $161,978 or less, enter $13,808.
If the amount on line 23600 is $216,611 or more, enter $12,421.

Qtherw1se. use the Federal Worksheet to calculate the amount to enter.	(maximum $13,808)	30000	13,808 00	74
Age amount (1f you were born in 1956 or earlier) 1use Federal Worksheet)	(maximum $7,713)	1301001		76
Spouse or common-law partner amount (complete Schedule 5)		30300		76
Amount for an eligible dependant (complete Schedule 5)		30400		77
Canada caregiver amount for spouse or common-law partner, or eligible dependant age 18 or older (complete Schedule 5)		30426		78
Canada caregiver amount for other infirm dependants age 18 or older (complete Schedule 5)		130460		79
Canada caregiver amount for infirm children under 18 years of age (see Schedule 5) Number of children you are claiming this amount for	30499 x $2,295 =	$500'		80
Add lines 74 to 80.			13,808100	81

Part B - Federal non-refundable tax credits (continued)

Enter the amount from line 81 of the previous page.				13,808100	82
Base CPP or OPP contributions (complete Schedule 8 or Form RC381, whichever applies):					
through employment income	30800	2,875 95	•83		
onsel employmentincomeandother earnings	31000		•84		
Employment insurance premiums:					
through employment (boxes 18 and 55 of all T4 slips) (maximum $889.64)	31200	889 54	•86		
on self-employment and other eligible earnings (completeSchedule 13)	31217		•86		
Volunteer firefiahters' amount	31220		87		
Search and rescue volunteers' amount	31240		88		
Canada employment amount: Enter **whichever is less:** $1,257 **or** line 1 plus line 2.	31260	1,257 00	89		
Home buvers' amount **/maximum $6,0001**	31270		90		
Home accessibilitv expenses /use Federal Worksheet} **/maximum $1 Q000**	131286		91		
Adootion exoenses	31300		92		
Digital news subscription expenses /see line 31350 of the auidel **/maximum $600)**	31360]		93		
Add lines 83 to 93.		5,022 49	▶	5,022 49	94
Pension income amount /use Federal Worksheet} **/maximum $2,000)**			j31400l		96
Add lines 82, 94, and 95.				18,830 49	96
Disability amount for self /if vou were under 18 years of aqe, use Federal Worksheet; if not, claim $8,662)			131600l		97
D1sab1litv amount transferred from a dependant (use Federal Worksheet\			1318001		98
Add lmes 96 to 98.				18,830 49	99
IlJ! rest_ oa1d on vour student loans /see Guide P105)			31900j		100
Your tu1t1on, education, and textbook amounts (complete Schedule 11 \			[32300j		101
Tu1t1on amount transferred from a child or qrandchild			[32400		102
Amounts transferred from vour spouse or common-law partner (comolete Schedule 2)			32600		103
?,dd lines 99 to 103.				18,830149	104
Medical expenses for self, spouse or common-law partner, andvour dependent children born in 2004 or later	33099		106		
Amount from line 23600 x 3% =	106				
Enter **whichever is less:** $2,421 or the amount from line 106.		------+-	107		
Line 105 minus line 107 (if negative, enter "0")			108		
Allowable amount of medical expenses for other dependants (useFederalWorksheet)	33199		109		
Line 108 plus line 109	33200		▶		110
Line 104 plus line 11 O			336001	18,830 49	111
Federal non-refundable tax credit rate				15 %	112
Line 111 multiolied bv the oercentaae from line 112			1338oo	2,824 57	113
Donations and aifts /comolete Schedule 9)			]34900		114
Line 113 olus line 114 **Total federal non-refundable tax credits**			[36000]	2,824 57	116

Part C - Net federal tax

Enter the amount from line 73.			25,091 70	116
Federal tax on split income (see Form T1206)		40424		117
Line 116 plus line 117		40400	25,091 70	118
Amount from line 35000	2,824 57	119		
Federal dividend tax credit (use Federal Worksheet)	40426	120		
Minimum tax carryover (complete Form T691)	40427	121		
Add lines 119 to 121	2,824 57 ▶		2,824 57	122
Line 118 minus line 122 (if negative, enter "0")	Basic federal tax	142900	22,267 13	123
Federal surtax on income earned outside Canada (complete Form T2203)				124
Line 123 plus line 124			22,267 13	126
Federal foreign tax credit (complete Form T2209)		40500		126
Line 125 minus line 126			22,267 13	127
Recapture of investment tax credit (complete Form T2038(IND))				128
Line 127 plus line 128			22,267 13	129
Federal logging tax credit (see guide)				130
Line 129 minus line 130 (if negative, enter "0")	Federal tax	40600	22,267 13	131
Federal political contribution tax credit (use Federal Worksheet)				
Total federal political contributions (attach receipts) 40900 ; (max imum $1,000) 41000 ;				132
Investment tax credit (complete Form T2038(IND)) 41200				133
Labour-sponsored funds tax credit (see line 41400 of the guide)				
Net cost of shares of a provincially registered fund 41300 ; Allowable credit 41400 ;				134
Add lines 132 to 134.	41600 ▶			136
Line 131 minus line 135 (if negative, enter "0")		41700	22,267 13	136
Canada workers benefit advance payments received (box 10 of the RC210 slip)		41600		137
Social taxes (see line 41800 of the guide)		41800		138
Add lines 136 to 138.	Net federal tax	4woo	22,267 13	139

Step 6 - Refund or balance owing

Amount from line 42000			22,267 13	140
CPP contributions payable on self-employment income and other earnings (complete Schedule 8 or Form RC381, whichever applies)		42100		141
Employment insurance premiums payable on self-employment and other insurable earnings (complete Schedule 13)		142120		142
Social benefits repayment (amount from line 23500)		42200		143
Provincial or territorial tax (complete and attach your provincial or territorial Form 428, even if the result is "0")		42800	12,875 12	144
Add lines 140 to 144	Total payable	43600	35,142 25	146

Step 6 - Refund or balance owing (continued)

Enter the amount from line 145 of the previous page.			35,142 25	146
Total income tax deducted (amounts from all Canadian slips)	43700	38,307 97	• 147	
Refundable Quebec abatement (see line 44000 of the guide)	44000		• 148	
CPP or QPP overpayment (see line 30800 of the guide)	44800	969 50	• 149	
Employment insurance overpayment (see line 45000 of the guide)	46000	301 82	• 160	
Refundable medical expense supplement (use Federal Worksheet)	46200		• 161	
Canada workers benefit (CWB) (complete Schedule 6)	46300		• 162	
Children's fitness credit (CGC) (complete Form T2029, 11)	46360		• 163	
Refund of investment tax credit (complete Form T2038(IND), Part XII.2 tax credit)	4-64_0_0		• 164	
Box 38 of all T3 slips and box 209 of all T5013 slips	46600		• 166	
Employee and partner GST/HST rebate (complete Form GST370)	46700	2 080 65	• 166	
Eligible educator school supply tax credit: supplies expenses ___ maximum $1 000 46800 x 25% =	46900		• 167	
Canadian journalism labour tax credit (box 236 of all T5013 slips)	47666		• 168	
Other refundable credits (specify):	47666		• 168a	
Tax paid by instalments	47600		• 169	
Provincial or territorial credits (complete Form 479, if it applies)	47900		• 160	
Add lines 147 to 160. Total credits	48200	41 659 94 ▶	41 659 94	161
Line 146 minus line 161. If the amount is negative, enter it on line 48400 below. If the amount is positive, enter it on line 48600 below. Refund or balance owing			-6,517 69	162

Generally, the CRA does not charge or refund a difference of $2 or less.

Refund §oiiJ 6,517169 •

Balance owing 48600 •

For more information and ways to enroll for direct deposit, go to canada.ca/cra-direct-deposit.

Your balance owing is due **no later than April 30, 2022.** For more information on how to make your payment, go to canada.ca/payments.

Ontario G Ontario opportunities fund

You can help reduce Ontario's debt by completing this area to donate some or all of your 2021 refund to the Ontario opportunities fund. Please see the provincial pages for details.

Amount from line 48400 above		1
Your donation to the Ontario opportunities fund	[46600]	• 2
Net refund (line 1 minus line 2)	46001	• 3

I certify that the information given on this return and in any attached documents is correct, complete and fully discloses all of my income.

Sign here

It is a serious offence to make a false return.

Telephone number: (905) 857-6874

Date 2022-06-14

If this return was completed by a tax professional, tick the applicable box and provide the following information:

Was a fee charged? 1490001 1 Yes 2 L No

EFILE number (if applicable): 1489001 12621

Name of tax professional: SAM DURANTE, CPA

Telephone number. (416) 727-7444

Personal information (including the SIN) is collected for the purposes of the administration or enforcement of the Income Tax Act and related programs and activities including administering tax. benefits. audit, compliance, and collection. The information collected may be used or disclosed for purposes of other federal acts that provide for the imposition and collection of a tax or duty. It may also be disclosed to other federal, provincial. territorial. or foreign government institutions to the extent authorized by law Failure to provide this information may result in interest payable. penalties, or other actions. Under the Privacy Act, individuals have a right of protection. access to and correction of their personal information. or to file a complaint with the Privacy Commissioner of Canada regarding the handling of their personal information. Refer to Personal Information Bank CRA PPU 005 on Info Source at canada.ca/cra-info-source.

Do not use this area. 48700 48800 11

Canada Revenue Agency | Agence du revenu du Canada

0029189

SUDBURY ON P3A 5C1

000011596

Notice details

Social insurance number	XXX XX0 250
Tax year	2021
Date issued	Jun 22, 2023

66T7KL66

RINO FERRANTE
58 HARVEST MOON DR
BOLTON ON L7E 2L2

Notice of reassessment

We reassessed your 2021 income tax and benefit return and recalculated your balance.

You need to pay **$1,712.78** minus any amounts you paid that we have not processed yet.

To avoid additional interest charges please pay by **July 12, 2023.**

Thank you,

Bob Hamilton
Commissioner of Revenue

PAID 07/25/23

Account summary

You have an amount due. If you already paid the full amount, please ignore this notice.

Amount due: $1,712.78

Pay by: July 12, 2023

Payment options

You can:

- **pay online**
- **pay at your financial institution**

For more information, see page 5.

T491 E (19)X

Canada

Notice details

Social insurance number	XXX XX0 250
Tax year	2021

RINO FERRANTE
58 HARVEST MOON DR
BOLTON ON L7E 2L2

Tax reassessment

We calculated your taxes using the amounts below. The following summary is based on the information we have or you gave us.

We may review your return later to verify income you reported or deductions or credits you claimed. For more information, go to **canada.ca/taxes-reviews.** Keep all your slips, receipts, and other supporting documents in case we ask to see them.

Summary

Line	Description	$ Amount on last assessment	CR/DR	$ Final amount	CR/DR
15000	Total income	147,384		147,384	
	Deductions from total income	290		19,315	
23600	Net income	147,094		128,069	
26000	Taxable income	147,094		128,069	
35000	Total federal non-refundable tax credits	2,824		2,824	
61500	Total Ontario non-refundable tax credits	739		739	
42000	Net federal tax	27,332.14		22,385.64	
42800	Net Ontario tax	16,267.19		12,955.01	
43500	Total payable	43,599.33		35,340.65	
43700	Total income tax deducted	38,307.97		38,307.97	
44800	CPP overpayment	969.50		969.50	
45000	Employment Insurance overpayment	301.82		301.82	
45700	Employee and partner GST/HST rebate	0.00		1,406.54	
48200	Total credits	39,579.29		40,985.83	
	Subtotal (Total payable minus Total credits)	4,020.04	DR	5,645.18	CR
	Change to tax payable (Final subtotal minus last subtotal)			9,665.22	CR
	Adjustment to penalties			241.20	CR
	Adjustment to arrears interest			793.98	CR
	Balance from this reassessment			10,700.40	CR

0029190

Notice details

Social insurance number	XXX XX0 250
Tax year	2021

RINO FERRANTE
58 HARVEST MOON DR
BOLTON ON L7E 2L2

Line	Description	$ Amount on last assessment	CR/DR	$ Final amount	CR/DR
	Previous account balance			12,413.18	DR
	Balance due			**1,712.78**	**DR**

Explanation of changes and other important information

We changed your return based on our recent letter.

Your net income changed because of the change we made. We use your net income to calculate your Canada child benefit (CCB), goods and services tax/harmonized sales tax (GST/HST) credit, and any related provincial or territorial benefits. If any of these amounts change, we will send you a notice explaining the change. We may also keep all or part of your next CCB, GST/HST credit, and any related provincial or territorial benefit payments until any balances owing are paid.

Your Canada training credit limit for next year is $750.00. This credit will expire at the end of the year you turn 65 or the year of death.

We changed the late-filing penalty we assessed you earlier from $241.20 to $0.00.

We decreased the arrears interest we charged you earlier by $793.98.

You can avoid more interest charges if you pay the balance due by July 12, 2023.

If you have questions about your reassessment, please call our Individual Tax and Enquiries line at 1-800-959-8281 .

Notice details

Social insurance number	XXX XX0 250
Tax year	2021

RINO FERRANTE
58 HARVEST MOON DR
BOLTON ON L7E 2L2

RRSP deduction limit statement

References to RRSP contributions also include contributions to your pooled registered pension plan (PRPP) and to your and your spouse's or common-law partner's specified pension plan (SPP). For more information, go to **canada.ca/rrsp** or see Guide T4040, RRSPs and Other Registered Plans for Retirement.

Description	$ Amount
RRSP deduction limit for 2022	234,669
Minus: Employer's PRPP contributions for 2022	0
Minus: Allowable RRSP contributions deducted for 2022	0
Plus: 18% of 2022 earned income, up to a maximum of $30,780	0
Minus: 2022 pension adjustment	0
Minus: 2023 net past service pension adjustment	0
Plus: 2023 pension adjustment reversal	0
RRSP deduction limit for 2023	**234,669**
Minus: Unused RRSP contributions previously reported and available to deduct for 2023	0
Available contribution room for 2023	**234,669**

Note: If your available contribution room is a negative amount (shown in brackets), you have no contribution room available for 2023 and may have over contributed to your RASP. If this is the case, you may have to pay a 1% monthly tax on any excess contributions.

125095

TUdRO CONTRACTING LTO.
12330 HIGHWAY 27
KLI:INBURG, ON L0J 1CO

TD CANADA TRUST
4499 HIGHWAY #7
VAUGHAN, ONTARIO L4L 9A9

DATE 2 8 0 9 2 0 2 3
OOMMYYYY

PAY ****One thousand six hundred eight and 44/100 $ 1,608.44

TO THE ORDER OF
Rino. Ferrante
58 Harvest Moon Drive
Bolton ON L7E 2L2

TUBRO CONTRACTING LTD.
PER
PER

EMO Pay Period: 18-09-2023 • 24-09-2023

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TUBRO CONTRACTING LTD.

125095

Rlno. Ferrante
58 HerveSl Moon Drive
Bolton
ON. L7E2L2

PAY	Hours	Rate	Current	YTO
Bonus	-	-	0,00	6,40000
Vacat,on Pay	-	-	19000	6.91000
Stat Holiday Pay	-	40.00	000	2.56000
Regular Pay	40.00	4000	1,60000	54,840.00
HourlY 2	500	60.00	300.00	11.70000

TAXES	Current	YTD
Canaela Pension Plan	000	3,75445
Employment Insurance	000	1.002.45
Income Tax	431 56	18,6205

DEDUCTIONS	Current	YTD

Tj,brO contracttng Ltd.
12330HWY27
RR1
Kleinbulg
ON. L0J 1CO

OTHER PAY	Current	YTO

PayPei1oCl
18-09-2023 • 24-0f>-2023

Pay Dete
2809-2023

MEMO:

BENEFITS	Accrued	Used	Available
VacatIOO	0.00	000	000

SUMMARY	Cunent	YIO
Total Pay	$2.09000	$82.410.00
Taxes	$481 5 6	$23.381.75
Deductions	$000	$000

NET PAY: $1,608.44

'\25058

TO CANADA TRUST
4499 HIGHWAY #7
VAUGHAN, ONTARIO L•L 9A9

1'UBRO CONTRACTING LTO.
'2330 HIGHWAY 27
I(LfINBURG, ON LOJ 1CO

OAiE 21092023
oot11MYY'I'V

$ **1,608.44

PAY •—◊one thousand six hundred eight and 44/100

TO THE ORDER OF
Rino. Ferrante
58 Harvest Moon Drive
Bolton ON L7E 2L2

7C

PEA

EMO Pay Period: 11-09-2023- 17-09-2023

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TU BRO CONTRACTING LTD.

125058

Rlno. i=errarnte
58 Harvest Moon Drive
Bolton
ON, L7E2L2

PAY	Hours	Rate	Current	YTD
Bonus	-	-	0.00	6,400.00
Vacation Pay	-	-	190,00	6,72000
Stat Holiday Pay	-	4000	000	2.560.00
Regular Pey	40.00	4000	1,60000	53,24000
Hourly 2	500	6000	300.00	11,400.00

TAXES	C rrent	YTQ
Canada Pension Plan	000	3.754 45
Emptoyment trnsuraflC8	0.00	1,00246
income Tax	481.56	18,143.29

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Tubro Contr8Ctlng Ltd.
12330HWV27
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Kle111bU19
ON. LOJ !CO

O.THER PY	C11rrent	YTO

Pay Pel1od
11-09-2023 • 17-09-2023

Pay Date
2H)9·2023

MEMO:

BENEFITS	A!=crue<l	Ustd	Availab
Vacation	0.00	0.00	000

SUMMARY	Current	YTD
Total Pay	$2,090.00	$80,320.00
Taxes	$481.56	$22,900.19
DeduGtions	$0.00	$0.00

NET PAY: $1,608.44

TUBRO CONTRACTING LTD.
12330 HIGHWAY 27
KLEINBURG, ON L0J 1C0

TD CANADA TRUST
4499 HIGHWAY #7
VAUGHAN, ONTARIO L4L 9A9

125028

DATE 14092023
OOMMYYYY

PAY "*O*One thousand six hundred eight and 44/100 $ 1,608.44

TO THE ORDER OF
Rino. Ferrante
58 Harvest Moon Drive
Bolton ON L7E 2L2

TD

PER6=

EMO Pay Period: 04-09-2023 - 10-09-2023

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TUBRO CONTRACTING LTD.

125028

Rino. Ferrante
58 Harvest Moon Drive
Bolton
ON, L7E2L2

PAY	Hours	Rate	Current	YTD
Bonus	-	-	0.00	6,400.00
Vacation Pay	-	-	190.00	6,530.00
Stat Holiday Pay	8.00	40.00	320.00	2,560.00
Regular Pay	32.00	40.00	1,280.00	51,640.00
Hourly2	5.00	60.00	300.00	11,100.00

TAXES	Current	YTD
canada Pensioll Plan	0.00	3,754.45
Employment Insurance	0.00	1,002.45
Income Tax	481.56	17,661.73

DEDUCTIONS	Current	YTD

Tubro ContrlCting Ud.
t2330HWY27
ARI
KleinbUrg
ON, L0J 1C0

OTHER PAY	Current	YTD

Pay Perfod
04-0l).2023 - 10-09-2023

Payt>ele
14-09-2023

MEMO:

BENEFITS	Accrued	Used	Available
Vacation	0.00	0.00	0.00

SUMMARY	Current	YTD
Total Pay	$2,090.00	$78,230.00
Taxu	$481.56	$22,418.63
Deduction•	$0.00	$0.00

NET PAY: $1,608.44

Your branch address:

145 WOODBRIDGE AVE
WOODBRIDGE, ONTARIO L4L2S6

Everyday Banking

RINO FERRANTE
58 HARVEST MOON DR
BOLTON ON L7E 2L2

Your Branch
WOODBRIDGE
Transit number: 2433

For questions about your statement call
(905) 851-2226

Direct Banking
1-800-363-9992
www.bmo.com

Your Plan
Performance Plan

Your Everyday Banking statement

For the period ending January 25, 2023

Summary of your account

Account	Opening balance ($)	- Total amounts deducted ($)	+ Total amounts added ($)	= Closing balance ($) on Jan 5, 0 3
Primary Chequing Account # 2433 3966-002	1,011.24	14,916.02	15,934.78	2,030.00

Security Tips
Data Privacy Day is **January 28.** Never post your birthday or personal information on social media sites. This information can be used to target you. For more security tips, visit **bmo.com/security.**

Here's what happened in your account

Date	Description	Amounts deducted from your account ($)	Amounts added to your account ($)	Balance ($)
	Primary Chequing Account # 2433 3966-002			
	Owner: RINO FERRANTE			
Dec 4	**Opening balance**			**1,011. 4**
Dec 30	Pre-Authorized Payment, TD LOAN PAYMNT LNS/PRE	336.04		675.20
Dec 30	Overdraft Per Item Charge	5.00		670.20
Dec 30	Online Transfer, TF 2433#3060-446		5,000.00	5,670.20
Dec 30	Online Transfer, TF 2433#3060-446		400.00	6,070.20
Dec 30	Interest Paid	0.25		6,069.95
Jan 03	Pre-Authorized Payment, THE EFFORT TRUS MTG/HYP	5,824.82		245.13
Jan 03	INTERAC e-Transfer Sent	250.00		-4.87
Jan 03	Mobile Cheque Deposit		1,709.83	1,704.96
Jan 04	Online Transfer, TF 0000000022187677456	300.00		1,404.96

continued

BMO Bank of Montreal

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151306 (09/02)

Here's what happened in your account (continued)

Date	Description	Amounts deducted from your account ($)	Amounts added to your account ($)	Balance ($)
	Primary Chequing Account # 2433 3966-002			**(continued)**
Jan 04	Online Transfer, TF 0005191230215393720	400.00		1,004.96
Jan 05	Mobile Cheque Deposit		1,571.59	2,576.55
Jan 05	Online Transfer, TF 2984#3955-912	200.00		2,376.55
Jan 09	Online Bill Payment, PEEL WATER	291.00		2,085.55
Jan 09	Online Bill Payment, HYDRO ONE	363.48		1,722.07
Jan 09	Online Bill Payment, CAN TIRE MC	600.00		1,122.07
Jan 09	Online Transfer, TF 2984#3955-912	566.00		556.07
Jan 09	Online Transfer, TF 2433#3060-446	400.00		156.07
Jan 09	Online Transfer, TF 2433#3060-446	400.00		-243.93
Jan 09	Online Transfer, TF 0000000022187677456		300.00	56.07
Jan 12	Mobile Cheque Deposit		1,045.02	1,101.09
Jan 12	Online Bill Payment, CAN TIRE MC	1,000.00		101.09
Jan 13	Pre-Authorized Payment, TD LOAN PAYMNT LNS/PRE	336.04		-234.95
Jan 13	Mobile Cheque Deposit		1,199.87	964.92
Jan 16	Online Transfer, TF 2433#3060-446	300.00		664.92
Jan 16	INTERAC e-Transfer Sent	300.00		364.92
Jan 16	Mobile Cheque Deposit		1,728.60	2,093.52
Jan 16	Online Transfer, TF 0000000022187677456	500.00		1,593.52
Jan 16	Online Transfer, TF 0005191230215393720	500.00		1,093.52
Jan 16	Online Transfer, TF 2984#3955-912	179.16		914.36
Jan 18	Online Bill Payment, ENBRIDGE	800.00		114.36
Jan 18	Online Bill Payment, BELL ONE BILL14	30.00		84.36
Jan 19	Mobile Cheque Deposit		1,199.87	1,284.23
Jan 20	INTERAC e-Transfer Received		1,000.00	2,284.23
Jan 23	Online Transfer, TF 0005191230215393720	258.05		2,026.18
Jan 23	Online Bill Payment, CAPITAL ONE-MC	526.18		1,500.00
Jan 23	Online Transfer, TF 2433#3060-446	250.00		1,250.00
Jan 25	INTERAC e-Transfer Received		780.00	2,030.00
Jan 5	**Closing totals**	**14,916.0**	**15,934.78**	

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Registration numbers
GST - R100390095 QST - 1000042494

A member of BMO Financial Group

Your branch address:

145 WOODBRIDGE AVE
WOODBRIDGE, ONTARIO L4L2S6

Everyday Banking

RINO FERRANTE
58 HARVEST MOON DR
BOLTON ON L7E 2L2

Your Branch
WOODBRIDGE
Transit number: 2433

For questions about your statement call
(905) 851-2226

Direct Banking
1-800-363-9992
www.bmo.com

Your Plan
Performance Plan

Your Everyday Banking statement

For the period ending February 24, 2023

Summary of your account

Account	Opening balance ($)	- Total amounts deducted ($)	+ Total amounts added ($)	= Closing balance ($) on Feb 24, 2023
Primary Chequing Account # 2433 3966-002	2,030.00	16,142.94	14,728.09	615.15

Avoid romance scams. Criminals adopt a fake identity to gain affection and trust and then manipulate or steal from victims. For more security tips - including an article on Romance scams - visit **bmo.com/security**

Here's what happened in your account

Date	Description	Amounts deducted from your account ($)	Amounts added to your account ($)	Balance ($)
	Primary Chequing Account # 2433 3966-002			
Owner: RINO FERRANTE				
Jan 26	**Opening balance**			**2,030.00**
Jan 27	Pre-Authorized Payment, TD LOAN PAYMNT LNS/PRE	336.04		1,693.96
Jan 30	Mobile Cheque Deposit		1,199.87	2,893.83
Jan 30	Online Bill Payment, ENBRIDGE	1,950.00		943.83
Jan 30	ABM Deposit, 475 QUEEN ST.		700.00	1,643.83
Feb 01	ABM Deposit, 7050 ST BARBAR		4,000.00	5,643.83
Feb 01	ABM Deposit, 7050 ST BARBAR		1,000.00	6,643.83
Feb 01	Pre-Authorized Payment, THE EFFORT TRUS MTG/HYP	5,824.82		819.01
Feb 01	Online Transfer, TF 2984#3955-912	200.00		619.01
Feb 03	Mobile Cheque Deposit		1,199.87	1,818.88

continued

BMO Bank of Montreal
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151 80E (09/02)

Here's what happened in your account (continued)

Date	Description	Amounts deducted from your account ($)	Amounts added to your account ($)	Balance ($)
	Primary Chequing Account # 2433 3966-002			**(continued)**
Feb 06	Online Bill Payment, CAPITAL ONE-MC	1,000.00		818.88
Feb 06	Online Transfer, TF 0005191230215393720	900.00		-81.12
Feb 06	ABM Deposit, 475 QUEEN ST.		500.00	418.88
Feb 06	Online Bill Payment, CAN TIRE MC	100.00		318.88
Feb 06	Online Transfer, TF 2433#3060-446	180.00		138.88
Feb 06	Online Transfer, TF 2433#3060-446	380.00		-241.12
Feb 07	Mobile Cheque Deposit		2,000.00	1,758.88
Feb 07	INTERAC e-Transfer Sent	1,000.00		758.88
Feb 09	Online Transfer, TF 0000000022187677456	600.00		158.88
Feb 10	Pre-Authorized Payment, TD LOAN PAYMNT LNS/PRE	336.04		-177.16
Feb 13	Mobile Cheque Deposit		1,199.87	1,022.71
Feb 13	Online Transfer, TF 2433#3060-446	200.00		822.71
Feb 14	Online Bill Payment, HYDRO ONE	500.00		322.71
Feb 16	Mobile Cheque Deposit		1,728.61	2,051.32
Feb 17	Online Transfer, TF 2984#3955-912	1,000.00		1,051.32
Feb 17	Mobile Cheque Deposit		1,199.87	2,251.19
Feb 21	Online Transfer, TF 0005191230215393720	500.00		1,751.19
Feb 21	Online Transfer, TF 0000000022187677456	500.00		1,251.19
Feb 21	Online Transfer, TF 2433#3060-446	300.00		951.19
Feb 24	Pre-Authorized Payment, TD LOAN PAYMNT LNS/PRE	336.04		615.15
Feb 24	**Closing totals**	**16,142.94**	**14,728.09**	

Please report any errors, omissions or irregularities in writing within 30 days of the statement date after which this statement shall be deemed accurate except for any amount credited to your account in error.

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Registration numbers
GST - R100390095 QST - 1000042494

A member of BMO Financial Group

Your branch address:

145 WOODBRIDGE AVE
WOODBRIDGE, ONTARIO 4 2S6

Everyday Banking

RINO FERRANTE
58 HARVEST MOON DR
BOLTON ON L7E 2L2

Your Branch
WOODBRIDGE
Transit number: 2433

For questions about your statement call
(905) 851-2226

Direct Banking
1-800-363-9992
www.bmo.com

Your Plan
Performance Plan

Your Everyday Banking statement

For the period ending March 24, 2023

Summary of your account

Account	Opening balance ($)	- Total amounts deducted ($)	+ Total amounts added ($)	= Closing balance ($) on Mar 24, 2023
Primary Chequing Account # 2433 3966-002	615.15	7,639.11	8,407.95	1,383.99

March is Fraud Prevention Month. Are you up to date on the latest scams? Check out our Security Alerts page for a listing of the latest scams and ways to stay protected. **bmo.com/securit**

Here's what happened in your account

Date	Description	Amounts deducted from your account ($)	Amounts added to your account ($)	Balance ($)
	Primary Chequing Account # 2433 3966-002			
Owner: RINO FERRANTE				
Feb 2	**Opening balance**			**61 .1**
Feb 27	Online Transfer, TF 2433#3060-446	100.00		515.15
Feb 28	Online Transfer, TF 2433#3060-446	200.00		315.15
Feb 28	Overdraft Per Item Charge	15.00		300.15
Feb 28	Interest Paid	0.45		299.70
Mar 01	Online Transfer, TF 2433#3060-446	180.00		119.70
Mar 06	Mobile Cheque Deposit		1,199.87	1,319.57
Mar 06	Mobile Cheque Deposit		1,199.87	2,519.44
Mar 06	Online Transfer, TF 2984#3955-912	200.00		2,319.44
Mar 06	INTERAC e-Transfer Sent	250.00		2,069.44
Mar 06	Online Transfer, TF 2433#3060-446	400.00		1,669.44
Mar 06	Online Transfer, TF 2433#3060-446	100.00		1,569.44

continued

BMO Bank of Montreal

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15130E (09/02)

Here's what happened in your account (continued)

Date	Description	Amounts deducted from your account ($)	Amounts added to your account ($)	Balance ($)
	Primary Chequing Account # 2433 3966-002			**(continued)**
Mar 08	Online Transfer, TF 2433#3060-446	600.00		969.44
Mar 09	Mobile Cheque Deposit		1,199.87	2,169.31
Mar 09	INTERAC e-Transfer Sent	800.00		1,369.31
Mar 10	Pre-Authorized Payment, TD LOAN PAYMNT LNS/PRE	336.04		1,033.27
Mar 10	Online Transfer, TF 0005191230215393720	500.00		533.27
Mar 10	Online Transfer, TF 0000000022187677456	500.00		33.27
Mar 15	Mobile Cheque Deposit		1,728.60	1,761.87
Mar 15	Online Bill Payment, BELL ONE BILL14	80.00		1,681.87
Mar 15	Online Bill Payment, ENBRIDGE	1,191.58		490.29
Mar 20	INTERAC e-Transfer Received		680.00	1,170.29
Mar 20	Online Transfer, TF 2433#3060-446	50.00		1,120.29
Mar 23	Mobile Cheque Deposit		1,199.87	2,320.16
Mar 24	Pre-Authorized Payment, TD LOAN PAYMNT LNS/PRE	336.04		1,984.12
Mar 24	Online Bill Payment, CAPITAL ONE-MC	1,000.00		984.12
Mar 24	Online Bill Payment, CAN TIRE MC	100.00		884.12
Mar 24	Online Bill Payment, 407 ETR	700.00		184.12
Mar 24	Mobile Cheque Deposit		1,199.87	1,383.99
Mar 24	**Closing totals**	**7,639.11**	**8,407.9**	

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Registration numbers
GST - R100390095 QST - 1000042494

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Important information regarding changes to spousal joint accounts opened in Quebec

Effective December 8, 2022, regulatory changes were introduced in Quebec impacting joint deposit accounts opened in Quebec and held between spouses or former spouses including married, civil union and de facto spouses. Customers can now make a joint declaration to assign a percentage share in the account balance for the purpose of distribution upon the death of one of the accountholders, failing which a default share of 50 per cent each will apply. For more information, visit bmo.com/quebecspousaljointaccounts.

Everyday Banking

2023 Trustee Notification and Collection of Beneficiar Information b April 30, 2023

Bank of Montreal, Bank of Montreal Mortgage Corporation, and BMO Trust Company (collectively "BMO") are proud members of Canada Deposit Insurance Corporation (CDIC) and as such are required to annually remind trustee depositors to provide us with updated beneficiary information ensuring strong CDIC deposit insurance protection. For more information, please see
https://www.cdic.ca/financial-community/for-trustees/for-professional-trustees/timeline/

If ou are a Trustee who holds deposits for others, you have certain obligations you must meet to help ensure that those deposits continue to be protected by CDIC for up to $100,000 per beneficiary.

You must:

- Confirm that the deposit is held in trust;
- Provide the full name of each trustee of the deposit, and the address of at least one trustee;
- Provide the full name and address of each beneficiary of the deposit account that you hold in trust for them; and
- If there is more than one beneficiary to the deposit account, provide the interest of each beneficiary in the funds held in the trust account, as a percentage of the trust

The required information as above, must be provided to us b April 30, 2023.

You ma do so b visiting the closest BMO branch location or calling our branch or Relationship Manager.

If you do not provide us with the required information and keep it up-to-date, the deposits that you hold in trust for others may not receive CDIC deposit insurance protection up to $100,000 per beneficiary. CDIC relies on the latest information on our records to protect your deposits.

For more information on the responsibilities of trustee depositors, please visit:
https://www.cdic.ca/financial-community/for-trustees/

Please note that certain Trustees who hold or place deposits in their professional capacity may qualify as a Professional Trustee for the purposes of CDIC's deposit insurance protection.

For more information on how to determine if you are a Professional Trustee, and if the Professional Trustee framework is right for you, please visit:
https://www.cdic.ca/financial-community/for-trustees/for-professional-trustees,or bmo.com/cdic

BMO Bank of Montreal

A member of BMO Financial Group

151 80E (09/02)

Your branch address:

145 WOODBRIDGE AVE
WOODBRIDGE, ONTARIO L4L2S6

Everyday Banking

RINO FERRANTE
58 HARVEST MOON DR
BOLTON ON L7E 2L2

Your Branch
WOODBRIDGE
Transit number: 2433

For questions about your statement call
(905) 851-2226

Direct Banking
1-800-363-9992
www.bmo.com

Your Plan
Performance Plan

Your Everyday Banking statement

For the period ending April 25, 2023

Su ary of your account

Account	Opening balance ($)	- Total amounts deducted ($)	+ Total amounts added ($)	= Closing balance ($) on Apr 25, 2023
Primary Chequing Account # 2433 3966-002	1,383.99	11,610.24	11,184.95	958.70

Protect yourself from emerging scams: BMO has a quick-reference guide to learn about the most common scams out there, and how to protect yourself from them. Find out more in our Learning Centre on **bmo.com/security**

Here's what happened in your account

Date	Description	Amounts deducted from your account ($)	Amounts added to your account ($)	Balance ($)
	Primary hequing Account # 2433 3966-002			
	Owner: RINO FERRANTE			
Mar 25	**Opening balance**			**1,383.99**
Mar 27	Online Transfer, TF 0005191230215393720	400.00		983.99
Mar 27	Online Transfer, TF 2433#3060-446	200.00		783.99
Mar 28	Online Transfer, TF 2433#3060-446	150.00		633.99
Mar 30	INTERAC e-Transfer Received		1,215.00	1,848.99
Mar 31	Mobile Cheque Deposit		1,199.87	3,048.86
Mar 31	INTERAC e-Transfer Sent	2,083.89		964.97
Apr 03	Online Transfer, TF 2433#3060-446	400.00		564.97
Apr 03	INTERAC e-Transfer Sent	250.00		314.97
Apr 03	Online Transfer, TF 2984#3955-912	200.00		114.97
Apr 10	Mobile Cheque Deposit		1,199.87	1,314.84
Apr 10	Online Bill Payment, HYDRO ONE	348.09		966.75

continued

BMO Bank of Montreal
A member of BMO Financial Group
1513OE (09/02)

Here's what happened in your account (continued)

Date	Description	Amounts deducted from your account ($)	Amounts added to your account ($)	Balance ($)
	Primary hequing Account # 2433 3966-002			**(continued)**
Apr 10	Online Bill Payment, 407 ETR	235.94		730.81
Apr 10	Online Bill Payment, PEEL WATER	159.55		571.26
Apr 10	Online Bill Payment, SCOTIALINE	150.00		421.26
Apr 10	Online Bill Payment, BELL ONE BILL14	50.00		371.26
Apr 10	ABM Deposit, 475 QUEEN ST.		2,500.00	2,871.26
Apr 10	Online Transfer, TF 0000000022187677456	500.00		2,371.26
Apr 10	Online Transfer, TF 0005191230215393720	600.00		1,771.26
Apr 10	Online Bill Payment, CAN TIRE MC	50.00		1,721.26
Apr 10	Online Bill Payment, ENBRIDGE	1,000.00		721.26
Apr 10	Pre-Authorized Payment, TD LOAN PAYMNT LNS/PRE	336.04		385.22
Apr 10	Online Transfer, TF 2433#3060-446	150.00		235.22
Apr 11	INTERAC e-Transfer Sent	50.00		185.22
Apr 14	Online Transfer, TF 0000000022187677456		416.00	601.22
Apr 14	Mobile Cheque Deposit		1,462.80	2,064.02
Apr 14	Withdrawal at, BR.2984	2,000.00		64.02
Apr 17	Mobile Cheque Deposit		1,728.61	1,792.63
Apr 17	Online Transfer, TF 2433#3060-446	300.00		1,492.63
Apr 21	Pre-Authorized Payment, TD LOAN PAYMNT LNS/PRE	336.04		1,156.59
Apr 21	Mobile Cheque Deposit		1,462.80	2,619.39
Apr 21	Pre-Authorized Payment, CHEQ/PERS/CHQ CCQ/CHP	60.69		2,558.70
Apr 24	ABM Withdrawal, 475 QUEEN ST.	400.00		2,158.70
Apr 24	ABM Withdrawal, 475 QUEEN ST.	600.00		1,558.70
Apr 24	ABM Withdrawal, 475 QUEEN ST.	400.00		1,158.70
Apr 24	ABM Withdrawal, 475 QUEEN ST.	100.00		1,058.70
Apr 24	Online Transfer, TF 2433#3060-446	100.00		958.70
Apr 25	**Closing totals**	**11,610.24**	**11,184.95**	

Please report any errors, omissions or irregularities in writing within 30 days of the statement date after which this statement shall be deemed accurate except for any amount credited to your account in error.

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Registration numbers
GST - R100390095 QST - 1000042494

A member of BMO Financial Group

Everyday Banking

We're making changes to some of our Everyday Banking Plans and Fees

Effective July 5, 2023:
- **Paper Statement and Passbook Fee** will increase from $2.00 per month to **$2.25 per month**
- **Wire Payment Fees:**
  - **Incoming Wire Fees** will increase from $14 to **$16 per transfer**
  - **Outgoing Wire Fees** will change from 0.20% Wire Value (Min charge $15, Max charge $125) + $10 Communication charge to a fixed **$40 Wire Fee + $10 Communication charge**
- **Kids and Teens Discounted Banking Programs:**
  - Kids and Teens (new and existing customers) will receive the **Performance Plan for $0.00 per month,** or the Premium Plan for $13.05 per month

Effective July 10, 2023:
- **Standard, Enhanced and i.connect Plans** will be migrated to the **Performance Plan at $16.95 per month**

To learn more about these changes, visit **bmo.com/pricechange2023 or your branch**

Important: **BMO will never** ask for verification codes (one-time passcodes), passwords or PINs via unsolicited email, text or phone call. If you get a suspicious communication claiming to be from BMO, use the information on the back of your card to contact us. Learn more at bmo.com/security.

BMO Bank of Montreal

A member of BMO Financial Group

751306 (09/02)

Your branch address:

145 WOODBRIDGE VE
WOODBRIDGE, ONT RIO L4L2S6

Everyday Banking

RINO FERRANTE
58 HARVEST MOON DR
BOLTON ON L7E 2L2

Your Branch
WOODBRIDGE
Transit number: 2433

For questions about your statement call
(905) 851-2226

Direct Banking
1-800-363-9992
www.bmo.com

Your Plan
Performance Plan

Your Everyday Banking statement

For the period ending May 25, 2023

Summary of your account

Account	Opening balance ($)	- Total amounts deducted ($)	+ Total amounts added ($)	= Closing balance ($) on May 25, 2023
Primary Chequing Account # 2433 3966-002	958.70	11,190.63	13,300.91	3,068.98

When in doubt, don't click! Avoid clicking links found in suspicious emails. If it doesn't feel right, it probably isn't! View our phishing videos by visiting **bmo.com/security**

Here's what happened in your account

Date	Description	Amounts deducted from your account ($)	Amounts added to your account ($)	Balance ($)
	Primary Chequing Account # 2433 3966-002			
	Owner: RINO FERR NTE			
Apr 26	**Opening balance**			**958.70**
Apr 27	Mobile Cheque Deposit		1,462.80	2,421.50
Apr 28	Mobile Cheque Deposit		1,844.84	4,266.34
Apr 28	Online Transfer, TF 2433#3060-446	200.00		4,066.34
May 01	Online Transfer, TF 2433#3060-446	550.00		3,516.34
May 04	Mobile Cheque Deposit		1,462.80	4,979.14
May 05	Pre-Authorized Payment, TD LOAN PAYMNT LNS/PRE	336.04		4,643.10
May 08	Online Transfer, TF 2433#3060-446	700.00		3,943.10
May 08	Online Transfer, TF 2433#3060-446	100.00		3,843.10
May 11	Online Transfer, TF 0000000022187677456	400.00		3,443.10
May 11	Online Transfer, TF 0005191230215393720	500.00		2,943.10

continued

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1513OE (09/02)

Here's what happened in your account (continued)

Date	Description	Amounts deducted from your account ($)	Amounts added to your account ($)	Balance ($)
	Primary Chequing Account # 2433 3966-002			**(continued)**
May 15	Mobile Cheque Deposit		1,462.80	4,405.90
May 15	Online Bill Payment, CAPITAL ONE-MC	500.00		3,905.90
May 15	Online Bill Payment, CAN TIRE MC	200.00		3,705.90
May 15	Online Bill Payment, BELL ONE BILL14	50.00		3,655.90
May 15	Online Bill Payment, SCOTIALINE	150.00		3,505.90
May 15	Online Bill Payment, HYDRO ONE	314.55		3,191.35
May 15	Online Bill Payment, 407 ETR	600.00		2,591.35
May 15	Online Bill Payment, ENBRIDGE	600.00		1,991.35
May 15	Online Transfer, TF 2433#3060-446	400.00		1,591.35
May 15	Online Transfer, TF 2433#3060-446	140.00		1,451.35
May 15	Mobile Cheque Deposit		1,640.58	3,091.93
May 15	INTERAC e-Transfer Sent	500.00		2,591.93
May 18	Cheque, NO.1	3,920.00		-1,328.07
May 18	Cheque Returned NSF, NO. 1		3,920.00	2,591.93
May 18	Non Sufficient Funds Fee	48.00		2,543.93
May 19	Pre-Authorized Payment, TD LOAN PAYMNT LNS/PRE	336.04		2,207.89
May 19	Mobile Cheque Deposit		1,459.09	3,666.98
May 19	Service Charge Adjustment, BR.2045, 2023NOEFFRNSF, NSFFEEREVERSAL48.00		48.00	3,714.98
May 25	INTERAC e-Transfer Sent	646.00		3,068.98
May 25	**Closing totals**	**11,190.63**	**13,300.91**	

Please report any errors, omissions or irregularities in writing within 30 days of the statement date after which this statement shall be deemed accurate except for any amount credited to your account in error.

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Registration numbers
GST - R100390095 QST - 1000042494

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Your branch address:

145 WOODBRIDGE AVE
WOODBRIDGE, ONTARIO L4L2S6

Everyday Banking

RINO FERRANTE
58 HARVEST MOON DR
BOLTON ON L7E 2L2

our Branch
WOODBRIDGE
Transit number: 2433

For questions about your statement call
(905) 851-2226

Direct Banking
1-800-363-9992
www.bmo.com

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Your Everyday Banking statement

For the period ending June 23, 2023

Summary of your account

Account	Opening balance ($)	- Total amounts deducted ($)	+ Total amounts added ($)	= Closing balance ($) on Jun 23, 2023
Primary Chequing Account # 2433 3966-002	3,068.98	17,878.08	17,698.66	2,889.56

Cryptocurrency scams are popping up more and more. Learn how you can protect yourself and your finances. Visit the Learning Centre on **bmo.com/security**

Here's what happened in your account

Date	Description	Amounts deducted from your account ($)	Amounts added to your account ($)	Balance ($)
	Primary Chequing Account # 2433 3966-002			
	Owner: RINO FERRANTE			
May 26	**Opening balance**			**3,068.98**
May 29	INTERAC e-Transfer Received		2,000.00	5,068.98
May 29	Online Transfer, TF 2433#3060-446	100.00		4,968.98
May 29	Mobile Cheque Deposit		1,462.80	6,431.78
May 29	Cheque, NO.13	3,920.00		2,511.78
May 29	Online Transfer, TF 0005191230215393720	600.00		1,911.78
May 29	Online Transfer, TF 0000000022187677456	400.00		1,511.78
May 30	INTERAC e-Transfer Received		833.00	2,344.78
May 31	Online Transfer, TF 2433#3060-446	300.00		2,044.78
Jun 01	Mobile Cheque Deposit		1,462.80	3,507.58
Jun 02	Pre-Authorized Payment, TD LOAN PAYMNT LNS/PRE	336.04		3,171.54

continued

BMO Bank of Montreal

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15130E (09/02)

Here's what happened in your account (continued)

Date	Description	Amounts deducted from your account ($)	Amounts added to your account ($)	Balance ($)
	Primary Chequing Account # 2433 3966-002			**(continued)**
Jun 02	INTERAC e-Transfer Received		20.00	3,191.54
Jun 02	Online Transfer, TF 0005191230215393720	500.00		2,691.54
Jun 02	Online Transfer, TF 0000000022187677456	500.00		2,191.54
Jun 02	Cheque, NO.2	3,920.00		-1,728.46
Jun 05	INTERAC e-Transfer Received		2,000.00	271.54
Jun 05	Online Bill Payment, BELL ONE BILL14	35.00		236.54
Jun 05	Online Bill Payment, ENBRIDGE	160.00		76.54
Jun 05	INTERAC e-Transfer Received		2,000.00	2,076.54
Jun 08	Online Transfer, TF 2433#3060-446	800.00		1,276.54
Jun 08	Mobile Cheque Deposit		1,245.72	2,522.26
Jun 08	INTERAC e-Transfer Sent	1,245.00		1,277.26
Jun 09	Online Bill Payment, CAN TIRE MC	600.00		677.26
Jun 09	Online Bill Payment, SCOTIALINE	150.00		527.26
Jun 09	Online Bill Payment, CAN TIRE MC	400.00		127.26
Jun 12	INTERAC e-Transfer Received		500.00	627.26
Jun 12	Online Transfer, TF 2433#3060-446	400.00		227.26
Jun 13	INTERAC e-Transfer Received		1,000.00	1,227.26
Jun 15	Mobile Cheque Deposit		1,012.42	2,239.68
Jun 15	INTERAC e-Transfer Sent	1,000.00		1,239.68
Jun 16	Pre-Authorized Payment, TD LOAN PAYMNT LNS/PRE	336.04		903.64
Jun 19	INTERAC e-Transfer Received		300.00	1,203.64
Jun 19	Mobile Cheque Deposit		1,462.80	2,666.44
Jun 19	Online Transfer, TF 2433#3060-446	50.00		2,616.44
Jun 21	Mobile Cheque Deposit		1,462.80	4,079.24
Jun 21	INTERAC e-Transfer Sent	1,146.00		2,933.24
Jun 22	Mobile Cheque Deposit		936.32	3,869.56
Jun 22	INTERAC e-Transfer Sent	920.00		2,949.56
Jun 23	INTERAC e-Transfer Sent	60.00		2,889.56
Jun 23	**Closing totals**	**17,878.08**	**17,698.66**	

Please report any errors, omissions or irregularities in writing within 30 days of the statement date after which this statement shall be deemed accurate except for any amount credited to your account in error.

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Your Everyday Banking statement

RINO FERRANTE
For the period ending June 23, 2023

Everyday Banking

Important information request

As part of our regulatory ongoing monitoring requirements and continued efforts to safeguard your banking information, we want to ensure your profile information is kept up-to-date and accurate.

f there are any changes to your profile information including: **Name, Address, Phone Number, Email Address and Occupation and BMO has not yet been advised,** please update your information by signing into BMO Online Banking by going to bmo.com/Login, where you can sign in or register for online banking. To update your information, go to the **Profile & Settings icon** and click on **Your Information.**

Alternatively, you can bring this statement to your local BMO Branch or call us at **1-800-363-9992.** We will be glad to help you, thank you.

BMO Bank of Montreal

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151308 (09/02)

Your branch address:

145 WOODBRIDG AV
WOODBRIDG , ONTARIO L4L2S6

Everyday Banking

RINO FERRANTE
58 HARVEST MOON DR
BOLTON ON L7E 2L2

Your Branch
WOODBRIDGE
Transit number: 2433

For questions about your statement call
(905) 851-2226

Direct Banking
1-800-363-9992
www.bmo.com

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Your Everyday Banking statement

For the period ending July 25, 2023

Summary of your account

Account	Opening balance ($)	- Total amounts deducted ($)	+ Total amounts added ($)	= Closing balance ($) on Jul 25, 2023
Primary Chequing Account 2433 3966-002	2,889.56	17,246.98	18,760.12	4,402.70

Security Tip
Learn how to best protect yourself when using Wi-Fi networks; private and public. For useful security tips, visit **bmo.com/security**

Here's what happened in your account

Date	Description	Amounts deducted from your account ($)	Amounts added to your account ($)	Balance ($)
	Primary Chequing Account # 2433 3966-002			
Owner: RINO F RRANT				
Jun 24	**Opening balance**			**2,889.56**
Jun 26	Online Bill Payment, CAPITAL ONE-MC	500.00		2,389.56
Jun 26	Mobile Cheque Deposit		1,462.80	3,852.36
Jun 26	Online Transfer, TF 2433 3060-446	400.00		3,452.36
Jun 26	Cheque, NO.14	462.78		2,989.58
Jun 28	Online Transfer, TF 2433 3060-446	200.00		2,789.58
Jun 30	Pre-Authorized Payment, TD LOAN PAYMNT LNS/PRE	336.04		2,453.54
Jun 30	Overdraft Per Item Charge	5.00		2,448.54
Jun 30	Mobile Cheque Deposit		1,462.79	3,911.33
Jun 30	Interest Paid	2.98		3,908.35
Jul 04	INTERAC e-Transfer Received		833.33	4,741.68

continued

BMO Bank of Montreal
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15130E (09/02)

Here's what happened in your account (continued)

Date	Description	Amounts deducted from your account ($)	Amounts added to your account ($)	Balance ($)
	Primary Chequing Account # 2433 3966-002			**(continued)**
Jul 04	Online Transfer, TF 2433 3060-446	150.00		4,591.68
Jul 04	Online Transfer, TF 2433 3060-446	100.00		4,491.68
Jul 04	Mobile Cheque Deposit		473.15	4,964.83
Jul 05	Mobile Cheque Deposit		2,025.00	6,989.83
Jul 05	Online Bill Payment, ENBRIDGE	230.00		6,759.83
Jul 05	Online Bill Payment, BELL ONE BILL14	113.00		6,646.83
Jul 05	Online Transfer, TF 0005191230215393720	500.00		6,146.83
Jul 05	Online Transfer, TF 0000000022187677456	500.00		5,646.83
Jul 05	Online Bill Payment, CAN TIRE MC	500.00		5,146.83
Jul 05	Online Bill Payment, HYDRO ONE	391.00		4,755.83
Jul 05	Online Bill Payment, SCOTIALINE	169.23		4,586.60
Jul 05	Online Bill Payment, CAN TIRE MC	200.00		4,386.60
Jul 05	Online Bill Payment, PEEL WATER	161.71		4,224.89
Jul 05	Online Bill Payment, CAPITAL ONE-MC	500.00		3,724.89
Jul 05	Online Bill Payment, 407 ETR	600.00		3,124.89
Jul 05	Online Bill Payment, CALEDON TAX TWN	1,368.00		1,756.89
Jul 06	Mobile Cheque Deposit		1,466.52	3,223.41
Jul 06	Cheque, NO.3	3,920.00		-696.59
Jul 07	Online Transfer, TF 0000000022187677456		750.00	53.41
Jul 10	ABM Deposit, 475 QUEEN ST.		1,500.00	1,553.41
Jul 10	Online Transfer, TF 2433 3060-446	900.00		653.41
Jul 10	Online Transfer, TF 2433 3060-446	300.00		353.41
Jul 13	INTERAC e-Transfer Received		100.00	453.41
Jul 13	Mobile Cheque Deposit		1,062.42	1,515.83
Jul 13	INTERAC e-Transfer Sent	1,022.42		493.41
Jul 14	Pre-Authorized Payment, TD LOAN PAYMNT LNS/PRE	336.04		157.37
Jul 17	INTERAC e-Transfer Received		1,500.00	1,657.37
Jul 17	Online Transfer, TF 2433 3060-446	200.00		1,457.37
Jul 20	Direct Deposit, ADMIN BY CL INS/ASS		136.00	1,593.37
Jul 21	Mobile Cheque Deposit		1,066.23	2,659.60
Jul 21	INTERAC e-Transfer Sent	1,016.00		1,643.60
Jul 24	Mobile Cheque Deposit		1,462.80	3,106.40
Jul 24	Online Transfer, TF 2433 3060-446	450.00		2,656.40
Jul 24	ABM Deposit, 475 QUEEN ST.		2,000.00	4,656.40
Jul 24	Mobile Cheque Deposit		1,459.08	6,115.48
Jul 25	Online Bill Payment, CRA-AMT-OWING	1,712.78		4,402.70
Jul 25	**Closing totals**	**17,246.98**	**18,760.12**	

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Everyday Banking

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BMO Bank of Montreal

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Your branch address:

145 WOODBRIDGE AVE
WOODBRIDGE, ONTARIO L4L2S6

Everyday Banking

RINO FERRANTE
58 HARVEST MOON DR
BOLTON ON L7E 2L2

Your Branch
WOODBRIDGE
Transit number: 2433

For questions about your statement call
(905) 851-2226

Direct Banking
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www.bmo.com

Your Plan
Performance Plan

Your Everyday Banking statement

For the period ending August 25, 2023

Summary of your account

Account	Opening balance ($)	- Total amounts deducted ($)	+ Total amounts added ($)	= Closing balance ($) on Aug 25, 2023
Primary Chequing Account # 2433 3966-002	4,402.70	13,891.02	10,880.55	1,392.23

Security Tip
Vacation pictures ready for posting on social media? Maybe reconsider. Sharing too much information on social media may provide clues to cybercriminals to access your accounts. Visit **bmo.com/security** - Security Tips section for more resources on how to stay protected.

Here's what happened in your account

Primary Chequing Account # 2433 3966-002

Owner:
RINO FERRANTE

Date	Description	Amounts deducted from your account ($)	Amounts added to your account ($)	Balance ($)
Jul 26	**Opening balance**			**, 02.70**
Jul 27	Mobile Cheque Deposit		1,273.34	5,676.04
Jul 27	INTERAC e-Transfer Sent	1,200.00		4,476.04
Jul 28	Online Transfer, TF 2433#3060-446	150.00		4,326.04
Jul 28	Pre-Authorized Payment, TD LOAN PAYMNT LNS/PRE	336.04		3,990.00
Jul 31	Overdraft Per Item Charge	5.00		3,985.00
Jul 31	Online Bill Payment, FAMILY RESPOFF.	1,146.00		2,839.00
Jul 31	Online Transfer, TF 2433#3060-446	200.00		2,639.00
Jul 31	INTERAC e-Transfer Sent	7.50		2,631.50
Jul 31	Interest Paid	0.40		2,631.10
Aug 01	INTERAC e-Transfer Sent	100.00		2,531.10

continued

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55130E (09/02)

Here's what happened in your account (continued)

Date	Description	Amounts deducted from your account ($)	Amounts added to your account ($)	Balance ($)
	Primary Chequing Account # 2433 3966-002			**(continued)**
Aug 02	INTERAC e-Transfer Received		833.00	3,364.10
Aug 03	Mobile Cheque Deposit		1,104.01	4,468.11
Aug 03	INTERAC e-Transfer Sent	934.00		3,534.11
Aug 03	INTERAC e-Transfer Sent	25.00		3,509.11
Aug 04	Online Bill Payment, BELL ONE BILL14	113.00		3,396.11
Aug 04	Online Bill Payment, 407 ETR	600.00		2,796.11
Aug 08	Online Transfer, TF 2433#3060-446	400.00		2,396.11
Aug 08	Online Bill Payment, CAN TIRE MC	700.00		1,696.11
Aug 08	Online Bill Payment, CAPITAL ONE-MC	250.00		1,446.11
Aug 08	Online Transfer, TF 0005191230215393720	260.00		1,186.11
Aug 08	Mobile Cheque Deposit		1,469.27	2,655.38
Aug 08	Online Transfer, TF 2433#3060-446	800.00		1,855.38
Aug 08	Mobile Cheque Deposit		1,462.80	3,318.18
Aug 08	INTERAC e-Transfer Received		800.00	4,118.18
Aug 09	Direct Deposit, ADMIN BY CL INS/ASS		200.00	4,318.18
Aug 09	Online Transfer, TF 0000000022187677456	250.00		4,068.18
Aug 11	Pre-Authorized Payment, TD LOAN PAYMNT LNS/PRE	336.04		3,732.14
Aug 11	Mobile Cheque Deposit		1,496.87	5,229.01
Aug 14	Mobile Cheque Deposit		703.08	5,932.09
Aug 14	Online Transfer, TF 2433#3060-446	200.00		5,732.09
Aug 15	Online Bill Payment, HYDRO ONE	307.00		5,425.09
Aug 15	Online Bill Payment, ENBRIDGE	100.00		5,325.09
Aug 17	Online Bill Payment, SCOTIALINE	165.00		5,160.09
Aug 21	Mobile Cheque Deposit		1,538.18	6,698.27
Aug 21	Online Transfer, TF 2433#3060-446	550.00		6,148.27
Aug 21	Cheque, NO.4	3,920.00		2,228.27
Aug 25	Pre-Authorized Payment, TD LOAN PAYMNT LNS/PRE	336.04		1,892.23
Aug 25	Online Transfer, TF 0005191230215393720	500.00		1,392.23
Aug 25	**Closing totals**	**13,891.02**	**10,880.55**	

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Registration numbers
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Your Everyday Banking statement

RINO FERRANTE
For the period ending August 25, 2023

Everyday Banking

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BMO Bank of Montreal
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15150E (09/02)

BUSSIN LAW PROFESSIONAL CORPORATION
Bruce E. Bussin
5-73 Upper Canada Drive
Toronto, Ontario M2P 2A2
Tel: 416-364-4925
Fax: 416-868-1818

Delivered via email to rferrante@rogers.com

May 5, 2023

Rino Ferrante
58 Harvest Moon Drive
Bolton, Ontario
L7E 2L2

Dear Rino,

Re: Refinancing – 58 Harvest Moon Drive, Bolton

We are pleased to advise of the completion of the above-noted mortgage transaction and the following is our report thereon.

NEW FIRST MORTGAGE IN FAVOUR OF FERRA CONSTRUCTION LTD.

We enclose a copy of the new first mortgage which you granted in favour of Ferra Construction Ltd. 123 Venetian Cres., Woodbridge, Ontario L4L 5E9 registered May 3, 2023, as Instrument No. PR4196106 being in the principal sum of $840,000.00 with interest thereon at the rate of 5.6%, per annum, calculated semi-annually not in advance, payable interest only in the amount of $3,920.00 on the first day of each month.

The funds were not advanced through our trust account, they were advanced through the trust account of Domenic Rotundo, RQ Partners LLP, (lawyers for Ferra Construction Ltd.) and he provided us with the advance summary below:

Advance Summary $840,000:

1)	Payout to Mortgagee Effort Trust (as of March 27 1:00 pm)	$842,179.76
2)	Legals	$ 3,000.00
3)	Title Insurance heldback (estimated)	$ 750.00
4)	Less: Effort Trust Mortgagee Discount	($ 6,000.00)
TOTAL		**$839,929.76 ****
Remaining Funds Net held for title insurance		**$ 820.24**

DISCHARGE OF PRIOR MORTGAGE LOAN

We enclose a copy of the discharge statement from Effort Trust indicating outstanding principal as of March 27, 2023 in the principal amount of $842,179.76, accrued interest in the amount of $162.56.

Enclosed are the following documents:

1. Payout Letter from Goldman, Sloan, Nash & Haber - March 24, 2023;
2. Email from Domenic Rotundo - March 28, 2023 – setting out breakdown of funds advanced;
3. Our account, paid in full;
4. Discharge of Effort Trust Mortgage registered on title;
5. Mortgage registered on title;
6. Order registered on title.

We trust this matter has been handled to your entire satisfaction, however if there are any matters which require clarification please do not hesitate to contact the writer herein.

Yours truly,

BUSSIN LAW PROFESSIONAL CORPORATION

*Bruce E. Bussin**

BRUCE E. BUSSIN
BEB/bjs
Encl.

*Electronically signed pursuant to the Electronic Commerce Act

ERNEST F. GUTSTEIN
Direct Dial **416-597-6484**
Email **gutstein@gsnh.com**
Our File No.: 006014.0196

Goldman Sloan Nash & Haber LLP

March 24, 2023

DELIVERED BY EMAIL – sbarbieri@rqpartners.ca

Domenic Rotundo
3901 Highway #7, Suite 600
Vaughan, Ontario
L4L 8L5

Re: The Effort Trust Company and Ferrante, Rino and Serafina
58 Harvest Moon Drive, Bolton, Ontario
Mortgage No.: 108473

We act on behalf of the Effort Trust Company and we understand that you act for mortgage lenders arranging a new loan on the above noted property. We understand that your client will be paying out the mortgage on the above-mentioned property with a payout date of March 27th, 2023. Please be advised that the following amounts will be required to discharge the mortgage on said day:

• Principal as at March 27th, 2023	$791,136.80
• Accrued interest to March 27th, 2023	$9,095.53
• Prepayment Charge	$14,833.82
• Administrative Fee for returned cheques	$1,200.00
• Mortgagees Discharge Fee (includes registration)	$395.00
• Tax Balance	$468.61
• Statement Fees X2 (2X$850.00 inclusive of HST)	$1700.00
• Legal fees for discharge inclusive of HST	$850.00
• Current Legal Fees (inclusive of HST and disbursements)	$22,500.00
TOTAL PAYMENT REQUIRED TO DISCHARGE MORTGAGE	**$842,179.76**

E & OE

Please be advised that the aforementioned sum of $842,179.76 is payable to **GOLDMAN SLOAN NASH & HABER LLP, in trust** by certified cheque on or before March 27, 2023.

Should the funds be received after 1pm on date of the scheduled closing date it will be subject to an additional per diem interest charge of $162.56 until the next business day.

Please be advised that our client will be continuing with the mortgage enforcement process until payment is received and as such further fees will be incurred.

Yours truly,

GOLDMAN SLOAN NASH & HABER LLP

Per:

From: Domenic Rotundo <Drotundo@rqpartners.ca>
Sent: March 28, 2023 12:14 PM
To: Bussin Law <admin@bussinlaw.com>; Margaret Osadet <margaret@osadetlaw.com>
Cc: Bruce Bussin <bruce@bussinlaw.com>; Sabrina Barbieri <sbarbieri@rqpartners.ca>; ferrantec@hotmail.com
Subject: RE: Refinancing 58 Harvest Moon Drive

Bruce,

The advance has occurred and there are no additional monies. The Endorsement did not allow for funds to go to Rino.

You did not provide the signed Acknowledgment for electronic registration in preparation form for the mortgage and the signed ILA documents. Please forward these as soon as possible.

Are you obtaining the title insurance? Please advise as this was missing.

Please remove the escrow as we have already advanced all available funds, as advised to avoid further enforcement and to address the $6,0000 reduction.

The funds advanced covered the discharge amounts to Effort Trust, title insurance and my firm's legal charges.

Advance Summary $840,000:

1. Payout to Mortgagee Effort Trust (as of March 27 1:00 pm)	$842,179.76
2. Legals	$ 3,000.00
3. Title Insurance heldback (estimated)	$ 750.00
4. Less: Effort Trust Mortgagee Discount	($ 6,000.00)
TOTAL	**$839,929.76 ****
Remaining Funds Net held for title insurance	**$ 820.24**

**** Advanced $840,000 Registered Mortgage $840,000 waived**

Regards,

Domenic Rotundo, B.COMM, LL.B.
Partner
Direct 416.566.8430
Direct Office 289.768.70-43

New Address Change Notice
3901 Highway No. 7
Suite 600
Vaughan, ON
L4L 8L5

RQ PARTNERS LLP
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3901 Highway #7, Suite 600, Vaughan, Ontario L4L 8L5
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5-73 Upper Canada Drive
Toronto, ON M2P 2A2 Canada

Ph:416-364-4925 Fax:416-868-1818

Rino Ferrante
58 Harvest Moon Drive
Bolton, ON
L7E 2L2 Canada

March 27, 2023

File #: 23-0290
Inv #: 4370

Attention:

RE: Refinancing - 58 Harvest Moon Drive, Bolton, Ontario

DATE	DESCRIPTION	HOURS	AMOUNT	LAWYER
Mar-27-23	To Professional Services Rendered including emails and telephone calls with Margaret Osadet respecting obtaining order from the Court; Numerous emails and telephone calls with you respecting closing documents; Numerous emails with Domenic Rotund, lawyer for the Lender; Numerous Emails with lawyer for Effort Trust; Reviewing and revising draft Mortgage; Attendance on you to sign closing documents; Preparing Application to Register Court Order; Attendance to registration of Application and Mortgage; Reporting to you (4 hours @ $450/hour)		1,800.00	BEB
	Totals	0.00	$1,800.00	
	Total GST/HST on Fees		234.00	

DISBURSEMENTS

Mar-27-23	Paid to search parcel register - 58 Harvest Moon Drive	29.90
	Paid to search parcel register - 58 Harvest Moon Drive*	16.10
	Totals	$46.00
	Total GST/HST on Disbursements	3.89

Total Fee, Disbursements and HST	**$2,083.89**
PAID IN FULL	**$2,083.89**

BUSSIN LAW PROFESSIONAL CORPORATION

Bruce E. Bussin
TAX ID Number 838565224RT0001

Total GST/HST $237.89

Properties

PIN	14326 - 0299 LT
Description	LOT 169, PLAN 43M1324, CALEDON. S/T RIGHT IN FAVOUR OF PAPERTIOUS INVESTMENTS INC., UNTIL THE LATER OF FIVE YEARS FROM 1999/04/16 OR UNTIL THE SAID PL 43M-1324 IS ASSUMED BY THE CORPORATION OF THE TOWN OF CALEDON, AS SET OUT IN LT1931120.
Address	58 HARVEST MOON DRIVE BOLTON

Document to be Discharged

Registration No.	*Date*	*Type of Instrument*
PR3454369	2019 03 07	Charge/Mortgage

Discharging Party(s)

This discharge complies with the Planning Act. This discharge discharges the charge.

Name	THE EFFORT TRUST COMPANY
Address for Service	980 Yonge Street, Suite 30, Toronto, ON M4W 3V8

A person or persons with authority to bind the corporation has/have consented to the registration of this document.

This document is not authorized under Power of Attorney by this party.

The party giving this discharge is the original chargee and is the party entitled to give an effective discharge

Signed By

Chloe Jasmine Seixas	480 University Ave, # 1600 Toronto M5G 1V2	acting for Applicant(s)	Signed	2023 03 30

Tel 416-597-9922

Fax 416-597-3370

I have the authority to sign and register the document on behalf of the Applicant(s).

Submitted By

GOLDMAN SLOAN NASH & HABER LLP	480 University Ave, # 1600 Toronto M5G 1V2	2023 03 30

Tel 416-597-9922

Fax 416-597-3370

Fees/Taxes/Payment

Statutory Registration Fee	$69.00
Total Paid	$69.00

File Number

Discharging Party Client File Number : 006014.0196

Properties

PIN	14326 - 0299 LT	*Interest/Estate*	Fee Simple
Description	LOT 169, PLAN 43M1324, CALEDON. S/T RIGHT IN FAVOUR OF PAPERTIOUS INVESTMENTS INC., UNTIL THE LATER OF FIVE YEARS FROM 1999/04/16 OR UNTIL THE SAID PL 43M-1324 IS ASSUMED BY THE CORPORATION OF THE TOWN OF CALEDON, AS SET OUT IN LT1931120.		
Address	58 HARVEST MOON DRIVE CALEDON		

Chargor(s)

The chargor(s) hereby charges the land to the chargee(s). The chargor(s) acknowledges the receipt of the charge and the standard charge terms, if any.

Name	FERRANTE, RINO
Address for Service	58 Harvest Moon Drive Caledon, Ontario L7E 2L2

I am at least 18 years of age.

This transaction is authorized by a court order under the Family Law Act, which is in full force and effect and was registered as number. PR4196101 registered on 2023/05/03.

This document is not authorized under Power of Attorney by this party.

Chargee(s) *Capacity* *Share*

Name	FERRA CONSTRUCTION LTD.
Address for Service	123 Venetian Crescent Woodbridge, Ontario L4L 5E9

Provisions

Principal	$840,000.00	*Currency*	CDN
Calculation Period	semi-annually, not in advance		
Balance Due Date	2024/04/01		
Interest Rate	5.6%		
Payments	$3,920.00		
Interest Adjustment Date	2023 04 01		
Payment Date	Interest only payments - 1st day of each month		
First Payment Date	2023 05 01		
Last Payment Date	2024 04 01		
Standard Charge Terms	200033		
Insurance Amount	Full insurable value		
Guarantor			

Additional Provisions

See Schedules

Signed By

Bruce Edward Bussin	5-73 Upper Canada Drive Toronto M2P2A2	acting for Chargor(s)	Signed	2023 05 03

Tel 416-364-4925

Fax 416-868-1818

I have the authority to sign and register the document on behalf of the Chargor(s).

Submitted By

BUSSIN LAW PROFESSIONAL CORPORATION	5-73 Upper Canada Drive Toronto M2P2A2	2023 05 03

Tel 416-364-4925

Fax 416-868-1818

Fees/Taxes/Payment

Statutory Registration Fee	$69.00
Total Paid	$69.00

CHARGE PROVISIONS

The following clauses are to be included in the Charge document:

FEES:

Returned Cheques (Including NSF, Stop Payment)	$200.00
Approval of Purchaser for Assumption purposes	$300.00
Insurance Cancellation	$200.00
Discharge fee for secured property	$395.00

At any time and from time to time any portion of the Principal may be prepaid without any notice being given to the Chargee and without any bonus or penalty being paid to the Chargee provided that all amounts, whether on account of Principal or interest, which are due and payable hereunder have been paid. Any such prepayment shall be applied to Principal instalments in inverse order of maturity.

In the event that you sell or otherwise dispose of the Charged premises or a part thereof, the whole of the principal sum then remaining unpaid and all other sums secured hereby shall, at the sole option of the Chargee, and notwithstanding any of the provisions of the Charge document, forthwith become due and be payable; provided that in the event you sell or agree to sell or otherwise dispose of the Charged premises or a part thereof to a purchaser or other party approved by us, we may, by notice in writing, waive the provision of this paragraph.

If the Charge is in arears, and the property is vacant for a period of ten (10) days, it shall be deemed to be abandoned, and at the Chargees' option, they may take immediate possession without notice, change the locks and secure the premises.

The Chargor agrees that the Chargee may, at it option, use the real estate brokerage services of the Chargee in exercising the power of sale hereunder and that the Chargor agrees to reimburse the Chargee for all legal fees, real estate commissions in the usual amount and other costs incurred thereby.

The Borrower and Guarantor (if applicable) give consent to the Chargee to obtain credit bureau report(s) for the Borrower and Guarantor (if applicable) for Charge renewal purposes at the Borrower's expense. Such credit bureau report(s) may be obtained within three (3) months prior to the maturity date of the Charge.

Properties

PIN	14326 - 0299 LT	*Interest/Estate*	Fee Simple
Description	LOT 169, PLAN 43M1324, CALEDON. S/T RIGHT IN FAVOUR OF PAPERTIOUS INVESTMENTS INC., UNTIL THE LATER OF FIVE YEARS FROM 1999/04/16 OR UNTIL THE SAID PL 43M-1324 IS ASSUMED BY THE CORPORATION OF THE TOWN OF CALEDON, AS SET OUT IN LT1931120.		
Address	58 HARVEST MOON DRIVE BOLTON		

Party From(s)

Name	ONTARIO SUPERIOR COURT OF JUSTICE
Address for Service	7755 Hurontario Street Brampton, Ontario L6W 4T6

Applicant(s) *Capacity* *Share*

Name	FERRANTE, RINO
Address for Service	58 Harvest Moon Drive Bolton, Ontario L7E 2L2

Statements

The applicant applies to register the following order Order of Justice Stribopoulos dated January 3, 2023 - Court File Number FS-22-102481 The Respondent, Rino Ferrante, is granted sole authority to enter into a mortgage agreement to refinance the mortgage on the matrimonial home at 58 Harvest Moon Drive, Bolton, ON, L7E 2L2. The mortgage agreement may be entered without the approval or signature of the Applicant, Serafina Ferrante. The Respondent, Rino Ferrante, has the authority to enter a mortgage agreement for the matrimonial home at 58 Harvest Moon Drive, Bolton, ON, L7E 2L2, including a closed mortgage at a fixed rate, but for a term not exceeding five-years.. The order is still in full force and effect

Schedule: See Schedules

Signed By

Bruce Edward Bussin	5-73 Upper Canada Drive Toronto M2P2A2	acting for Applicant(s)	Signed	2023 05 03

Tel 416-364-4925

Fax 416-868-1818

I have the authority to sign and register the document on behalf of the Applicant(s).

Submitted By

BUSSIN LAW PROFESSIONAL CORPORATION	5-73 Upper Canada Drive Toronto M2P2A2	2023 05 03

Tel 416-364-4925

Fax 416-868-1818

Fees/Taxes/Payment

Statutory Registration Fee	$69.00
Total Paid	$69.00

ONTARIO

Superior Court of Justice

(Name of Court)

Court File Number **FS-22-102481-00**

at **7755 Hurontario Street, Brampton, ON L6W 4T1**

(Court office address)

Form 25: Order (general)

[X] **Temporary**

[ ] **Final**

Applicant(s)

(Full legal name & address for service: street, number, municipality, postal code telephone & fax numbers & e-mail address (if any).	*Lawyer's name & address: street, number, municipality, postal code, telephone & fax numbers & e-mail address (if any).*
Serafina Ferrante **33 Country Stroll Cres.** **Bolton, ON** **L7E 2H3**	**David Pomer** **Pomer & Boccia** **4000 Steeles Avenue West** **Unit 212** **Woodbridge, ON L4L 4V9** **dpomer@pomerandboccia.com**

Justice Stribopoulos

Judge (Print or type name)

January 3, 2023

Date of order

Respondent(s)

Full legal name & address for service: street, number, municipality, postal code telephone & fax numbers & e-mail address (if any).	*Lawyer's name & address: street, number, municipality, postal code, telephone & fax numbers & e-mail address (if any).*
Rino Ferrante **58 Harvest Moon Drive** **Bolton, ON** **L7E 2L2** **rferrante@rogers.com**	**Margaret Osadet** **Barrister & Solicitor** **Richmond Law Chambers** **Suite 414, 100 Richmond St. West** **Toronto, ON M5H 3K6** **Tel: 647-989-2637** **Email: margaret@osadetlaw.com**

[ ]

The court heard a motion made by *(name of person or persons)*

Rino Ferrante, the Respondent

The following persons were in court *(names of parties and lawyers in court)*

Rino Ferrante, the Respondent
Margaret Osadet, Counsel for the Respondent

Serafina Ferrante, the Applicant
David Pomer, Counsel for the Applicant

The court received evidence and heard submissions on behalf of *(name or names)*

Rino Ferrante, the Respondent
Serafina Ferrante, the Applicant

THIS COURT ORDERS THAT *(specify legislation, where applicable):*

1. Rino Ferrante, the Respondent, is granted leave to bring this motion.

2. The Respondent, Rino Ferrante, is granted sole authority to enter into a mortgage agreement to refinance the mortgage on the matrimonial home at 58 Harvest Moon Drive, Bolton, ON, L7E 2L2. The mortgage agreement may be entered without the approval or signature of the Applicant, Serafina Ferrante.

3. The Respondent, Rino Ferrante, has the authority to enter a mortgage agreement for the matrimonial home at

58 Harvest Moon Drive, Bolton, ON, L7E 2L2, including a closed mortgage at a fixed rate, but for a term not exceeding five-years.

4. The proceeds of any mortgage obtained by Rino Ferrante shall only be used to discharge the mortgage currently held by The Effort Trust Company and any associated legal fees. The amount of any financing shall not exceed that amount and no funds from the new mortgage should be paid to Rino Ferrante directly but instead be paid, in trust, to the lawyer or the lawyers handling the mortgage transactions.
5. The Respondent, Rino Ferrante, shall disclose to the Applicant, Serafina Ferrante, within 14 days of entering a new mortgage agreement, a copy of any mortgage agreement entered, and a copy of any reporting letters provided by the lawyer or lawyers who handle the mortgage transactions, including a full accounting of any mortgage proceeds received and how they were disbursed.
6. The motion, previously scheduled for January 19, 2023, is hereby vacated.
7. Counsel for the parties should be in contact with the Trial Office within two-business days to schedule the first available Settlement Conference.
8. The costs of this motion are reserved for the trial judge.

Put a line through any blank space left on this page.

27-MARCH-.2023	Ramona Sukhdeo Digitally signed by Ramona Sukhdeo Date: 2023.03.27 09:29:03 -04'00'
Date of signature	*Signature of judge or clerk of the court*

FEDERATION DES CAISSES
DESJARDINS DU QUEBEC
450, BOUL.DE MAISONNEUVE OUEST
4E ETAGE
MONTREAL, QC
H3A 0H2 (514) 224-7737

For the period	
From January 1 to December 31, 2022	
Folio 566982	Page 2 of 2

LOAN STATEMENT

085446 815-90993-1

FERRANTE GINO
58 HARVEST MOON DR
BOLTON ON L7E 2L2

LOAN (CONTINUED)

Date	Code	Description	Interest	Capital disbursed	Payment	Balance
LN 1		RECREATIONAL ACTIVITY LOAN				
DEC 2	CR	Automatic payment / from PCA: $110.61	60.14		50.47	26 226.18
DEC 16	CR	Automatic payment / from PCA: $110.61	60.03		50.58	26 175.60
DEC 30	CR	Automatic payment / from PCA: $110.61	59.92		50.69	26 124.91

YEARLY SUMMARY

Balance on December 31, 2021: $27 406.05
Paid-up capital: $1 281.14 Paid interest: $1 594.72
Balance on December 31, 2022: $26 124.91

Amount of payment: $110.61 Frequency: every two weeks
Interest rate in force: 5.980 % per year Set due date: January 11, 2036

Make an additional payment on your loan

You can make an additional payment on your loan directly from your bank account, just like paying a bill*. You'll need the following information:
Payee: **Desjardins Financement**
Reference number: **93566982501**

If you use AccèsD for your Desjardins account, you can continue to make principal payments as usual under the **Cards, loans and credit** tab.

* Please allow time for processing. We'll apply your payment retroactively to the date you made it.

Please check your statement for accuracy and notify Customer Service within 30 days of any errors, omissions or address changes. You may also call Customer Service for more information about your account. Montréal area: 514-224-7737. Elsewhere in Québec, Canada and the United States: 1-800-224-7737.

Your Triangle™ Mastercard® Statement

Bank™

Statement date: **September 19, 2023**
For the period: **August 20, 2023 to September 19, 2023**

RINO FERRANTE
Account number: 5446 1221 0228 7862
Your account online: ctfs.com

Your account summary

See details starting on page 2

Balance from your last statement		**$17,475.90**
Payments received Aug 20 to Sep 19, 2023	-900.00	
Returns and other credits	0.00	
Total credits		**-$900.00**
Purchases	818.32	
Cash transactions	0.00	
Fees	0.00	
Interest charges	212.04	
Total charges		**$1,030.36**
Your New Balance		**$17,606.26**

Credit limit $18,000.00 **Available credit** $393.74

Your payment information

The totals below include any Equal Payments Plan Installments due this statement period

Balance Due **$12,265.34**

- Pay this amount by the Payment due date indicated below to avoid interest charges on new purchases shown on this statement.

Minimum payment due **$657.81**

- Pay this amount by the Payment due date indicated below to avoid going into default.

! If you only pay the minimum payment due each month, it will take you approximately 96 year(s) and 10 month(s) to repay the full balance on this statement.†

Payment due date **Oct 10, 2023**

- Please allow enough time for your payment to reach us by the due date.

Messages about your account

Jumpstart Run for Kids – Run, Walk, or Roll
October 15th, 2023
Join us in person (St. Catharines, ON) or virtually! Help raise funds for kids either as a team or individual. Register today at **jsrun4kids.ca**, with all registration funds donated to Jumpstart!
Sponsored by Canadian Tire Bank
REGISTER TODAY!

COLLECT CT MONEY EVERYWHERE YOU SHOP!
From shopping for essentials to seeing the latest movie, you can get CT Money with that. Collect 0.5% CT Money* everywhere else you shop.
*Conditions apply.

TRIANGLE REWARDS™

Canadian Tire Money

Previous balance	New this period	Adjustments	Redeemed this period	Bonus	Total on Sep 19, 2023
$1,274.00	$23.59	$0.00	-$146.85	$30.70	$1,181.44

QUESTIONS?
Visit us at triangle.com/support
Customer service **1-800-459-6415**
From outside Canada or the U.S., call us collect at **905-735-7256**
Have your card available if you call us.

00032462932

PAYING BY MAIL? Make cheque payable to Canadian Tire Mastercard and write your card number on your cheque. **Mail to our address shown on the back of this slip.**

Payment slip

Statement date	September 19, 2023
Card #	5446 1221 0228 7862
Balance Due	**$12,265.34**
Minimum payment due	**$657.81**
Payment due date	**Oct 10, 2023**

RINO FERRANTE
58 HARVEST MOON DR
BOLTON ON L7E2L2

Amount enclosed

5446122102287862 017606260006578123091 9

⑆07790⑈9001⑆ 96

JTA9097650-0119105-29622-0003-0002-00-

Capital One Mastercard® ending in 5915
Statement Period: Aug 27, 2023 - Sep 26, 2023

PAYMENT INFORMATION

Payment Due Date

Oct 23, 2023

New Balance	Minimum Payment Due
$7,997.11	$203.00

MINIMUM PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 38 years and 4 months to pay off your balance.

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	$7,482.41
Payments	- $550.00
Other Credits	- $0.00
Transactions	+ $945.69
Fees Charged	+ $0.00
Interest Charged	+ $119.01
New Balance	**= $7,997.11**
Credit Limit	$8,000.00
Available Credit	$2.89
Cash Advance Credit Limit	$8,000.00
Available Credit for Cash Advances	$2.89

0004556-018293 4556_1_2

0 5457568146925915 26 7997110550000203006

New Balance	Minimum Payment	Due Date
$7,997.11	**$203.00**	**Oct 23, 2023**

Please pay at least this amount.

Amount Enclosed

Visit capitalone.ca to easily update your contact information online!

*0004556

RINO FERRANTE
58 HARVEST MOON DR
BOLTON, ON L7E 2L2

Capital One Bank (Canada Branch)
P.O. Box 521, Stn. D
Scarborough, ON M1R 5S4

Scotiabank.
360 QUEEN STREET SOUTH
BOLTON, ON L7E 4Z8

ScotiaLine® Personal Line of Credit

SBVRED_10100_D23264_A E D 83352 34023

MR RINO FERRANTE
MRS SERAFINA FERRANTE
58 HARVEST MOON DRIVE
BOLTON, ON L7E 2L2

If you have any questions about this statement, call us at:
1-800-387-6508 / 416-288-8035
TTY Service 1-800-645-0288

Payment due date		**Oct 12, 2023**
Total minimum payment		**$174.79**
Current minimum payment		$174.79
Previous balance, Aug 18/23		$15,650.56
Total interest	+	$174.79
Total payments/credits	-	$322.00
Total purchases/charges	+	$0.00
New balance	=	**$15,503.35**
Credit limit		$15,504.00
Credit available		$0.00

Borrowers on this account;
MR RINO FERRANTE, MRS SERAFINA FERRANTE

This statement covers transactions posted to your account during the Statement Period.

Transactions since your last statement

REF.#	TRANS. DATE	POST DATE	DETAILS	AMOUNT($)
001	Sep 3	Sep 5	PAYMENT-BANK OF MONTREAL CA	176.00-
002	Sep 21	Sep 21	INTEREST CHARGES-CASH	125.12
003	Sep 21	Sep 21	INTEREST CHARGES-PURCHASE	49.67
SUB-TOTAL CREDITS				$176.00-
SUB-TOTAL DEBITS				$174.79

MR RINO FERRANTE - 4538 242 072 853 022

004	Sep 15	Sep 15	PAYMENT-THANK YOU SCOTIABANK BOLTON ON	146.00-
SUB-TOTAL CREDITS - 4538 242 072 853 022				$146.00-
SUB-TOTAL DEBITS - 4538 242 072 853 022				$0.00

Interest Information

Annual interest rate(s) for cash advances/ cheques & purchases for the statement period:
Aug 19 - Sep 21 12.15%
On July 13, 2023, the Scotiabank Prime Rate increased by 0.25%.

Interest charges posted on statement date

Cash advances/cheques	$125.12
Special rate offers	$0.00
Purchases	$49.67

JMO9108884-0107731-34023-0001-0001-00-

Ferrante updated Form 13.1 - Financial Statement (Property and Support Claims)

Final Audit Report 2023-10-16

Created:	2023-10-16
By:	Jolanta Chrzaszcz (jolanta@osadetlaw.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAH_-WsgLS_rwuixKshD6tbqXhEDXOhDQM

"Ferrante updated Form 13.1 - Financial Statement (Property and Support Claims)" History

Document created by Jolanta Chrzaszcz (jolanta@osadetlaw.com)
2023-10-16 - 2:14:32 PM GMT

Document emailed to rferrante@rogers.com for signature
2023-10-16 - 2:15:23 PM GMT

Email viewed by rferrante@rogers.com
2023-10-16 - 4:23:23 PM GMT

Signer rferrante@rogers.com entered name at signing as Rino ferrante
2023-10-16 - 4:23:49 PM GMT

Document e-signed by Rino ferrante (rferrante@rogers.com)
Signature Date: 2023-10-16 - 4:23:51 PM GMT - Time Source: server

Document emailed to Margaret Osadet (margaret@osadetlaw.com) for signature
2023-10-16 - 4:23:55 PM GMT

Email viewed by Margaret Osadet (margaret@osadetlaw.com)
2023-10-16 - 4:28:15 PM GMT

Document e-signed by Margaret Osadet (margaret@osadetlaw.com)
Signature Date: 2023-10-16 - 4:28:24 PM GMT - Time Source: server

Agreement completed.
2023-10-16 - 4:28:24 PM GMT

Adobe Acrobat Sign

ONTARIO

Superior Court of Justice
(Name of court)

at 7755 Hurontario Street, Brampton ON L6W 4T1
Court office address

Court File Number
FS-22-00102481-000

Form 13.1: Financial Statement (Property and Support Claims) sworn/affirmed November 6, 2023

Applicant(s)

Full legal name	Serafina Ferrante
Address	33 Country Stroll Crescent Bolton, ON L7E 2H3
Phone & fax	Tel: (647) 615-4370
Email	serafinaferrante@gmail.com

Applicant(s) Lawyer

Name	David Pomer Pomer & Boccia Professional Corporation
Address	212 - 4000 Steeles Ave. W. Woodbridge, ON L4L 4V9
Phone & fax	Tel: (416) 213-7450 ext. 2301 Fax: (905) 850-8086
Email	david.pomer@pomerandboccia.com

Respondent(s)

Full legal name	Rino Ferrante
Address	58 Harvest Moon Drive Bolton, ON L7E 2L2
Phone & fax	Tel: (647) 992-6874
Email	rferrante@rogers.com

Respondent(s) Lawyer

Name	Margaret Osadet
Address	146 Thirtieth Street Toronto, ON M8W 3C4
Phone & fax	Tel: (416) 251-5900 Fax: (416) 850-4329
Email	margaret@osadetlaw.com

This form is filed by:

☒ applicant ☐ respondent

INSTRUCTIONS

1. USE THIS FORM IF:

   - you are making or responding to a claim for property or exclusive possession of the matrimonial home and its contents; or
   - you are making or responding to a claim for property or exclusive possession of the matrimonial home and its contents together with other claims for relief.

2. USE FORM 13 INSTEAD OF THIS FORM IF:

   - you are making or responding to a claim for support but NOT making or responding to a claim for property or exclusive possession of the matrimonial home and its contents.

3. If you have income that is not shown in Part I of the financial statement (for example, partnership income, dividends, rental income, capital gains or RRSP income), you must also complete **Schedule A**.
4. If you or the other party has sought a contribution towards special or extraordinary expenses for the child(ren), you must also complete **Schedule B**.

*NOTE: You must **fully and truthfully** complete this financial statement, including any applicable schedules. You must also provide the other party with documents relating to support and property and a Certificate of Financial Disclosure (Form 13A) as required by Rule 13 of the Family Law Rules.*

Court File Number
FS-22-00102481-000

1. **My name is** *(full legal name)* Serafina Ferrante

I live in *(municipality & province)* Regional Municipality of Peel, Province of Ontario

and I swear/affirm that the following is true:

PART 1: INCOME

2. I am currently

[X] **employed by** *(name and address of employer)*
Veg-Pak Produce Ltd. - 25 Belvia Road, Etobicoke, Ontario, M8W 3R2

[ ] **self-employed, carrying on business under the name of** *(name and address of business)*

[ ] **unemployed since** *(date when last employed)*

3. **I attach proof of my year-to-date income from all sources, including my most recent** *(attach all that are applicable)*:

[X] pay cheque stub [ ] social assistance stub [ ] pension stub [ ] workers' compensation stub

[ ] employment insurance stub and last Record of Employment

[ ] statement of income and expenses/ professional activities (for self-employed individuals)

[ ] other (e.g. a letter from your employer confirming all income received to date this year)

4. Last year, my gross income from all sources was $ 79,188.00 *(do not subtract any taxes that have been deducted from this income).*

5. [X] I am attaching all of the following required documents to this financial statement as proof of my income over the past three years, if they have not already been provided:

- a copy of my personal income tax returns for each of the past three taxation years, including any materials that were filed with the returns. *(Income tax returns must be served but should NOT be filed in the continuing record, unless they are filed with a motion to refrain a driver's license suspension.)*
- a copy of my notices of assessment and any notices of reassessment for each of the past three taxation years;
- where my notices of assessment and reassessment are unavailable for any of the past three taxation years or where I have not filed a return for any of the past three taxation years, an Income and Deductions printout from the Canada Revenue Agency for each of those years, whether or not I filed an income tax return.

Note: An Income and Deductions printout is available from Canada Revenue Agency. Please call customer service at 1-800-959-8281.

OR

[ ] I am an Indian within the meaning of the *Indian Act* (Canada) and I have chosen not to file income tax returns for the past three years. I am attaching the following proof of income for the last three years *(list documents you have provided)*:

(In this table you must show all of the income that you are currently receiving whether taxable or not.)

	Income Source	Amount Received/Month
1.	Employment income (before deductions)	$6,538.46
2.	Commissions, tips and bonuses	
3.	Self-employment income (Monthly amount before expenses:)	

4.	Employment Insurance benefits	
5.	Workers' compensation benefits	
6.	Social assistance income (including ODSP payments)	
7.	Interest and investment income	
8.	Pension income (including CPP and OAS)	
9.	Spousal support received from a former spouse/partner	
10.	Child Tax Benefits or Tax Rebates (e.g. GST)	
11.	Other sources of income (e.g. RRSP withdrawals, capital gains) *(*attach Schedule A and divide annual amount by 12)*	
12.	**Total monthly income from all sources:**	**$6,538.46**
13.	**Total monthly income X 12 = Total annual income:**	**$78,461.52**

14. Other Benefits

Provide details of any non-cash benefits that your employer provides to you or are paid for by your business such as medical insurance coverage, the use of a company car, or room and board.

Item	Details	Yearly Market Value
	Total	**$0.00**

PART 2: EXPENSES

EXPENSE	Monthly Amount
Automatic Deductions	
CPP contributions	$373.02
EI Premiums	$106.58
Income taxes	$1,298.18
Employee pension contributions	
Union dues	
Group Insurance	$47.70
SUBTOTAL	**$1,825.48**
Housing	
Rent or mortgage	$2,700.00
Property taxes	
Property insurance	$45.00
Condominium fees	
Repairs and maintenance	
SUBTOTAL	**$2,745.00**

Utilities	
Water	
Heat	
Electricity	
Telephone	
Cell phone	$110.00
Cable	$115.00
Internet	
SUBTOTAL	**$225.00**
Household Expenses	
Groceries	$1,000.00
Household supplies	$50.00
Meals outside the home	$150.00
Pet care	
Laundry and Dry Cleaning	
SUBTOTAL	**$1,200.00**

Childcare Costs	
Daycare expense	
Babysitting costs	
SUBTOTAL	**$0.00**
Transportation	
Public transit, taxis	
Gas and oil	$200.00
Car insurance and license	$110.00
Repairs and maintenance	$80.00
Parking	
Car Loan or Lease Payments	
SUBTOTAL	**$390.00**
Health	
Health insurance premiums	
Dental expenses	
Medicine and drugs	
Eye care	
SUBTOTAL	**$0.00**
Personal	
Clothing	$100.00
Hair care and beauty	$90.00

Alcohol and tobacco	
Education (specify)	
Entertainment/recreation (including children)	$200.00
Gifts	
SUBTOTAL	**$390.00**
Other expenses	
Life insurance premiums	
RRSP/RESP withdrawals	
Vacations	
School fees and supplies	
Clothing for children	
Children's activities	
Summer camp expenses	
Debt payments	
Support paid for other children	
Other expenses not shown above (specify)	
Scotiabank Line of Credit - Applicant paying as Respondent stopped paying the Line of Credit as of June, 2023	$160.00
SUBTOTAL	**$160.00**
Total Amount of Monthly Expenses	**$6,935.48**
Total Amount of Yearly Expenses	**$83,225.76**

PART 3: OTHER INCOME EARNERS IN THE HOME

Complete this part only if you are making or responding to a claim for undue hardship or spousal support. Check and complete all sections that apply to your circumstances.

1. ☐ I live alone.
2. ☐ I am living with *(full legal name of person you are married to or cohabiting with)*:
3. ☐ I/we live with the following other adult(s):
4. ☒ I/we have *(give number)* 1 child(ren) who live(s) in the home.
5. My spouse/partner ☐ works at *(place of work or business)*
   ☐ does not work outside the home.
6. My spouse/partner ☐ earns *(give amount)* $ per
   ☐ does not earn any income.
7. ☐ My spouse/partner or other adult residing in the home contributes about $ per towards the household expenses.

PART 4: ASSETS IN AND OUT OF ONTARIO

If any sections of Parts 4 to 9 do not apply, do not leave blank, print "NONE" in the section.

The date of marriage is: *(give date)* 18 Aug 2001

The valuation date is: *(give date)* 03 Sep 2019

The date of commencement of cohabitation is (if different from date of marriage): *(give date)*

PART 4(a): LAND

*Include any interest in land **owned** on the dates in each of the columns below, including leasehold interests and mortgages. Show estimated market value of your interest, but do not deduct encumbrances or costs of disposition; these encumbrances and costs should be shown under Part 5 "Debts and Other Liabilities".*

Nature & Type of Ownership *(Give your percentage interest where relevant.)*	Address of Property	Matrimonial Home?	Estimated Market value of YOUR interest		
			on date of marriage	on valuation date	today
50% interest	58 Harvest Moon Drive Bolton, Ontario (1/2 of $1,200,000.00)	Yes		$600,000.00	$750,000.00
15. TOTAL VALUE OF LAND			$0.00	**$600,000.00**	$750,000.00

PART 4(b): GENERAL HOUSEHOLD ITEMS AND VEHICLES

Show estimated market value, not the cost of replacement for these items owned on the dates in each of the columns below. Do not deduct encumbrances or costs of disposition; these encumbrances and costs should be shown under Part 5, "Debts and Other Liabilities".

Item	Description	Indicate if NOT in your possession	Estimated Market value of YOUR interest		
			on date of marriage	on valuation date	today
Household goods & furniture	divided				
Car	Jeep Trail - Financed				
Jewellery	Engagement Ring	x			
16. TOTAL VALUE OF GENERAL HOUSEHOLD ITEMS AND VEHICLES			$0.00	**$0.00**	$0.00

PART 4(c): BANK ACCOUNTS, SAVINGS, SECURITIES AND PENSIONS

Show the items owned on the dates in each of the columns below by category, for example, cash, accounts in financial institutions, pensions, registered retirement or other savings plans, deposit receipts, any other savings, bonds, warrants, options, notes and other securities. Give your best estimate of the market value of the securities if the items were to be sold on the open market.

Category	INSTITUTION *(including location)*/ DESCRIPTION *(including issuer and date)*	Account number	Estimated Market value of YOUR interest		
			on date of marriage	on valuation date	today
Joint Chequing	BMO - Hwy. 50, Bolton (50%)	***466		$3,500.00	
Chequing	BMO - Hwy. 50, Bolton	***959			$1,000.00
17. TOTAL VALUE OF ACCOUNTS, SAVINGS, SECURITIES AND PENSIONS			$0.00	**$3,500.00**	$1,000.00

PART 4(d): LIFE & DISABILITY INSURANCE

List all policies in existence on the dates in each of the columns below.

Company, Type & Policy No.	Owner	Beneficiary	Face Amount	Estimated Market value of YOUR interest		
				on date of marriage	on valuation date	today
Primerica	Serafina Ferrante	Rino Ferrante	200,000			
18. TOTAL CASH SURRENDER VALUE OF INSURANCE POLICIES				$0.00	**$0.00**	$0.00

PART 4(e): BUSINESS INTERESTS

Show any interest in an unincorporated business owned on the dates in each of the columns below. An interest in an incorporated business may be shown here or under "BANK ACCOUNTS, SAVINGS, SECURITIES AND PENSIONS" in Part 4(c). Give your best estimate of market value of your interest.

Name of Firm or Company	Interest	Estimated Market value of YOUR interest		
		on date of marriage	on valuation date	today
NIL				
19. TOTAL VALUE OF BUSINESS INTERESTS		$0.00	**$0.00**	$0.00

PART 4(f): MONEY OWED TO YOU

Give details of all money that other persons owe to you on the dates in each of the columns below, whether because of business or from personal dealings. Include any court judgments in your favour, any estate money and any income tax refunds owed to you.

Details	Estimated Market value of YOUR interest		
	on date of marriage	on valuation date	today
NIL			
20. TOTAL OF MONEY OWED TO YOU	$0.00	**$0.00**	$0.00

PART 4(g): OTHER PROPERTY

Show other property or assets owned on the dates in each of the columns below. Include property of any kind not listed above. Give your best estimate of market value.

Category	Details	Estimated Market value of YOUR interest		
		on date of marriage	on valuation date	today
NIL				
21. TOTAL OF OTHER PROPERTY		$0.00	**$0.00**	$0.00

22. VALUE OF ALL PROPERTY OWNED ON THE VALUATION DATE *(Add items* **[15]** *to* **[21]**.*)*	$0.00	**$603,500.00**	$751,000.00

PART 5: DEBTS AND OTHER LIABILITIES

Show your debts and other liabilities on the dates in each of the columns below. List them by category such as mortgages, charges, liens, notes, credit cards, and accounts payable. Don't forget to include:

- *any money owed to the Canada Revenue Agency;*
- *contingent liabilities such as guarantees or warranties given by you (but indicate that they are contingent); and*
- *any unpaid legal or professional bills as result of this case.*

Category *(Give your percentage interest where relevant.)*	Details	Re Matrimonial Home?	Amount owing		
			on date of marriage	on valuation date	today
50% interest	Mortgage - Effort Trust 58 Harvest Moon Drive, Bolton (DOS: 1/2 of $812,000.00)	Yes		$406,000.00	
50% interest	2nd Mortgage - IndigoBlue (1/2 of $65,000.00)	Yes		$32,500.00	$0.00
Line of Credit	Scotiabank DOS:1/2 of $21,000.00 Today 1/2 of $15,600.00	No		$10,500.00	$7,800.00
23. TOTAL OF DEBTS AND OTHER LIABILITIES			$0.00	**$449,000.00**	$7,800.00

PART 6: PROPERTY, DEBTS AND OTHER LIABILITIES ON DATE OF MARRIAGE

Show by category the value of your property, debts and other liabilities, calculated as of the date of your marriage. (In this part, do not include the value of a matrimonial home or debts or other liabilities directly related to its purchase or significant improvement, if you and your spouse ordinarily occupied this property as your family residence at the time of separation.)

Category and details	Value on date of marriage	
	Assets	Liabilities
Land *(Does not include matrimonial home value of $0.00)*	$0.00	
General household items & vehicles	$0.00	
Bank accounts, savings, securities, pensions	$0.00	
Life & disability insurance	$0.00	
Business interests	$0.00	
Money owed to you	$0.00	
Other property *(Specify.)*	$0.00	
Debts and other liabilities *(Specify.)*		$0.00
TOTALS	**$0.00**	**$0.00**
24. NET VALUE OF PROPERTY OWNED ON DATE OF MARRIAGE *(From the total of the "Assets" column, subtract the total of the "Liabilities" column.)*	$0.00	
25. VALUE OF ALL DEDUCTIONS *(Add items* **[23]** *and* **[24]***.)*	$449,000.00	

PART 7: EXCLUDED PROPERTY

Show by category the value of property owned on the valuation date that is excluded from the definition of "net family property" (such as gifts or inheritances received after marriage).

Category	Details	Value on valuation date
	26. TOTAL VALUE OF EXCLUDED PROPERTY	**$0.00**

PART 8: DISPOSED-OF PROPERTY

Show by category the value of all property that you disposed of during the two years immediately preceding the making of this statement, or during the marriage, whichever period is shorter.

Category	Details	Value
	27. TOTAL VALUE OF DISPOSED-OF PROPERTY	**$0.00**

PART 9: CALCULATION OF NET FAMILY PROPERTY

	Deductions	BALANCE
Value of all property owned on valuation date *(from item **[22]** above)*		**$603,500.00**
Subtract value of all deductions *(from item **[25]** above)*	**$449,000.00**	**$154,500.00**
Subtract total value of all excluded property *(from item **[26]** above)*	**$0.00**	**$154,500.00**
	28. NET FAMILY PROPERTY	**$154,500.00**

NOTE: This financial statement must be updated before any court event if it is:

- *more than 60 days old by the time of the case conference,*
- *more than 30 days old by the time the motion is heard, or*
- *more than 40 days old by the start of the trial or the start of the trial sitting, whichever comes first.*

You may update this financial statement by either completing and filing:

- *a new financial statement with updated information, or*
- *an affidavit in Form 14A setting out the details of any minor changes or confirming that the information contained in this statement remains correct.*

Sworn/Affirmed before me at
the City of Vaughan, in the Regional Municipality of York
municipality

in the Province of Ontario
province, state or country

on November 6, 2023
Date

Commissioner for taking affidavits (Type or print name below if signature is illegible.)

DAVID MICHAEL POMER
Barrister & Solicitor

Signature
(This form is to be signed in front of a lawyer, justice of the peace, notary public or commissioner for taking affidavits.)

Canada Revenue Agency | Agence du revenu du Canada

0017445

SUDBURY ON P3A 5C1

000006984

SERAFINA FERRANTE
33 COUNTRY STROLL CRES
BOLTON ON L7E 2H3

Notice details

Social insurance number	XXX XX2 784
Tax year	2020
Date issued	Jun 21, 2021

Z3ZR45S2

Notice of assessment

We assessed your 2020 income tax and benefit return and calculated your balance.

You have a refund of **$4,493.23.**

We will deposit your refund into your bank account.

Thank you,

Bob Hamilton
Commissioner of Revenue

Account summary

You have a refund in the amount shown below.

Refund: $4,493.23

Go paperless!

Get your mail online through My Account.

1. Log in at canada.ca/my-cra-account.
2. Select "Manage online mail".

T451 E (19)X

Canada

Notice details

Social insurance number	XXX XX2 784
Tax year	2020

SERAFINA FERRANTE
33 COUNTRY STROLL CRES
BOLTON ON L7E 2H3

Tax assessment

We calculated your taxes using the amounts below. The following summary is based on the information we have or you gave us.

We may review your return later to verify income you reported or deductions or credits you claimed. For more information, go to **canada.ca/taxes-reviews**. Keep all your slips, receipts, and other supporting documents in case we ask to see them.

Summary

Line	Description	$ Final amount	CR/DR
15000	Total income	62,627	
	Deductions from total income	165	
23600	Net income	62,462	
26000	Taxable income	62,462	
35000	Total federal non-refundable tax credits	4,693	
61500	Total Ontario non-refundable tax credits	1,188	
42000	Net federal tax	5,441.55	
42800	Net Ontario tax	3,292.12	
43500	Total payable	8,733.67	
43700	Total income tax deducted	12,564.66	
45110	Climate action incentive	450.00	
48600	Payment on filing	212.24	
48200	Total credits	13,226.90	
	Total payable minus Total credits	4,493.23	CR
	Balance from this assessment	4,493.23	CR
	Direct deposit	**4,493.23**	**CR**

Explanation of changes and other important information

We will automatically calculate your goods and services tax/harmonized sales tax credit and any related provincial credit based on your family net income, province of residence, marital status, and qualified children. If you qualify for any credit for July 2021 to June 2022, we will soon let you know.

Your Canada training credit limit for next year is $500.00. This credit will expire at the end of the year you turn 65 or the year of death.

Canada Revenue Agency | Agence du revenu du Canada

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SUDBURY ON P3A 5C1

000051497

Notice details

Social insurance number	XXX XX2 784
Tax year	2021
Date issued	Jun 9, 2022

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SERAFINA FERRANTE
33 COUNTRY STROLL CRES
BOLTON ON L7E 2H3

Notice of assessment

We assessed your 2021 income tax and benefit return and calculated your balance.

You have a refund of **$2,115.67**.

We will deposit your refund into your bank account.

Thank you,

Bob Hamilton
Commissioner of Revenue

Account summary

You have a refund in the amount shown below.

Refund: $2,115.67

Go paperless!

Get your mail online through **My Account**.

1. Log in at **canada.ca/my-cra-account**.
2. Select "Manage online mail".

T451 E (19)X

Canada

Notice details

Social insurance number	XXX XX2 784
Tax year	2021

SERAFINA FERRANTE
33 COUNTRY STROLL CRES
BOLTON ON L7E 2H3

Tax assessment

We calculated your taxes using the amounts below. The following summary is based on the information we have or you gave us.

We may review your return later to verify income you reported or deductions or credits you claimed. For more information, go to **canada.ca/taxes-reviews**. Keep all your slips, receipts, and other supporting documents in case we ask to see them.

Summary

Line	Description	$ Final amount	CR/DR
15000	Total income	80,508	
	Deductions from total income	1,290	
23600	Net income	79,218	
26000	Taxable income	79,218	
35000	Total federal non-refundable tax credits	2,824	
61500	Total Ontario non-refundable tax credits	739	
42000	Net federal tax	10,718.74	
42800	Net Ontario tax	5,408.19	
43500	Total payable	16,126.93	
43700	Total income tax deducted	17,930.76	
44800	CPP overpayment	238.27	
45000	Employment Insurance overpayment	73.57	
48200	Total credits	18,242.60	
	Total payable minus Total credits	2,115.67	CR
	Balance from this assessment	2,115.67	CR
	Direct deposit	**2,115.67**	**CR**

Explanation of changes and other important information

Your Canada training credit limit for next year is $750.00. This credit will expire at the end of the year you turn 65 or the year of death.

If you have any questions about your assessment, please call our Individual Tax and Enquiries line at 1-800-959-8281.

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Notice details

Social insurance number	XXX XX2 784
Tax year	2021

SERAFINA FERRANTE
33 COUNTRY STROLL CRES
BOLTON ON L7E 2H3

RRSP deduction limit statement

References to RRSP contributions also include contributions to your pooled registered pension plan (PRPP) and to your and your spouse's or common-law partner's specified pension plan (SPP). For more information, go to **canada.ca/rrsp** or see Guide T4040, RRSPs and Other Registered Plans for Retirement.

Description	$ Amount
RRSP deduction limit for 2021	145,362
Minus: Employer's PRPP contributions for 2021	0
Minus: Allowable RRSP contributions deducted for 2021	1,000
Plus: 18% of 2021 earned income, up to a maximum of $29,210	14,491
Minus: 2021 pension adjustment	0
Minus: 2022 net past service pension adjustment	0
Plus: 2022 pension adjustment reversal	0
RRSP deduction limit for 2022	**158,853**
Minus: Unused RRSP contributions previously reported and available to deduct for 2022	0
Available contribution room for 2022	**158,853**

Note: If your available contribution room is a negative amount (shown in brackets), you have no contribution room available for 2022 and may have over contributed to your RRSP. If this is the case, you may have to pay a 1% monthly tax on any excess contributions.

More information

If you need more information about your income tax and benefit return, go to **canada.ca/taxes**, go to My Account at **canada.ca/my-cra-account**, or call **1-800-959-8281**.

To find your tax centre, go to **canada.ca/cra-offices**.

If you move

Let us know your new address as soon as possible. For more information on changing your address, go to **canada.ca/cra-change-address**.

If you have new or additional information and want to change your return:

- go to **canada.ca/change-tax-return** for faster service; or
- write to the tax centre address shown on this notice, and include your social insurance number and any documents supporting the change.

If you want to register a formal dispute:

- go to **canada.ca/cra-complaints-disputes**; you have 90 days from the date of this notice to register your dispute.

Definitions

DR (debit) is the amount you owe us and **CR** (credit) is the amount we owe you.

Help for persons with hearing, speech, or visual impairments

You can get this notice in braille, large print, or audio format. For more information about other formats, go to **canada.ca/cra-multiple-formats**.

If you use a teletypewriter, you can get tax information by calling **1-800-665-0354**.

My Account

Use My Account to see and manage your tax information online. Make changes to your return, check your RRSP information, set up direct deposit, and more. To register for My Account, go to **canada.ca/my-cra-account**.

Did the Canada Revenue Agency really contact you?

Scams disguised as messages from the CRA often imitate our services and programs to get access to your personal information and may happen by phone, email, text or instant messages. We do contact Canadians, and it is okay to ask questions if you are not sure it is us. To learn what to expect if we contact you, visit **canada.ca/be-scam-smart**.

Canada Revenue Agency | Agence du revenu du Canada

0019947

SUDBURY ON P3A 5C1

000007366

SERAFINA FERRANTE
33 COUNTRY STROLL CRES
BOLTON ON L7E 2H3

Notice details

Social insurance number	XXX XX2 784
Tax year	2022
Date issued	Sep 8, 2023

FJ4FV84V

Notice of assessment

We assessed your 2022 income tax and benefit return and calculated your balance.

You have a refund of **$6,084.88**.

We will deposit your refund into your bank account.

Thank you,

Bob Hamilton
Commissioner of Revenue

Account summary

You have a refund in the amount shown below.

Refund: $6,084.88

Go paperless!

Get your mail online through **My Account**.

1. Log in at **canada.ca/my-cra-account**.
2. Select "Manage online mail".

T451 E (19)X

Canada

Notice details

Social insurance number	XXX XX2 784
Tax year	2022

SERAFINA FERRANTE
33 COUNTRY STROLL CRES
BOLTON ON L7E 2H3

Tax assessment

We calculated your taxes using the amounts below. The following summary is based on the information we have or you gave us.

We may review your return later to verify income you reported or deductions or credits you claimed. For more information, go to **canada.ca/taxes-reviews**. Keep all your slips, receipts, and other supporting documents in case we ask to see them.

Summary

Line	Description	$ Final amount	CR/DR
15000	Total income	79,188	
	Deductions from total income	13,004	
23600	Net income	66,184	
26000	Taxable income	66,184	
35000	Total federal non-refundable tax credits	2,951	
61500	Total Ontario non-refundable tax credits	764	
42000	Net federal tax	7,855.26	
42800	Net Ontario tax	3,996.25	
43500	Total payable	11,851.51	
43700	Total income tax deducted	17,509.18	
45700	Employee and partner GST/HST rebate	639.45	
48200	Total credits	18,148.63	
	Total payable minus Total credits	6,297.12	CR
	Balance from this assessment	6,297.12	CR
	Refund transfer	212.24	
	Direct deposit	**6,084.88**	**CR**

Explanation of changes and other important information

We will automatically calculate your goods and services tax/harmonized sales tax credit and any related provincial credit based on your family net income, province of residence, marital status, and qualified children. If you qualify for any credit for July 2023 to June 2024, we will soon let you know.

Notice details

Social insurance number	XXX XX2 784
Tax year	2022

SERAFINA FERRANTE
33 COUNTRY STROLL CRES
BOLTON ON L7E 2H3

Your Canada training credit limit for next year is $1,000.00. This credit will expire at the end of the year you turn 65 or the year of death.

We got your application for the 2023 Ontario energy and property tax credit. We will let you know if you qualify for this credit.

We applied all or part of your refund to a balance you owe on your Ontario energy and property tax credit or your Northern Ontario energy credit account. We will soon send you a statement for this account.

If you have any questions about your assessment, please call our Individual Tax and Enquiries line at 1-800-959-8281.

RRSP deduction limit statement

References to RRSP contributions also include contributions to your pooled registered pension plan (PRPP) and to your and your spouse's or common-law partner's specified pension plan (SPP). For more information, go to **canada.ca/rrsp** or see Guide T4040, RRSPs and Other Registered Plans for Retirement.

Description	$ Amount
RRSP deduction limit for 2022	158,853
Minus: Employer's PRPP contributions for 2022	0
Minus: Allowable RRSP contributions deducted for 2022	2,400
Plus: 18% of 2022 earned income, up to a maximum of $30,780	12,427
Minus: 2022 pension adjustment	0
Minus: 2023 net past service pension adjustment	0
Plus: 2023 pension adjustment reversal	0
RRSP deduction limit for 2023	**168,880**
Minus: Unused RRSP contributions previously reported and available to deduct for 2023	0
Available contribution room for 2023	**168,880**

Note: If your available contribution room is a negative amount (shown in brackets), you have no contribution room available for 2023 and may have over contributed to your RRSP. If this is the case, you may have to pay a 1% monthly tax on any excess contributions.

More information

If you need more information about your income tax and benefit return, go to **canada.ca/taxes**, go to My Account at **canada.ca/my-cra-account**, or call **1-800-959-8281**.

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- write to the tax centre address shown on this notice, and include your social insurance number and any documents supporting the change.

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VEG-PAK PRODUCE LIMITED, 249-165 THE QUEENSWAY, TORONTO ON M8Y 1H8

1048 SERAFINA FERRANTE			Sep/10/2023 to Sep/23/2023			Sep/29/2023	$2,409.78	04205951
Earning	**Current**	**To-Date**	**Deduction**	**Current**	**To-Date**	**Total**	**Current**	**To-Date**
Salary	3269.23	65384.60	CPP	186.51	3730.20	Gross	3269.23	65384.60
			EI	0.00	1002.45	TxGross	3269.23	65384.60
			Tax	649.09	12981.80	Tot Dedns	859.45	18191.45
			GroupIns	23.85	477.00	Net Pay	2409.78	47193.15

XXXX-XXXXX-XXX9606 2409.78 Sep/29/2023 04205951

VEG-PAK PRODUCE LIMITED
249-165 THE QUEENSWAY
TORONTO ON M8Y 1H8

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SERAFINA FERRANTE
49 HIGHMORE AVENUE
BOLTON ON L7E 1V9

VEG-PAK PRODUCE LIMITED, 249-165 THE QUEENSWAY, TORONTO ON M8Y 1H8

1048 SERAFINA FERRANTE					Sep/24/2023 to Oct/07/2023		Oct/13/2023	$2,563.96	04205998
Earning	**Current**	**To-Date**	**Deduction**	**Current**	**To-Date**	**Total**		**Current**	**To-Date**
Salary	3269.23	68653.83	CPP	24.25	3754.45	Gross		3269.23	68653.83
			EI	0.00	1002.45	TxGross		3269.23	68653.83
			Tax	657.17	13638.97	Tot Dedns		705.27	18896.72
			GroupIns	23.85	500.85	Net Pay		2563.96	49757.11

XXXX-XXXXX-XXX9606 2563.96 Oct/13/2023 04205998

VEG-PAK PRODUCE LIMITED
249-165 THE QUEENSWAY
TORONTO ON M8Y 1H8

OFT

SERAFINA FERRANTE
49 HIGHMORE AVENUE
BOLTON ON L7E 1V9

VEG-PAK PRODUCE LIMITED, 249-165 THE QUEENSWAY, TORONTO ON M8Y 1H8

1048 SERAFINA FERRANTE					Oct/08/2023 to Oct/21/2023		Oct/27/2023	$2,587.00	04206045
Earning	**Current**	**To-Date**	**Deduction**	**Current**	**To-Date**	**Total**		**Current**	**To-Date**
Salary	3269.23	71923.06	CPP	0.00	3754.45	Gross		3269.23	71923.06
			EI	0.00	1002.45	TxGross		3269.23	71923.06
			Tax	658.38	14297.35	Tot Dedns		682.23	19578.95
			GroupIns	23.85	524.70	Net Pay		2587.00	52344.11

XXXX-XXXXX-XXX9606 2587.00 Oct/27/2023 04206045

VEG-PAK PRODUCE LIMITED
249-165 THE QUEENSWAY
TORONTO ON M8Y 1H8

OFT

SERAFINA FERRANTE
49 HIGHMORE AVENUE
BOLTON ON L7E 1V9

VEG-PAK PRODUCE LIMITED, 249-165 THE QUEENSWAY, TORONTO ON M8Y 1H8

1048 SERAFINA FERRANTE					Oct/22/2023 to Nov/04/2023		Nov/10/2023	$2,587.00	04206094
Earning	**Current**	**To-Date**	**Deduction**	**Current**	**To-Date**	**Total**		**Current**	**To-Date**
Salary	3269.23	75192.29	CPP	0.00	3754.45	Gross		3269.23	75192.29
			EI	0.00	1002.45	TxGross		3269.23	75192.29
			Tax	658.38	14955.73	Tot Dedns		682.23	20261.18
			GroupIns	23.85	548.55	Net Pay		2587.00	54931.11

XXXX-XXXXX-XXX9606 2587.00 Nov/10/2023 04206094

VEG-PAK PRODUCE LIMITED
249-165 THE QUEENSWAY
TORONTO ON M8Y 1H8

OFT

SERAFINA FERRANTE
49 HIGHMORE AVENUE
BOLTON ON L7E 1V9

ONTARIO

Superior Court of Justice
(Name of court)

at 7755 Hurontario Street, Brampton, ON L6W 4T1
(Court office address)

Court File Number
FS-2200102481-00

Form 13.1: Financial Statement (Property and Support Claims) sworn/affirmed
February 12, 2022

Applicant(s)

Full legal name	Serafina Ferrante
Address	33 Country Stroll Cres.
Phone & fax	Bolton, ON L7E 2H3
Email	

Applicant(s) Lawyer

Name	David Pomer
Address	Pomer & Boccia
Phone & fax	4000 Steeles Avenue West
Email	Woodbridge, ON L4L 4V9
	dmp@pomerandboccia.com

Respondent(s)

Full legal name	Rino Ferrante
Address	58 Harvest Moon Drive
Phone & fax	Bolton, ON L7E 2L2
Email	

Respondent(s) Lawyer

Name	Margaret Osadet
Address	Barrister & Solicitor
Phone & fax	Richmond Law Chambers
Email	Suite 414, 100 Richmond St. West
	Toronto, ON M5H 3K6
	Tel: 416-251-5900
	margaret@osadetlaw.com

This form is filed by:

☐ applicant ☒ respondent

1. **My name is** *(full legal name)* Rino Ferrante

   I live in *(municipality & province)* Bolton, Province of Ontario

   and I affirm that the following is true:

PART I: INCOME

2. I am currently

   ☒ employed by *(name and address of employer)*

www.DivorceMate.com

Tubro Contracting Ltd.
12330 Hwy 27
RR1
Kleinburg, ON L0J 1C0

Verde Property Maintenance Ltd
18 Wheeler Drive
Bolton, ON L7E 4H8

3. I attach proof of my year-to-date income from all sources, including my most recent *(attach all that are applicable):*

[X] pay cheque stub [ ] social assistance stub [ ] pension stub [ ] workers' compensation stub

[ ] employment insurance stub and last Record of Employment

[ ] statement of income and expenses/ professional activities (for self-employed individuals)

[ ] other (e.g. a letter from your employer confirming all income received to date this year)

4. Last year, my gross income from all sources was $ $86,848.00 *(do not subtract any taxes that have been deducted from this income).*
+19,101.92
$105,949.92

5. [X] I am attaching all of the following required documents to this financial statement as proof of my income over the past three years, if they have not already been provided:

- a copy of my personal income tax returns for each of the past three taxation years, including any materials that were filed with the returns. *(Income tax returns must be served but should NOT be filed in the continuing record, unless they are filed with a motion to refrain a driver's license suspension.)*
- a copy of my notices of assessment and any notices of reassessment for each of the past three taxation years;
- where my notices of assessment and reassessment are unavailable for any of the past three taxation years or where I have not filed a return for any of the past three taxation years, an Income and Deductions printout from the Canada Revenue Agency for each of those years, whether or not I filed an income tax return.

Note: An Income and Deductions printout is available from Canada Revenue Agency. Please call customer service at 1-800-959-8281.

OR

[ ] I am an Indian within the meaning of the *Indian Act* (Canada) and I have chosen not to file income tax returns for the past three years. I am attaching the following proof of income for the last three years *(list documents you have provided):*

(In this table you must show all of the income that you are currently receiving whether taxable or not.)

Income Source	Amount Received/Month
1. Employment income (before deductions)	$8,829.16
2. Commissions, tips and bonuses	
3. Self-employment income (Monthly amount before expenses: $)	
4. Employment Insurance benefits	

5.	Workers' compensation benefits	
6.	Social assistance income (including ODSP payments)	
7.	Interest and investment income	
8.	Pension income (including CPP and OAS)	
9.	Spousal support received from a former spouse/partner	
10.	Child Tax Benefits or Tax Rebates (e.g. GST)	
11.	Other sources of income (e.g. RRSP withdrawals, capital gains) *(*attach Schedule A and divide annual amount by 12)*	
12.	**Total monthly income from all sources:**	**$8,829.16**
13.	**Total monthly income X 12 = Total annual income:**	**$105,949.92**

14. Other Benefits

Provide details of any non-cash benefits that your employer provides to you or are paid for by your business such as medical insurance coverage, the use of a company car, or room and board.

Item	Details	Yearly Market Value
	Total	**$0.00**

PART 2: EXPENSES

EXPENSE	Monthly Amount
Automatic Deductions	
CPP contributions	$227.70
EI premiums	$71.36
Income taxes	$2,014.39
Employee pension contributions	
Union dues	
SUBTOTAL	**$2,313.45**
Housing	
Mortgage / Property taxes	$3,800.00
Property insurance	$178.54
Repairs and maintenance	$100.00
SUBTOTAL	**$4,078.54**
Utilities	
Water	$250.00
Heat	$500.00
Electricity	$300.00
Telephone	$32.00
Cell phone	$600.00
Cable	$220.00
Internet	$127.00
Home Alarm	$45.00
SUBTOTAL	**$2,074.00**
Household Expenses	
Groceries	$1,200.00
Household supplies	$200.00
Meals outside the home	$250.00
Pet care	$200.00
Laundry and Dry Cleaning	$50.00
SUBTOTAL	**$1,900.00**
Childcare Costs	
Daycare expense	
Babysitting costs	
SUBTOTAL	**$0.00**
Transportation	
Public transit, taxis	
Gas and oil	$1,000.00
Car insurance and license	$350.00
Repairs and maintenance	$50.00
Parking	
Car Loan or Lease Payments	$726.00

SUBTOTAL	**$2,126.00**
Health	
Health insurance premiums	
Dental expenses	$30.00
Medicine and drugs	$300.00
Eye care	$30.00
SUBTOTAL	**$360.00**
Personal	
Clothing	$200.00
Hair care and beauty	$50.00
Alcohol and tobacco	$500.00
Education *(specify)*	
Entertainment/recreation (including children)	$50.00
Gifts	$100.00
SUBTOTAL	**$900.00**
Other expenses	
Life insurance premiums	$158.15
RRSP/RESP withdrawals	
Vacations	$100.00
School fees and supplies	
Clothing for children	$15.00
Children's activities	
Summer camp expenses	
Debt payments	
Support paid for other children	
Other expenses not shown above *(specify)*	
SUBTOTAL	**$273.15**

Total Amount of Monthly Expenses	**$14,025.14**
Total Amount of Yearly Expenses	**$168,301.68**

PART 3: OTHER INCOME EARNERS IN THE HOME

Complete this part only if you are making or responding to a claim for undue hardship or spousal support. Check and complete all sections that apply to your circumstances.

1. ☐ I live alone.
2. ☒ I am living with *(full legal name of person you are married to or cohabiting with)* Maryann D'Alberto
3. ☐ I/we live with the following other adult(s):
4. ☐ I/we have *(give number)* ..... of child(ren) who live(s) in the home.
5. My spouse/partner ☒ works at *(place of work or business)* **
   ☐ does not work outside the home.
6. My spouse/partner ☒ earns *(give amount)* $ 72,000 (gross) per year.
   ☐ does not earn any income.
7. ☐ My partner or other adult residing in the home contributes about $ 30,000.00 per year towards the household expenses.

PART 4: ASSETS IN AND OUT OF ONTARIO

If any sections of Parts 4 to 9 do not apply, do not leave blank, print "NONE" in the section.

The date of marriage is: *(give date)* August 18, 2001

The valuation date is: *(give date)* September 1, 2019

The date of commencement of cohabitation is (if different from date of marriage): *(give date)* August 18, 2001

PART 4(a): LAND

Include any interest in land owned on the dates in each of the columns below, including leasehold interests and mortgages. Show estimated market value of your interest, but do not deduct encumbrances or costs of disposition; these encumbrances and costs should be shown under Part 5 "Debts and Other Liabilities".

Nature & Type of Ownership *(Give your percentage interest where relevant.)*	Address of Property	Estimated Market value of YOUR interest		
		on date of marriage	on valuation date	today
Matrimonial Home	58 Harvest Moon Drive Bolton, ON L7E 2L2	$200,000.00	$800,000.00	$1,500,000.00
	15. TOTAL VALUE OF LAND	$200,000.00	$800,000.00	$1,500,000.00

PART 4(b): GENERAL HOUSEHOLD ITEMS AND VEHICLES

Show estimated market value, not the cost of replacement for these items owned on the dates in each of the columns below. Do not deduct encumbrances or costs of disposition; these encumbrances and costs should be shown under Part 5, "Debts and Other Liabilities".

Item	Description	Indicate if NOT in your possession	Estimated Market value of YOUR interest		
			on date of marriage	on valuation date	today
Household goods & furniture Cars, boats, vehicles Jewellery, art, electronics, tools, sports & hobby, equipment Other special items	All household furniture except for one child's bedroom furniture was removed by the Applicant	NO	$0.00	$15,000.00	TBD
16. TOTAL VALUE OF GENERAL HOUSEHOLD ITEMS AND VEHICLES			$0.00	$15,000.00	$0.00

PART 4(c): BANK ACCOUNTS, SAVINGS, SECURITIES AND PENSIONS

Show the items owned on the dates in each of the columns below by category, for example, cash, accounts in financial institutions, pensions, registered retirement or other savings plans, deposit receipts, any other savings, bonds, warrants, options, notes and other securities. Give your best estimate of the market value of the securities if the items were to be sold on the open market.

Category	INSTITUTION *(including location)*/ DESCRIPTION *(including issuer and date)*	Account number	Amount / Estimated Market Value		
			on date of marriage	on valuation date	today
Joint Chequing Account	Bank of Montreal, Hwy 50, Bolton	***446	n/a	TBD	$185.00
Chequing	Bank of Montreal, Bolton	**002	n/a	TBD	$67.00
17. TOTAL VALUE OF ACCOUNTS, SAVINGS, SECURITIES AND PENSIONS			$0.00	$0.00	$252.00

PART 4(d): LIFE & DISABILITY INSURANCE

List all policies in existence on the dates in each of the columns below.

Company, Type & Policy No.	Owner	Beneficiary	Face Amount	Cash Surrender Value		
				on date of marriage	on valuation date	today
Primerica, Life Ins.	Rino Ferrante	Applicant, children of marriage	TBD			
18. TOTAL CASH SURRENDER VALUE OF INSURANCE POLICIES				$0.00	$0.00	$0.00

PART 4(e): BUSINESS INTERESTS

Show any interest in an unincorporated business owned on the dates in each of the columns below. An interest in an incorporated business may be shown here or under "BANK ACCOUNTS, SAVINGS, SECURITIES AND PENSIONS" in Part 4(c). Give your best estimate of market value of your interest.

Name of Firm or Company	Interest	Estimated Market value of YOUR interest		
		on date of marriage	on valuation date	today
	Not applicable			
19. TOTAL VALUE OF BUSINESS INTERESTS		$0.00	$0.00	$0.00

PART 4(f): MONEY OWED TO YOU

Give details of all money that other persons owe to you on the dates in each of the columns below, whether because of business or from personal dealings. Include any court judgments in your favour, any estate money and any income tax refunds owed to you.

Details	Amount Owed to You		
	on date of marriage	on valuation date	today
Not applicable			
20. TOTAL OF MONEY OWED TO YOU	$0.00	$0.00	$0.00

PART 4(g): OTHER PROPERTY

Show other property or assets owned on the dates in each of the columns below. Include property of any kind not listed above. Give your best estimate of market value.

Category	Details	Estimated Market Value of YOUR interest		
		on date of marriage	on valuation date	today
21. TOTAL OF OTHER PROPERTY		$0.00	$0.00	$0.00

22. VALUE OF ALL PROPERTY OWNED ON THE VALUATION DATE *(Add items [15] to [21].)*	$200,000.00	$815,000.00	$1,500,252.00

PART 5: DEBTS AND OTHER LIABILITIES

Show your debts and other liabilities on the dates in each of the columns below. List them by category such as mortgages, charges, liens, notes, credit cards, and accounts payable. Don't forget to include:

- *any money owed to the Canada Revenue Agency;*
- *contingent liabilities such as guarantees or warranties given by you (but indicate that they are contingent); and*
- *any unpaid legal or professional bills as result of this case.*

Category	Details	Amount owing		
		on date of marriage	on valuation date	today
Mortgage	Effort Home Trust	n/a	$700,000.00	$800,000.00
Second mortgage	IndigoBlue Mortgage **paid off by Mary Ann D'Alberto on July 7, 2020	n/a	$70,000.00	n/a
Loan	Desjardins	n/a	TBD	$27,406.05
Credit Card	Canadian Tire Visa	n/a	$12,070.96	$17,032.45
Credit Card	Scotiabank Visa	n/a	$4,968.75	$0.00
Credit Card	Capital One	n/a	TBD	$6,615.00
HELOC	Line of Credit (joint with app)	n/a	$25,844.55	$18,391.60
Personal Loan	M. C. Chiefari	n/a	$35,350.00	$25,000.00
Personal Loan	Gino & Francesca Ferrante	n/a	$50,000.00	$50,000.00
23. TOTAL OF DEBTS AND OTHER LIABILITIES		$0.00	$898,234.26	$944,445.10

PART 6: PROPERTY, DEBTS AND OTHER LIABILITIES ON DATE OF MARRIAGE

Show by category the value of your property, debts and other liabilities, calculated as of the date of your marriage. (In this part, do not include the value of a matrimonial home or debts or other liabilities directly related to its purchase or significant improvement, if you and your spouse ordinarily occupied this property as your family residence at the time of separation.)

Category and details	Value on date of marriage	
	Assets	Liabilities
Land *(Excludes Matrimonial Home value of $200,000.00)*	$0.00	
General household items & vehicles	$0.00	
Bank accounts, savings, securities, pensions	$0.00	
Life & disability insurance	$0.00	
Business interests	$0.00	
Money owed to you	$0.00	
Other property *(Specify.)*	$0.00	
Debts and other liabilities *(Specify.)*		$0.00
TOTALS	$0.00	$0.00

24. NET VALUE OF PROPERTY OWNED ON DATE OF MARRIAGE *(From the total of the "Assets" column, subtract the total of the "Liabilities" column.)*	$0.00	
25. VALUE OF ALL DEDUCTIONS *(Add items [23] and [24].)*	$898,234.26	

PART 7: EXCLUDED PROPERTY

Show by category the value of property owned on the valuation date that is excluded from the definition of "net family property" (such as gifts or inheritances received after marriage).

Category	Details	Value on valuation date
Gift or inheritance from third person Income from property expressly excluded by donor/testator Damages and settlements for personal injuries, etc. Life insurance proceeds Traced property Excluded property by spousal agreement Other Excluded Property		
	26. TOTAL VALUE OF EXCLUDED PROPERTY	$0.00

PART 8: DISPOSED-OF PROPERTY

Show by category the value of all property that you disposed of during the two years immediately preceding the making of this statement, or during the marriage, whichever period is shorter.

Category	Details	Value
	27. TOTAL VALUE OF DISPOSED-OF PROPERTY	$0.00

PART 9: CALCULATION OF NET FAMILY PROPERTY

	Deductions	BALANCE
Value of all property owned on valuation date *(from item [22] above)*		$815,000.00
Subtract value of all deductions *(from item [25] above)*	$898,234.26	($83,234.26)
Subtract total value of all excluded property *(from item [26] above)*	$0.00	($83,234.26)
28. NET FAMILY PROPERTY		$0.00

Affirmed before me at

Via O.Reg 431/20
(municipality)

in Province of Ontario
(province, state or country)

on February 12, 2022
(date)

Margaret Osadet, LSO #61286H

Rino ferrante (Feb 12, 2022 13:37 EST)

Rino Ferrante

Canada Revenue Agency | Agence du revenu du Canada

0027193

SUDBURY ON P3A 5C1

000013177

RINO FERRANTE
58 HARVEST MOON DR
BOLTON ON L7E 2L2

Notice details

Social insurance number	XXX XX0 250
Tax year	2020
Date issued	Jul 12, 2021

NQ56C966

Notice of assessment

We assessed your 2020 income tax and benefit return and calculated your balance.

You have a refund of $9,761.80.

Use direct deposit to get your tax refund, credits and benefits faster. Sign up or update your banking information at **canada.ca/guide-taxes-direct-deposit.**

Thank you,

Bob Hamilton
Commissioner of Revenue

T451 E (19)X

Canada

Notice details

Social insurance number	XXX XX0 250
Tax year	2020

RINO FERRANTE
58 HARVEST MOON DR
BOLTON ON L7E 2L2

Tax assessment

We calculated your taxes using the amounts below. The following summary is based on the information we have or you gave us.

We may review your return later to verify income you reported or deductions or credits you claimed. For more information, go to **canada.ca/taxes-reviews**. Keep all your slips, receipts, and other supporting documents in case we ask to see them.

Summary

Line	Description	$ Final amount	CR/DR
15000	Total income	101,808	
	Deductions from total income	18,979	
23600	Net income	82,829	
26000	Taxable income	82,829	
35000	Total federal non-refundable tax credits	2,709	
61500	Total Ontario non-refundable tax credits	725	
42000	Net federal tax	11,600.81	
42800	Net Ontario tax	5,806.61	
43500	Total payable	17,407.42	
43700	Total income tax deducted	24,172.70	
44800	CPP overpayment	578.56	
45000	Employment Insurance overpayment	197.55	
45110	Climate action incentive	300.00	
45700	Employee and partner GST/HST rebate	1,920.41	
48200	Total credits	27,169.22	
	Total payable minus Total credits	9,761.80	CR
	Balance from this assessment	9,761.80	CR
	Refund	9,761.80	CR

Explanation of changes and other important information

Your Canada training credit limit for next year is $500.00. This credit will expire at the end of the year you turn 65 or the year of death.

Notice details

Social insurance number	XXX XX0 250
Tax year	2020

RINO FERRANTE
58 HARVEST MOON DR
BOLTON ON L7E 2L2

If you have any questions about your assessment, please call our Individual Tax and Enquiries line at 1-800-959-8281.

RRSP deduction limit statement

References to RRSP contributions also include contributions to your pooled registered pension plan (PRPP) and to your and your spouse's or common-law partner's specified pension plan (SPP). For more information, go to **canada.ca/rrsp** or see Guide T4040, RRSPs and Other Registered Plans for Retirement.

Description	$ Amount
RRSP deduction limit for 2020	196,604
Minus: Employer's PRPP contributions for 2020	0
Minus: Allowable RRSP contributions deducted for 2020	0
Plus: 18% of 2020 earned income, up to a maximum of $27,830	14,920
Minus: 2020 pension adjustment	0
Minus: 2021 net past service pension adjustment	0
Plus: 2021 pension adjustment reversal	0
RRSP deduction limit for 2021	**211,524**
Minus: Unused RRSP contributions previously reported and available to deduct for 2021	0
Available contribution room for 2021	**211,524**

Note: If your available contribution room is a negative amount (shown in brackets), you have no contribution room available for 2021 and may have over contributed to your RRSP. If this is the case, you may have to pay a 1% monthly tax on any excess contributions.

More information

If you need more information about your income tax and benefit return, go to **canada.ca/taxes**, go to My Account at **canada.ca/my-cra-account**, or call **1-800-959-8281**.

To find your tax centre, go to **canada.ca/cra-offices**.

If you move

Let us know your new address as soon as possible. For more information on changing your address, go to **canada.ca/cra-change-address**.

If you have new or additional information and want to change your return:

- go to **canada.ca/change-tax-return** for faster service; or
- write to the tax centre address shown on this notice, and include your social insurance number and any documents supporting the change.

If you want to register a formal dispute:

- go to **canada.ca/cra-complaints-disputes**; you have 90 days from the date of this notice to register your dispute.

Definitions

DR (debit) is the amount you owe us and CR (credit) is the amount we owe you.

Help for persons with hearing, speech, or visual impairments

You can get this notice in braille, large print, or audio format. For more information about other formats, go to **canada.ca/cra-multiple-formats**.

If you use a teletypewriter, you can get tax information by calling **1-800-665-0354**.

My Account

Use My Account to see and manage your tax information online. Make changes to your return, check your RRSP information, set up direct deposit, and more. To register for My Account, go to **canada.ca/my-cra-account**.

Fraudulent communications (scams)

The CRA is committed to protecting the personal information of taxpayers and benefit recipients. We will never ask you to give us personal information of any kind by email, text message, or by clicking on a link. Nor will we ask you to pay your balance through the use of a pre-paid credit card. For more information about how to recognize scams and protect yourself, go to **canada.ca/taxes-security**.

Canada Revenue Agency | Agence du revenu du Canada

0033673

SUDBURY ON P3A 5C1

000016404

RINO FERRANTE
58 HARVEST MOON DR
BOLTON ON L7E 2L2

Notice details

Social insurance number	XXX XX0 250
Tax year	2019
Date issued	Aug 7, 2020

NQ56C966

Notice of assessment

We assessed your 2019 income tax and benefit return and calculated your balance.

You have a refund of $7,588.83.

Use direct deposit to get your tax refund, credits and benefits faster. Sign up or update your banking information at **canada.ca/guide-taxes-direct-deposit**.

Thank you,

Bob Hamilton
Commissioner of Revenue

T451 E (19)X

Canada

Notice details

Social insurance number	XXX XX0 250
Tax year	2019

RINO FERRANTE
58 HARVEST MOON DR
BOLTON ON L7E 2L2

Tax assessment

We calculated your taxes using the amounts below. The following summary is based on the information we have or you gave us.

We may review your return later to verify income you reported or deductions or credits you claimed. For more information, go to **canada.ca/taxes-reviews**. Keep all your slips, receipts, and other supporting documents in case we ask to see them.

Summary

Line	Description	$ Final amount	CR/DR
15000	Total income	100,350	
	Deductions from total income	13,072	
23600	Net income	87,278	
26000	Taxable income	87,278	
35000	Total federal non-refundable tax credits	2,522	
61500	Total Ontario non-refundable tax credits	712	
42000	Net federal tax	12,749.17	
42800	Net Ontario tax	6,369.65	
43500	Total payable	19,118.82	
43700	Total income tax deducted	23,917.11	
44800	CPP overpayment	818.72	
45000	Employment Insurance overpayment	281.96	
45110	Climate action incentive	392.00	
45700	Employee and partner GST/HST rebate	1,297.86	
48200	Total credits	26,707.65	
	Total payable minus Total credits	7,588.83	CR
	Balance from this assessment	7,588.83	CR
	Refund	7,588.83	CR

Explanation of changes and other important information

Your Canada training credit limit for next year is $250.00. This credit will expire at the end of the year you turn 65 or the year of death.

If you have any questions about your assessment, please call our Individual Tax and Enquiries line at 1-800-959-8281.

0033674

Notice details

Social insurance number	XXX XX0 250
Tax year	2019

RINO FERRANTE
58 HARVEST MOON DR
BOLTON ON L7E 2L2

RRSP deduction limit statement

For more information about the details listed below or how employer contributions to a PRPP or group RRSP will affect your contribution room for the year, go to **canada.ca/rrsp** or refer to Guide T4040, RRSPs and Other Registered Plans for Retirement.

Description	$ Amount
RRSP deduction limit for 2019	180,880
Minus: Employer's PRPP contributions for 2019	0
Minus: Allowable RRSP contributions deducted for 2019	0
Plus: 18% of 2019 earned income, up to a maximum of $27,230	15,724
Minus: 2019 pension adjustment	0
Minus: 2020 net past service pension adjustment	0
Plus: 2020 pension adjustment reversal	0
RRSP deduction limit for 2020	196,604
Minus: Unused RRSP contributions previously reported and available to deduct for 2020	0
Available contribution room for 2020	196,604

Note: If your available contribution room is a negative amount (shown in brackets), you have no contribution room available for 2020 and may have over contributed to your RRSP. If this is the case, you may have to pay a 1% monthly tax on any excess contributions.

More information

If you need more information about your income tax and benefit return, go to **canada.ca/taxes**, go to My Account at **canada.ca/guide-my-cra-account**, or call **1-800-959-8281**.

To find your tax centre, go to **canada.ca/cra-offices**.

If you move

Let us know your new address as soon as possible. For more information on changing your address, go to **canada.ca/cra-change-address**.

If you have new or additional information and want to change your return:

- go to **canada.ca/change-tax-return** for faster service; or
- write to the tax centre address shown on this notice, and include your social insurance number and any documents supporting the change.

If you want to register a formal dispute:

- go to **canada.ca/cra-complaints-disputes**; you have 90 days from the date of this notice to register your dispute.

Definitions

DR (debit) is the amount you owe us and CR (credit) is the amount we owe you.

Help for persons with hearing, speech, or visual impairments

You can get this notice in braille, large print, or audio format. For more information about other formats, go to **canada.ca/cra-multiple-formats**.

If you use a teletypewriter, you can get tax information by calling **1-800-665-0354**.

My Account

Use My Account to see and manage your tax information online. Make changes to your return, check your RRSP information, set up direct deposit, and more. To register for My Account, go to **canada.ca/guide-my-cra-account**.

Fraudulent communications (scams)

The CRA is committed to protecting the personal information of taxpayers and benefit recipients. We will never ask you to give us personal information of any kind by email, text message, or by clicking on a link. Nor will we ask you to pay your balance through the use of a pre-paid credit card. For more information about how to recognize scams and protect yourself, go to **canada.ca/taxes-security**.

Canada Revenue Agency | Agence du revenu du Canada

0011144

SUDBURY ON P3A 5C1

000005387

RINO FERRANTE
58 HARVEST MOON DR
BOLTON ON L7E 2L2

Notice details

Social insurance number	XXX XX0 250
Tax year	2018
Date issued	Aug 13, 2019

NQ56C966

Notice of assessment

We assessed your 2018 income tax and benefit return and calculated your balance.

You have a refund of $4,327.33.

Use direct deposit to get your tax refund, credits and benefits faster. Sign up or update your banking information at **canada.ca/guide-taxes-direct-deposit**.

Thank you,

Bob Hamilton
Commissioner of Revenue

T451 E (17)X

Canada

Notice details

Social insurance number	XXX XX0 250
Tax year	2018

RINO FERRANTE
58 HARVEST MOON DR
BOLTON ON L7E 2L2

Tax assessment

We calculated your taxes using the amounts below. The following summary is based on the information we have or you gave us.

We may review your return later to verify income you reported or deductions or credits you claimed. For more information, go to **canada.ca/taxes-reviews**. Keep all your slips, receipts, and other supporting documents in case we ask to see them.

Summary

Line	Description	$ Final amount	CR/DR
150	Total income	121,264	
	Deductions from total income	13,408	
236	Net income	107,856	
260	Taxable income	107,856	
350	Total federal non-refundable tax credits	2,468	
6150	Total Ontario non-refundable tax credits	697	
420	Net federal tax	17,884.40	
428	Net Ontario tax	9,933.86	
435	Total payable	27,818.26	
437	Total income tax deducted	29,126.23	
448	CPP overpayment	997.21	
450	Employment Insurance overpayment	360.09	
449	Climate action incentive	307.00	
457	Employee and partner GST/HST rebate	1,355.06	
482	Total credits	32,145.59	
	Total payable minus Total credits	4,327.33	CR
	Balance from this assessment	4,327.33	CR
	Refund	4,327.33	CR

Explanation of changes and other important information

We assessed this return as filed.

0011145

Notice details

Social Insurance number	XXX XX0 250
Tax year	2018

RINO FERRANTE
58 HARVEST MOON DR
BOLTON ON L7E 2L2

RRSP deduction limit statement

For more information about the details listed below or how employer contributions to a PRPP or group RRSP will affect your contribution room for the year, go to **canada.ca/rrsp** or refer to Guide T4040, RRSPs and Other Registered Plans for Retirement.

Description	$ Amount
RRSP deduction limit for 2018	161,466
Minus: Employer's PRPP contributions for 2018	0
Minus: Allowable RRSP contributions deducted for 2018	0
Plus: 18% of 2018 earned income, up to a maximum of $26,500	19,414
Minus: 2018 pension adjustment	0
Minus: 2019 net past service pension adjustment	0
Plus: 2019 pension adjustment reversal	0
RRSP deduction limit for 2019	**180,880**
Minus: Unused RRSP contributions previously reported and available to deduct for 2019	0
Available contribution room for 2019	**180,880**

Note: If your available contribution room is a negative amount (shown in brackets), you have no contribution room available for 2019 and may have over contributed to your RRSP. If this is the case, you may have to pay a 1% monthly tax on any excess contributions.

More information

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TUBRO CONTRACTING LTD.

122803

Rino Ferrante
58 Harvest Moon Drive
Bolton
ON, L7E 2L2

PAY	Hours	Rate	Current	YTD
Regular Pay	30.00	40.00	1,200.00	6,480.00
Vacation Pay			120.00	600.00
Stat Holiday Pay		40.00	0.00	320.00

TAXES	Current	YTD
Income Tax	[illegible]	[illegible]
Employment Insurance	26.00	[illegible]
Canada Pension Plan	[illegible]	[illegible]

Tubro Contracting Ltd.
12330 HWY 27
RR1
Kleinburg
ON, L0J 1C0

DEDUCTIONS	Current	YTD

OTHER PAY	Current	YTD

Pay Period
24-01-2022 - 30-01-2022

Pay Date
03-02-2022

BENEFITS	Used	Available
Vacation	0.00	0.00

MEMO:

SUMMARY	Current	YTD
Total Pay	$1,320.00	$7,400.00
Taxes	$332.41	$2,044.84
Deductions	$0.00	$0.00

NET PAY: $987.59

TUBRO CONTRACTING LTD.

122783

Rino. Ferrante
58 Harvest Moon Drive
Bolton
ON L7E 2L2

PAY	Hours	Rate	Current	YTD
Regular Pay	30.00	40.00	1,200.00	5,280.00
Vacation Pay	-	-	120.00	560.00
Stat Holiday Pay	-	40.00	0.00	320.00

TAXES	Current	YTD
Income Tax	240.15	1,284.55
Employment Insurance	20.86	97.34
Canada Pension Plan	71.40	330.43

Tubro Contracting Ltd.
12330 HWY 27
RR1
Kleinburg
ON L0J 1C0

DEDUCTIONS	Current	YTD

OTHER PAY	Current	YTD

Pay Period
17-01-2022 - 23-01-2022

Pay Date
27-01-2022

MEMO:

BENEFITS	Used	Available
Vacation	0.00	0.00

SUMMARY	Current	YTD
Total Pay	$1,320.00	$6,160.00
Taxes	$332.41	$1,712.43
Deductions	$0.00	$0.00

NET PAY: $987.59

TUBRO CONTRACTING LTD.

122714

Rino, Ferrante
58 Harvest Moon Drive
Bolton
ON, L7E 2L2

PAY	Hours	Rate	Current	YTD
Vacation Pay			120.00	440.00
Stat Holiday Pay		40.00	0.00	320.00
Regular Pay	30.00	40.00	1,200.00	4,080.00

TAXES	Current	YTD
Employment Insurance	20.86	78.48
Canada Pension Plan	71.40	259.03
Income Tax	240.15	1,044.51

Tubro Contracting Ltd.
12330 HWY 27
RR1
Kleinburg
ON, L0J 1C0

DEDUCTIONS	Current	YTD

OTHER PAY	Current	YTD

Pay Period
10-01-2022 - 16-01-2022

Pay Date
20-01-2022

MEMO:

BENEFITS	Used	Available
Vacation	0.00	0.00

SUMMARY	Current	YTD
Total Pay	$1,320.00	$4,840.00
Taxes	$332.41	$1,380.02
Deductions	$0.00	$0.00

NET PAY: $987.59

Protected B when completed

Canada Revenue Agency / Agence du revenu du Canada

T1 GENERAL 2016

Income Tax and Benefit Return

Step 1 – Identification and other information

ON 7

Identification

First name and initial: SERAFINA

Last name: FERRANTE

Mailing address: Apt No – Street No Street name: 58 HARVEST MOON DRIVE

PO Box:

RR:

City: BOLTON

Prov./Terr.: ON

Postal code: L7E 2L2

Email address

I understand that by providing an email address, I am registering for online mail. I have read and I accept the terms and conditions on page 17 of the guide.

Enter an email address:

Information about your residence

Enter your province or territory of residence on December 31, 2016: Ontario

Enter the province or territory where you currently reside if it is not the same as your mailing address above:

If you were self-employed in 2016, enter the province or territory of self-employment: Ontario

If you became or ceased to be a resident of Canada for income tax purposes in 2016, enter the date of:

entry Month Day ____ or departure Month Day ____

Information about you

Enter your social insurance number (SIN): 501 932 784

Enter your date of birth: Year Month Day 1979-02-09

Your language of correspondence / Votre langue de correspondance: English [X] Français [ ]

Is this return for a deceased person?

If this return is for a deceased person, enter the date of death: Year Month Day

Marital status

Tick the box that applies to your marital status on December 31, 2016:

1 [X] Married 2 [ ] Living common-law 3 [ ] Widowed
4 [ ] Divorced 5 [ ] Separated 6 [ ] Single

Information about your spouse or common-law partner (if you ticked box 1 or 2 above)

Enter his or her SIN: 503 170 250

Enter his or her first name: RINO

Enter his or her net income for 2016 to claim certain credits: 49,780|02

Enter the amount of universal child care benefit (UCCB) from line 117 of his or her return: 720|00

Enter the amount of UCCB repayment from line 213 of his or her return:

Tick this box if he or she was self-employed in 2016: 1 [ ]

Do not use this area

Elections Canada (For more information, see page 19 in the guide.)

A) Do you have Canadian citizenship? ..... Yes [X] 1 No [ ] 2

Answer the following question **only if you have Canadian citizenship.**

B) As a Canadian citizen, do you authorize the Canada Revenue Agency to give your name, address, date of birth, and citizenship to Elections Canada to update the National Register of Electors? ..... Yes [ ] 1 No [X] 2

Your authorization is valid until you file your next tax return. Your information will only be used for purposes permitted under the *Canada Elections Act*, which include sharing the information with provincial/territorial election agencies, members of Parliament, registered political parties, and candidates at election time.

Do not use this area	172					171				

Step 1 – Identification and other information (continued)

Protected B when completed **2**

Please answer the following question:

Did you own or hold specified foreign property where the total cost amount of all such property, at any time in 2016, was more than CAN$100,000?
See "Specified foreign property" in the guide for more information. . . . . 266 Yes ☐ 1 No ☒ 2
If yes, complete Form T1135 and attach it to your return.
If you had dealings with a non-resident trust or corporation in 2016, see "Other foreign property" in the guide.

Step 2 – Total income

As a resident of Canada, you have to report your income from all sources both inside and outside Canada. When you come to a line on the return that applies to you, go to the line number in the guide for more information.

Employment income (box 14 of all T4 slips)			101	63,871 01
Commissions included on line 101 (box 42 of all T4 slips)	102			
Wage loss replacement contributions (see line 101 in the guide)	103			
Other employment income			104	
Old age security pension (box 18 of the T4A(OAS) slip)			113	
CPP or QPP benefits (box 20 of the T4A(P) slip)			114	
Disability benefits included on line 114 (box 16 of the T4A(P) slip)	152			
Other pensions and superannuation			115	
Elected split-pension amount (attach Form T1032)			116	
Universal child care benefit (UCCB)			117	
UCCB amount designated to a dependant	185			
Employment insurance and other benefits (box 14 of the T4E slip)			119	
Taxable amount of dividends (eligible and other than eligible) from taxable Canadian corporations (attach Schedule 4)			120	
Taxable amount of dividends other than eligible dividends, included on line 120, from taxable Canadian corporations	180			
Interest and other investment income (attach Schedule 4)			121	
Net partnership income: limited or non-active partners only			122	
Registered disability savings plan income			125	
Rental income — Gross 160	10,200 00	Net	126	-3,596 67
Taxable capital gains (attach Schedule 3)			127	
Support payments received — Total 156		Taxable amount	128	
RRSP income (from all T4RSP slips)			129	
Other income — Specify:			130	
Self-employment income				
Business income — Gross 162	5,255 00	Net	135	-1,856 45
Professional income — Gross 164		Net	137	
Commission income — Gross 166		Net	139	
Farming income — Gross 168		Net	141	
Fishing income — Gross 170		Net	143	
Workers' compensation benefits (box 10 of the T5007 slip)	144			
Social assistance payments	145			
Net federal supplements (box 21 of the T4A(OAS) slip)	146			
Add lines 144, 145, and 146 (see line 250 in the guide).			▶ 147	
Add lines 101, 104 to 143, and 147.		This is your total income.	150	58,417 89

Step 6 – Refund or balance owing

Protected B when completed 4

Net federal tax: enter the amount from line 64 of Schedule 1 (attach Schedule 1, even if the result is "0")	420	7,069	81
CPP contributions payable on self-employment and other earnings (attach Schedule 8 or Form RC381, whichever applies)	421		
Employment insurance premiums payable on self-employment and other eligible earnings (attach Schedule 13)	430		
Social benefits repayment (amount from line 235)	422		
Provincial or territorial tax (attach Form 428, even if the result is "0")	428	3,562	13
Add lines 420, 421, 430, 422, and 428. This is your total payable.	435	10,631	94 •

Total income tax deducted		437	11,438	23 •
Refundable Quebec abatement		440		•
CPP overpayment (enter your excess contributions)		448		•
Employment insurance overpayment (enter your excess contributions)		450		•
Refundable medical expense supplement (use the federal worksheet)		452		•
Working income tax benefit (WITB) (attach Schedule 6)		453		•
Refund of investment tax credit (attach Form T2038(IND))		454		•
Part XII.2 trust tax credit (box 38 of all T3 slips)		456		•
Employee and partner GST/HST rebate (attach Form GST370)		457		•
Children's fitness tax credit	Eligible fees 458 178 00 x 15%	459	26	70 •
Eligible educator school supply tax credit	Supplies expenses 468 x 15%	469		•
Tax paid by instalments		476		•
Provincial or territorial credits (attach Form 479 if it applies)		479	17	80 •
Add lines 437 to 479. These are your total credits.		482	11,482	73 ▶ 11,482 73
Line 435 minus line 482 This is your refund or balance owing.				-850 79

If the result is negative, you have a **refund**. If the result is positive, you have a **balance owing**.

Enter the amount below on whichever line applies.

Generally, we do not charge or refund a difference of $2 or less.

Refund 484 850 79 •

Balance owing 485 •

For more information on how to make your payment, see line 485 in the guide or go to **cra.gc.ca/payments**. Your payment is due no later than April 30, 2017.

Direct deposit – Enrol or update (see line 484 in the guide)

You do not have to complete this area every year. Do not complete it this year if your direct deposit information has not changed.

To enrol for direct deposit, to update your banking information, or to request that all of your CRA payments you may be receiving or owed be deposited into the same account as your T1 refund, complete lines 460, 461, and 462 below.

By providing my banking information **I authorize** the Receiver General to deposit in the bank account number shown below **any amounts payable** to me by the CRA, until otherwise notified by me. I understand that this authorization will replace all of my previous direct deposit authorizations.

Branch number 460 (5 digits) Institution number 461 (3 digits) Account number 462 (maximum 12 digits)

Ontario — Ontario opportunities fund

You can help reduce Ontario's debt by completing this area to donate some or all of your 2016 refund to the Ontario opportunities fund. Please see the provincial pages for details.

Amount from line 484 above			1
Your donation to the Ontario opportunities fund	465		• 2
Net refund (line 1 minus line 2)	466		• 3

I certify that the information given on this return and in any documents attached is correct and complete and fully discloses all my income.

Sign here

It is a serious offence to make a false return.

Telephone (905) 857-6874 Date 2017-07-08

490 **If a fee was charged for preparing this return, complete the following:**

Name of preparer: SAM DURANTE, CPA

Telephone: (905) 856-0524

EFILE number (if applicable): 489 I2621

Personal information is collected under the *Income Tax Act* to administer tax, benefits, and related programs. It may also be used for any purpose related to the administration or enforcement of the Act such as audit, compliance and the payment of debts owed to the Crown. It may be shared or verified with other federal, provincial/territorial government institutions to the extent authorized by law. Failure to provide this information may result in interest payable, penalties or other actions. Under the *Privacy Act*, individuals have the right to access their personal information and request correction if there are errors or omissions. Refer to Info Source cra.gc.ca/gncy/tp/nfsrc/nfsrc-eng.html, personal information bank CRA PPU 005.

Do not use this area 487 488 486 •

Protected B when completed

T1-2016

Federal Tax

Schedule 1

This is **Step 5** in completing your return. Complete this schedule and **attach** a copy to your return.
For more information, see the related line in the guide.

Step 1 – Federal non-refundable tax credits

Basic personal amount	claim $11,474	300	11,474	00		1
Age amount (if you were born in 1951 or earlier) (use the federal worksheet)	(maximum $7,125)	301				2
Spouse or common-law partner amount (attach Schedule 5)		303				3
Amount for an eligible dependant (attach Schedule 5)		305				4
Family caregiver amount for infirm children under 18 years of age Number of children for whom you are claiming the family caregiver amount	352 x $2,121 =	367				5
Amount for infirm dependants age 18 or older (attach Schedule 5)		306				6
CPP or QPP contributions: through employment from box 16 and box 17 of all T4 slips (attach Schedule 8 or Form RC381, whichever applies)		308	2,485	28	•	7
on self-employment and other earnings (attach Schedule 8 or Form RC381, whichever applies)		310			•	8
Employment insurance premiums: through employment from box 18 and box 55 of all T4 slips	(maximum $955.04)	312	930	08	•	9
on self-employment and other eligible earnings (attach Schedule 13)		317			•	10
Volunteer firefighters' amount		362				11
Search and rescue volunteers' amount		395				12
Canada employment amount (If you reported employment income on line 101 or line 104, see line 363 in the guide.)	(maximum $1,161)	363	1,161	00		13
Public transit amount		364				14
Children's arts amount		370				15
Home accessibility expenses (attach Schedule 12)		398				16
Home buyers' amount		369				17
Adoption expenses		313				18
Pension income amount (use the federal worksheet)	(maximum $2,000)	314				19
Caregiver amount (attach Schedule 5)		315				20
Disability amount (for self) (claim $8,001, or if you were under 18 years of age, use the federal worksheet)		316				21
Disability amount transferred from a dependant (use the federal worksheet)		318				22
Interest paid on your student loans		319				23
Your tuition, education, and textbook amounts (attach Schedule 11)		323				24
Tuition, education, and textbook amounts transferred from a child		324				25
Amounts transferred from your spouse or common-law partner (attach Schedule 2)		326				26
Medical expenses for self, spouse or common-law partner, and your dependent children born in 1999 or later	330					27
Enter $2,237 or 3% of line 236 of your return, whichever is less.						28
Line 27 minus line 28 (if negative, enter "0")						29
Allowable amount of medical expenses for other dependants (do the calculation at line 331 in the guide)	331					30
Add lines 29 and 30.		▶ 332				31
Add lines 1 to 26, and line 31.		335	16,050	36		32
Federal non-refundable tax credit rate			15 %			33
Multiply line 32 by line 33.		338	2,407	55		34
Donations and gifts (attach Schedule 9)		349	7	50		35
Add lines 34 and 35. Enter this amount on line 48 on the next page.	Total federal non-refundable tax credits	350	2,415	05		36

Continue on the next page.

Step 2 – Federal tax on taxable income

Enter your taxable income from line 260 of your return.	58,417 89	37

Complete the appropriate column depending on the amount on line 37.	Line 37 is $45,282 or less	Line 37 is more than $45,282 but not more than $90,563	Line 37 is more than $90,563 but not more than $140,388	Line 37 is more than $140,388 but not more than $200,000	Line 37 is more than $200,000	
Enter the amount from line 37.		58,417 89				38
Line 38 minus line 39 (cannot be negative)	0 00	45,282 00	90,563 00	140,388 00	200,000 00	39
		13,135 89				40
Multiply line 40 by line 41.	15 %	20.5 %	26 %	29 %	33 %	41
		2,692 86				42
	0 00	6,792 00	16,075 00	29,029 00	46,317 00	43
Add lines 42 and 43.		9,484 86				44

Step 3 – Net federal tax

Enter the amount from line 44.		9,484 86	45	
Federal tax on split income (from line 5 of Form T1206)	424		• 46	
Add lines 45 and 46.	404	9,484 86	▶	9,484 86 47
Enter your total federal non-refundable tax credits from line 36 on the previous page.	350	2,415 05	48	
Federal dividend tax credit	425		• 49	
Minimum tax carryover (attach Form T691)	427		• 50	
Add lines 48, 49, and 50.		2,415 05	▶	2,415 05 51
Line 47 minus line 51 (if negative, enter "0")		Basic federal tax	429	7,069 81 52
Federal foreign tax credit (attach Form T2209)			405	53
Line 52 minus line 53 (if negative, enter "0")		Federal tax	406	7,069 81 54
Total federal political contributions (attach receipts)	409		55	
Federal political contribution tax credit (use the federal worksheet)		(maximum $650) 410	• 56	
Investment tax credit (attach Form T2038(IND))		412	• 57	
Labour-sponsored funds tax credit (see lines 413, 414, 411 and 419 in the guide)				
Net cost of shares of a federally registered fund	411	Allowable credit 419	• 58	
Net cost of shares of a provincially registered fund	413	Allowable credit 414	• 59	
Add lines 56 to 59.		416	▶	60
Line 54 minus line 60 (if negative, enter "0") If you have an amount on line 46 above, see Form T1206.			417	7,069 81 61
Working income tax benefit advance payments received (box 10 of the RC210 slip)			415	• 62
Special taxes (see line 418 in the guide)			418	63
Add lines 61, 62, and 63. Enter this amount on line 420 of your return.		Net federal tax	420	7,069 81 64

Protected B when completed

T1-2016

Donations and Gifts

Schedule 9

For more information, see line 349 in the guide and see Pamphlet P113, *Gifts and Income Tax.*
Attach a copy of this schedule to your return. Remember, you may have charitable donations shown on your T4 and T4A slips.

Donations made to registered charities, registered Canadian amateur athletic associations, and registered Canadian low-cost housing corporations for the aged			50 00	1
Donations made to government bodies (government of Canada, a province or territory, a registered municipality in Canada, or a registered municipal or public body performing a function of government in Canada)	329			2
Donations made to registered universities outside Canada that are prescribed	333			3
Donations made to the United Nations, its agencies, and certain registered foreign charitable organizations	334			4
Add lines 1 to 4.		Total eligible amount of charitable donations	50 00	5
Enter your net income from line 236 of your return.		58,417 89 6 × 75% =	43,813 42	7

Note: If line 5 is less than line 7, enter the amount from line 5 on line 13 below and continue completing the schedule from that line.

Gifts of depreciable property (from Chart 2 in Pamphlet P113, *Gifts and Income Tax*)	337		8	
Gifts of capital property (from Chart 1 in Pamphlet P113, *Gifts and Income Tax*)	339		9	
Add lines 8 and 9.			10 × 25% =	11
Enter the total of lines 7 and 11 or the amount on line 236 of your return, whichever is less.			Total donations limit	43,813 42 12
Allowable charitable donations (enter the amount from line 5 or line 12, whichever is less)	340			50 00 13
Eligible amount of cultural and ecological gifts (see line 349 in the guide)	342			14
Add lines 13 and 14.				50 00 15
Enter $200 or the amount from line 15, whichever is less.				50 00 16
Line 15 minus line 16. If your taxable income is less than $200,000, enter "0" at line 26 and continue on line 28. Otherwise, complete lines 18 to 27, before continuing on line 28.				17
Enter the amount from line 17.			18	
Enter the amount of donations included at line 15 that were made before 2016.	354		19	
Line 18 minus line 19 (if negative, show it in brackets)			20	
Enter the amount from line 16 or line 19, whichever is less.			21	
Add lines 20 and 21.			22	
Enter your taxable income from line 260 of your return.			23	
Income threshold		200,000.00	24	
Line 23 minus line 24 (if negative enter "0")			25	
If you did not complete lines 18 to 25, enter "0". Otherwise, enter the amount from line 22 or line 25, whichever is less.			26 × 33% =	27
If you did not complete lines 18 to 27, enter the amount from line 17. Otherwise, enter the result of line 17 minus line 26.			28 × 29% =	29
Enter the amount from line 16.		50 00	30 × 15% =	7 50 31

First-time donor's super credit (FDSC)

For the purpose of the FDSC, you will be considered a first-time donor if neither you nor your spouse or common-law partner has claimed and been allowed a charitable donations tax credit for any year after 2007.

Only gifts of money made after March 20, 2013, to a maximum of $1,000, are eligible for the FDSC.

Note: If you have a spouse or common-law partner, you can share the claim for the FDSC, but the total combined donations claimed cannot be more than $1,000.

Enter the amount of gifts of money* made after March 20, 2013.	(Maximum $1,000) 343		32 × 25% =	33
Add lines 27, 29, 31, and 33. Enter this amount on line 349 of Schedule 1.			Donations and gifts	7 50 34

* The amount claimed on line 343 must also be claimed on line 340 by you or your spouse or common-law partner. If the donations are shared, the combined amount on line 343 for you and your spouse or common-law partner cannot be more than the combined amount claimed on line 340 by both of you.

See the privacy notice on your return.

Charitable Donations – Federal

List of charitable donations

	Amount	U.S.	Government
CANADIAN CANCER SOCIETY	50 00		

Summary of donations for the current year

		Exchange rate		U.S.		Canada
Total charitable donations	x	1.324806	=			50 00
Donations made by a graduated rate estate (GRE)	x	1.324806	=			
Total donations on slips					+	
Donations made by the spouse					+	
Donations transferred to the spouse					–	
Donations for religious studies (T1)					+	
Total gifts to the government					+	
Gift of a work of art					+	
Donations made to prescribed universities outside Canada					+	
Donations made to the United Nations, its agencies and certain charitable organizations outside Canada					+	
Ontario Opportunities Fund (for Ontario residents only)					+	
Community food program donations (for Ontario residents only)					+	
		Total			=	50 00

Donations limited to 75% of net income

		Exchange rate	U.S.		Canada		Total	
Net income x 75%					43,813 42	A		
Gifts of depreciable property								
Taxable capital gains				+				
Capital gains deduction				–				
Subtotal				=		B		
Line B x 25%						C		
Add lines A and C					43,813 42			
U.S. claim				–				
Annual limit				=	43,813 42			
Donations for the current year	+				50 00		50 00	
Donations carried forward from prior years	+							
Donations for the current year made by the spouse	+							
Donations for the current year transferred to the spouse	–							
Donations from prior years made by the spouse	+							
Donations from prior years transferred to the spouse	–							
Total donations	=				50 00		50 00	
Donations claimed on line 340 of Schedule 9	–				50 00		50 00	D
Subtotal	=							
Donations expired in the year	–							
Balance to carryforward	=							

Calculation of the tax credit

Total donations claimed (line D)		50 00	G				
Enter $ 200 or the amount from line G, whichever is less	–	50 00	H	x	15.00 %		7 50
If the taxable income is over $200,000, enter the portion of the current year donations over $200 or the portion of the taxable income over $200,000, whichever is less.	–		I	x	33.00 %	+	
Line G minus line H minus line I	=			x	29.00 %	+	
Donations claimed on line 349 of Schedule 1						=	7 50

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Canada Revenue Agency / Agence du revenu du Canada

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CALCULATION OF CUMULATIVE NET INVESTMENT LOSS (CNIL) TO DECEMBER 31, 2016

- Use this form if you had any **investment income** or **investment expenses** for 2016.
- Your CNIL reduces the amount of your cumulative gains limit for the year and may affect the allowable amount of your capital gains deduction.
- Even if you are not claiming a capital gains deduction in 2016, you should still complete this form if you had any investment income or expenses in 2016.
- Because the balance in your CNIL account is a cumulative total, you may need this information in a future year. Keep a copy for your records and attach another to your return.
- If you need more information, call **1-800-959-8281.**

Note
If you have capital gains other than from the disposition of qualified farm or fishing property or qualified small business corporation shares in 2016, you should start by completing Chart A of this form to determine if you have additional investment income to include when you calculate your CNIL.

Part 1 – Investment expenses claimed on your 2016 return

Carrying charges and interest expenses (from line 221)			1	
Net rental losses (from line 126)		3,596 67	2	
Limited or non-active partnership losses (from line 122) other than allowable capital losses			3	
Limited partnership losses of other years after 1985 (from line 251)			4	
50% of exploration and development expenses (from line 224)			5	
Any other investment expenses claimed in 2016 to earn property income (see the list of other investment expenses below)	6808		6	
Additional investment expenses: If you did not complete Chart A of this form, enter "0." Otherwise, enter the lesser of line 15 in Chart A or the amount you claimed on line 253 of your return			7	
Total investment expenses claimed in 2016 (total of lines 1 to 7)		3,596 67	▶	3,596 67 A

Part 2 – Investment income reported on your 2016 return

Investment income (from lines 120 and 121)			8	
Net rental income, including recaptured capital cost allowance (from line 126)			9	
Net income from limited or non-active partnership (from line 122) other than taxable capital gains			10	
Any other property income reported in 2016 (see the list of other property income below), including annuity payments taxable under paragraph 56(1)(d) minus the capital portion deducted under paragraph 60(a)	6810		11	
50% of income from the recovery of exploration and development expenses (from line 130)	6811		12	
Additional investment income: If you did not complete Chart A of this form, enter "0." Otherwise, enter the amount from line 15 in Chart A			13	
Total investment income reported in 2016 (total of lines 8 to 13)			▶	B

Other investment expenses

Include: • repayments of inducements • repayments of refund interest • the uncollectible portion of proceeds from dispositions of depreciable property (except passenger vehicles that cost more than $30,000) • sale of agreement for sale or mortgage included in proceeds of disposition in a previous year under subsection 20(5) • foreign non-business tax under subsections 20(11) and 20(12) • life insurance premiums deducted from property income • capital cost allowance claimed on certified films and videotapes • farming or fishing losses claimed by a non-active partner or a limited partner

Do not include: • expenses incurred to earn business income • repayment of shareholders' loans deducted under paragraph 20(1)(j)
• interest paid on money borrowed to:
i) buy an income-averaging annuity contract;
ii) pay a premium under a registered retirement savings plan;
iii) make a contribution to a registered pension plan; and
iv) make a contribution to a deferred profit-sharing plan.

Other property income

Include: • amounts from insurance proceeds for the recapture of capital cost allowance (other than amounts already included on line 9) • home insulation or energy conversion grants under paragraph 12(1)(u) • payments received as an inducement or reimbursement • income from the appropriation of property to a shareholder • farming and fishing income reported by a non-active or a limited partner • other income from a trust • allowable capital losses included in partnership losses of other years after 1985 • amounts withdrawn from AgriInvest Fund 2 • CPP or QPP death benefit payments reported on your T1 return

Do not include: • income amounts that relate to business income • payments received from an income-averaging annuity contract • payments received from an annuity contract bought under a deferred profit-sharing plan • shareholders' loans included in income under subsection 15(2)

Do not use this area
6813

Part 3 – Cumulative net investment loss (CNIL)

Total investment expenses claimed in 2016 (from line A in Part 1)	3,596 67	14	
Total investment expenses claimed in previous years (after 1987): Enter the amount from line 16 in Part 3 of Form T936 for 2015. If you did not complete Form T936 for 2015, see note 1 below.	36,351 80	15	
Cumulative investment expenses (total of lines 14 and 15)	39,948 47 ▶		39,948 47 16
Total investment income reported in 2016 (from line B in Part 2)		17	
Total investment income reported in previous years (after 1987): Enter the amount from line 19 in Part 3 of Form T936 for 2015. If you did not complete Form T936 for 2015, see note 2 below.		18	
Cumulative investment income (total of lines 17 and 18)		▶	19
Cumulative net investment loss (CNIL) to December 31, 2016 (line 16 minus line 19; if negative, enter "0")			39,948 47 C

If you are claiming a capital gains deduction on your 2016 return, enter the amount from line C on line 28 of Form T657 for 2016.

Notes

1. To calculate your **total investment expenses from previous years**, complete Part 1 of Form T936 for each year from 1988 to 2015 in which you had investment expenses (do not complete line 7 for 1988 to 1991). Add the amounts from line A and enter the total on line 15 above.
2. To calculate your **total investment income from previous years**, complete Part 2 of Form T936 for each year from 1988 to 2015 in which you had investment income (do not complete line 13 for 1988 to 1991). Add the amounts from line B and enter the total on line 18 above.

Chart A

Enter the amount from line 199 of Schedule 3			1
Enter the amount from line 173 of Schedule 3			2
Line 1 plus line 2 (if negative, enter "0"). If the amount on this line is zero, do not complete lines 4 to 14, and enter "0" on line 15			3
Enter the amount from line 1 above (if negative, enter "0")			4
Enter the total of the amounts from lines 107, 110, and 124 of Schedule 3		5	
If you reported an amount on line 192 of Schedule 3, enter the total of the amounts from lines C and F on Form T2017. Otherwise, enter the amount from line 5 on line 7.		6	
Line 5 plus line 6 (if negative, enter "0")		7	
Enter 1/2 of line 7			8
Line 4 minus line 8 (if negative, enter "0"). If the amount on this line is zero, do not complete lines 10 to 14, and enter "0" on line 15.			9
Total net non-eligible taxable capital gains (line 3 or line 9, whichever is less). If the amount on this line includes an amount from a T3 slip, complete lines 11 to 13 below. Otherwise, enter "0" on line 14.			10
Enter the amount from box 21 of all 2016 T3 slips	5334	11	
Enter the amount from box 30 of all 2016 T3 slips		12	
Line 11 minus line 12	5365	13	
Enter 1/2 of line 13			14
Additional investment income (line 10 minus line 14; if negative, enter "0")			15

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Ontario

Ontario Tax

ON428
T1 General – 2016

Complete this form and attach a copy to your return. For more information, see the related line in the forms book.

Step 1 – Ontario non-refundable tax credits

		For internal use only	5605		
Basic personal amount		claim $10,011	5804	10,011 00	1
Age amount (if born in 1951 or earlier) (use the *Provincial Worksheet*)		(maximum $4,888)	5808		2
Spouse or common-law partner amount					
Base amount	9,350 00				
Minus: his or her net income from page 1 of your return	49,780 02				
Result: (if negative, enter "0")		(maximum $8,500) ▶	5812		3
Amount for an eligible dependant					
Base amount					
Minus: his or her net income from line 236 of his or her return					
Result: (if negative, enter "0")		(maximum $8,500) ▶	5816		4
Amount for infirm dependants age 18 or older (use the *Provincial Worksheet*)			5820		5
CPP or QPP contributions:					
(amount from line 308 of your federal Schedule 1)			5824	2,485 28	• 6
(amount from line 310 of your federal Schedule 1)			5828		• 7
Employment insurance premiums:					
(amount from line 312 of your federal Schedule 1)			5832	930 08	• 8
(amount from line 317 of your federal Schedule 1)			5829		• 9
Adoption expenses		(maximum $12,214)	5833		10
Pension income amount		(maximum $1,384)	5836		11
Caregiver amount (use the *Provincial Worksheet*)			5840		12
Disability amount (for self) (Claim $8,088, or if you were under 18 years of age, use the *Provincial Worksheet*.)			5844		13
Disability amount transferred from a dependant (use the *Provincial Worksheet*)			5848		14
Interest paid on your student loans (amount from line 319 of your federal Schedule 1)			5852		15
Your tuition and education amounts (use and attach Schedule ON(S11))			5856		16
Tuition and education amounts transferred from a child			5860		17
Amounts transferred from your spouse or common-law partner (use and attach Schedule ON(S2))			5864		18
Medical expenses:					
(Read line 5868 in the forms book.)	5868			19	
Enter $2,266 or 3% of line 236 of your return, whichever is less.				20	
Line 19 minus line 20 (if negative, enter "0")				21	
Allowable amount of medical expenses for other dependants (use the *Provincial Worksheet*)	5872			22	
Add lines 21 and 22.	5876			▶	23
Add lines 1 to 18, and line 23.			5880	13,426 36	24
Ontario non-refundable tax credit rate				5.05%	25
Multiply line 24 by line 25.			5884	678 03	26
Donations and gifts:					
Amount from line 16 of your federal Schedule 9	50 00	x 5.05% =	2 53	27	
Amount from line 17 of your federal Schedule 9		x 11.16% =		28	
Add lines 27 and 28.	5896		2 53	▶	2 53 29
Add lines 26 and 29. Enter this amount on line 42.		Ontario non-refundable tax credits	6150	680 56	30

Continue on the next page.

Step 2 – Ontario tax on taxable income

Enter your taxable income from line 260 of your return.
If this amount is more than $20,000, you must complete Step 7 – Ontario health premium. 58,417.89 31

Complete the appropriate column depending on the amount on line 31.	Line 31 is $41,536 or less	Line 31 is more than $41,536 but not more than $83,075	Line 31 is more than $83,075 but not more than $150,000	Line 31 is more than $150,000 but not more than $220,000	Line 31 is more than $220,000	
Enter the amount from line 31		58,417.89				32
Line 32 minus line 33 (cannot be negative)	0.00	41,536.00	83,075.00	150,000.00	220,000.00	33
		16,881.89				34
	5.05 %	9.15 %	11.16 %	12.16 %	13.16 %	35
Multiply line 34 by line 35.		1,544.69				36
Add lines 36 and 37.	0.00	2,098.00	5,898.00	13,367.00	21,879.00	37
Ontario tax on taxable income		3,642.69				38

Step 3 – Ontario tax

Enter your Ontario tax on taxable income from line 38.		3,642.69	39
Enter your Ontario tax on split income from Form T1206.	6151		• 40
Add lines 39 and 40.		3,642.69	41
Enter your Ontario non-refundable tax credits from line 30.		680.56	42
Line 41 minus line 42 (if negative, enter "0")		2,962.13	43

Ontario minimum tax carryover:

Enter the amount from line 43.		2,962.13	44
Enter your Ontario dividend tax credit from line 6152 of the *Provincial Worksheet*.			45
Line 44 minus line 45 (if negative, enter "0").		2,962.13	46
Amount from line 427 of your federal Schedule 1	x 33.67% =		47

Enter the amount from line 46 or 47, whichever is less.	6154		• 48
Line 43 minus line 48 (if negative, enter "0")		2,962.13	49

Ontario surtax

Enter the amount from line 49.	2,962.13	50
Enter the amount from line 40.		51
Line 50 minus line 51 (if negative, enter "0")	2,962.13	52

Complete lines 53 to 55 only if the amount on line 52 is more than $4,484.
Otherwise, enter "0" on line 55 and continue completing the form.

(Line 52 2,962.13 minus $4,484) × 20% (if negative, enter "0") =		53	
(Line 52 2,962.13 minus $5,739) × 36% (if negative, enter "0") =		54	
Add lines 53 and 54.	▶		55
Add lines 49 and 55.		2,962.13	56

Ontario dividend tax credit:

Enter your Ontario dividend tax credit from line 6152 of the *Provincial Worksheet*.	6152		• 57
Line 56 minus line 57 (if negative, enter "0")		2,962.13	58

Ontario additional tax for minimum tax purposes:

If you entered an amount other than "0" on line 95 of Form T691, enter your Ontario additional tax for minimum tax purposes from line 59 of the *Provincial Worksheet*.			59
Add lines 58 and 59.		2,962.13	60

Continue on the next page.

Enter the amount from line 60 on the previous page.	2,962 13	61

If you are **not** claiming an Ontario tax reduction, there is an amount on line 59, or the amount on line 61 is "0", enter the amount from line 61 on line 69 and continue completing the form. Otherwise, complete lines 62 to 68 to calculate the Ontario tax reduction.

Step 4 – Ontario tax reduction

Basic reduction		231 00	62
If you had a spouse or common-law partner on December 31, 2016, **only** the individual with the **higher net income** can claim the amounts on lines 63 and 64.			
Reduction for dependent children born in 1998 or later			
Number of dependent children 6269	2 × $427 =	854 00	63
Reduction for dependants with a mental or physical impairment			
Number of dependants 6097	× $427 =		64
Add lines 62, 63, and 64.		1,085 00	65
Enter the amount from line 65.	1,085 00 x 2 =	2,170 00	66
Enter the amount from line 61.		2,962 13	67
Line 66 minus line 67 (if negative, enter "0")	Ontario tax reduction claimed	▶	68
Line 61 minus line 68 (if negative, enter "0")		2,962 13	69

Step 5 – Ontario foreign tax credit

Enter the Ontario foreign tax credit from Form T2036.		70
Line 69 minus line 70 (if negative, enter "0")	2,962 13	71

Step 6 – Community food program donation tax credit for farmers

Enter the amount of qualifying donations that have also been claimed as charitable donations	6098	× 25% =	72
Line 71 minus line 72 (if negative, enter "0")		2,962 13	73

Step 7 – Ontario health premium

If your taxable income (from line 31) is not more than $20,000, enter "0". Otherwise, enter the amount calculated in the chart on the next page.	Ontario health premium ▶	600 00	74
Add lines 73 and 74. Enter the result on line 428 of your return.	Ontario tax	3,562 13	75

Continue on the next page.

Ontario Health Premium

Enter your taxable income from line 31. 58,417|89 1

Go to the line that corresponds to your taxable income.

- If there is an Ontario health premium amount on that line, enter that amount on line 74.
- Otherwise, enter your taxable income in the first box, complete the calculation, and enter the result on line 74.

Taxable income										Ontario health premium
not more than $20,000	▶		▶		▶				$	0
more than $20,000, but not more than $25,000	[ ]	– $	20,000 =	[ ]	x	6 %	=			[ ]
more than $25,000, but not more than $36,000	▶		▶		▶					$ 300
more than $36,000, but not more than $38,500	[ ]	– $	36,000 =	[ ]	x	6 %	=	[ ]	+ $ 300 =	[ ]
more than $38,500, but not more than $48,000	▶		▶		▶					$ 450
more than $48,000, but not more than $48,600	[ ]	– $	48,000 =	[ ]	x	25 %	=	[ ]	+ $ 450 =	[ ]
more than $48,600, but not more than $72,000	▶		▶		▶					$ 600
more than $72,000, but not more than $72,600	[ ]	– $	72,000 =	[ ]	x	25 %	=	[ ]	+ $ 600 =	[ ]
more than $72,600, but not more than $200,000	▶		▶		▶					$ 750
more than $200,000, but not more than $200,600	[ ]	– $	200,000 =	[ ]	x	25 %	=	[ ]	+ $ 750 =	[ ]
more than $200,600	▶		▶		▶					$ 900

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Ontario

Ontario Credits

ON479
T1 General – 2016

Complete this form to claim your Ontario credits and **attach a copy** to your return.

For more information about these credits, see the related line in the forms book.

Complete Form ON-BEN to apply for the Ontario trillium benefit and the Ontario senior homeowners' property tax grant.

Ontario children's activity tax credit

Enter the total amount of eligible expenses for all your eligible children.* **(maximum of $560 for each child)**		178 00	1	
Enter an additional $560 for each child who is eligible for the disability tax credit and for whom you claimed at least $100 on line 1.			2	
Add lines 1 and 2.	6309	178 00	x 10% =	17 80 3

* The child must have been born in 2000 or later, or if the child is eligible for the disability tax credit, in 1998 or later.

Ontario healthy homes renovation tax credit

Enter your total home renovation expenses from line 5 of Schedule ON(S12).	6311		x 15% =	4

Ontario political contribution tax credit

Ontario political contributions made in 2016	6310	5	
Credit calculated for line 6 on the *Provincial Worksheet*		(maximum $1,330)	6

Ontario focused flow-through share tax credit

Enter your total expenses from line 4 of Form T1221.	6266	x 5 % =	7
Add lines 3, 4, 6, and 7. If you are not claiming Ontario tax credits for self-employed individuals, enter the amount from line 8 on line 479 of your return.			17 80 8

Ontario tax credits for self-employed individuals

Number of eligible apprentices your business or partnership hired under the Ontario apprenticeship training tax credit program	6324	
Number of eligible work placements your business or partnership is claiming under the Ontario co-operative education tax credit program	6325	
Are you claiming one or more of these tax credits as a member of a partnership?	6326	1 ☐ Yes 2 ☐ No
If yes, enter the nine digits of your business number.	6327	

Ontario apprenticeship training tax credit Credit calculated for line 9 on the *Provincial Worksheet*	6322	• 9
Ontario co-operative education tax credit Credit calculated for line 10 on the *Provincial Worksheet*	6320	•10
Add lines 8, 9, and 10. Enter the result on line 479 of your return.	Ontario credits	17 80 11

See the privacy notice on your return.

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Ontario children's activity tax credit

Generally, a taxpayer is entitled to the children's activity amount if he or she has one or more children under 16 (under 18 if the child is disabled).

The amount must have been paid in the tax year and has to be supported by a receipt issued by an organization providing eligible activity programs.

Amount paid

Child's name LUCA

Fees paid for sports-related activities

Name of organization	Amount paid
BOLTON SWIMMING	89 00
	89 00

Fees paid for arts-related activities

Name of organization	Amount paid

Subtotal for this child (maximum $560)		89 00
Additional amount for a child with a disability	+	
Total for this child	=	89 00

Amount paid

Child's name MATTHEW

Fees paid for sports-related activities

Name of organization	Amount paid
BOLTON SWIMMING	89 00
	89 00

Fees paid for arts-related activities

Name of organization	Amount paid

Subtotal for this child (maximum $560)		89 00
Additional amount for a child with a disability	+	
Total for this child	=	89 00

Total eligible amount		178 00	1
Amount for children's activities claimed by the spouse	−		2
Subtract line 2 from line 1 — **Enter this amount on line 6309 of Form ON479**	=	178 00	3

T1028 – RRSP Deduction Limit Statement

This statement indicates the actual amount of 2016 RRSP deduction limit.

RRSP deduction limit

Enter the amount of maximum RRSP deduction room from the 2015 Notice of Assessment			
OR perform the following calculation:			
2015 RRSP deduction limit			69,089
Allowable RRSP/PRPP deducted in 2015		–	
Contributions to a United States retirement plan or a foreign employer-sponsored pension plan (RC267/RC268/RC269)		–	
Unused RRSP deduction limit at the end of 2015		=	69,089
2015 earned income 58,779 x 18% (maximum $25,370.00)	10,580		
2015 pension adjustment	–		
2016 prescribed amount for connected persons	–		
	= 10,580		10,580
Subtotal		=	79,669
2016 Net past-service pension adjustment (T215)		–	
2016 pension adjustment reversal (PAR) (T10)		+	
RRSP deduction limit for 2016		=	91,358
Unused RRSP contributions			

2016 PRPP non-deductible limit (tax exempt income)

Note: Starting in 2013, with regards to contributions to a pooled registered pension plan (PRPP), the *Income Tax Act* allows tax exempt earned income by an Indian (as per the *Indian Act* definition) to be included in the calculation of his or her non-deductible PRPP limit.

Enter the amount of maximum PRPP non-deductible room from the 2015 Notice of Assessment			
OR perform the following calculation:			
2015 PRPP non-deductible limit			
2015 PRPP contributions		–	
2015 employer PRPP contribution amount		–	
Unused PRPP contributions at the end of 2015		=	
2015 tax-exempt earned income x 18% (maximum $25,370.00)		+	
PRPP non-deductible limit for 2016		=	

Next Year RRSP Deduction Limit

Step 1 – Calculation of the unused RRSP deduction room at the end of 2016

2016 RRSP deduction limit		91,358	00	1
Total RRSP contributions deducted on line 208	–			2
2016 employer PRPP contribution amount	–			3
Contributions to a United States retirement plan or a foreign employer-sponsored pension plan (RC267/RC268/RC269)	–			4
Unused RRSP deduction room at the end of 2016. (This amount can be negative.)	=	91,358	00	5

Step 2 – 2017 RRSP dollar limit

2016 earned income	58,417	89	x 18%	=	10,515	22	6
RRSP dollar limit for 2017					26,010	00	7
Enter the amount from line 6 or 7, whichever is less				=	10,515	22	8

Step 3 – 2016 pension adjustment (PA)

2016 PA (the total from box 52 of 2016 T4 slips and box 034 of 2016 T4A slips)	–			9
Line 8 minus line 9 (if negative, enter "0")	=	10,515	22	10

Step 4 – 2017 pension adjustment reversal (PAR)

PAR (the total from box 2 of 2017 T10 slips)	+			11
Line 10 plus line 11 (enter amount on line 19)	=	10,515	22	12

Step 5 – 2017 net past service pension adjustment (PSPA)

Exempt PSPA for 2016 (the total from box 2 of T215 slips)				13
Certified PSPA for 2017 (line A in Part 3 of Form T1004, *Applying for the Certification of a Provisional PSPA*)	+			14
Line 13 plus line 14	=			15
Qualifying withdrawals for 2017 (Part 3 of Form T1006, *Designating an RRSP Withdrawal as a Qualifying Withdrawal*)	–			16
2017 net PSPA (This amount can be negative.)	=			17

Step 6 – 2017 RRSP deduction limit

2016 unused RRSP deduction		91,358	00	18
Amount from line 12	+	10,515	22	19
Line 18 plus line 19	=	101,873	22	20
2017 net PSPA from line 17	–			21
2017 RRSP deduction limit (if negative, enter "0")	=	101,873	22	22

Step 7 – 2017 unused RRSP deduction room

Amount from line 20		101,873	22	23
Amount from line 21	–			24
2017 unused RRSP deduction room that can be carried forward to 2018 (This amount can be negative.)	=	101,873	22	25

Step 8 – 2017 RRSP contribution

RRSP deduction limit for 2017		101,873	22	26
Undeducted RRSP contributions carried forward	–			27
Line 26 minus line 27	=	101,873	22	28
Excess contribution of $2,000 permitted	+			29
Maximum contributions that may be made to RRSPs for 2017 (except for transfers)	=	101,873	22	30

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Statement of Real Estate Rentals

For information on how to fill out this form, see Guide T4036, *Rental Income*.

Use this form if you own and rent real estate or other property. It relates mainly to renting real estate but also covers some other types of rental property such as farmland. This form will help you determine your gross rental income, the expenses you can deduct, and your net rental income or loss for the year.

To determine whether your rental income is from property or a business, consider the number and types of services you provide for your tenants:

- If you rent space and only provide basic services such as heating, lighting, parking, laundry facilities, you are earning an income from renting property.
- If you provide additional services such as cleaning, security, and meals, you may be conducting a business.

For more information about how to determine if your rental income comes from property or a business, see Interpretation Bulletin IT-434, *Rental of Real Property by Individual*, and its Special Release.

If you are a co-owner of a property, you have to determine if a partnership exists before filling in the Identification part below. To determine if you are in a partnership, see Income Tax Folio S4-F16-C1, *What is a Partnership?*

Identification

Your name: SERAFINA FERRANTE	Your social insurance number: 501 932 784
For the period from: Year Month Day 2016-01-01 to: Year Month Day 2016-12-31	Was this the final year of your rental operation? Yes ☐ No ☒
Name and address of the person or firm preparing this form: Name: SAM DURANTE, CPA	Partnership business number (9 digits)
Street: 65 BABAK BLVD.	Tax shelter identification number (8 characters)
City: WOODBRIDGE	Prov./Terr.: ON Postal code: L4L 2C9
Account number (15 characters)	Your percentage of ownership: 50.00 % Industry code: 531111

Details of other co-owners and partners

Co-owner or partner's name and address	Share of net income (loss)	Percentage of ownership
RINO FERRANTE	-3,596.67	50.00 %
		%
		%
		%

In most cases you calculate your rental income using the **accrual method**. If you have no amounts receivable and no expenses outstanding at the end of the year, you can use the **cash method**.

Income

List the addresses of your rental properties	Number of units		Gross rents	
58 HARVEST MOON DRIVE BOLTON ON L7E 2L2			10,200.00	1
				2
				3
Enter the total of your gross rents (line 1 plus line 2 plus line 3)		8141	10,200.00	4
Other related income (for example, premiums and leases, sharecropping)		8230		5
Total gross rental income – Enter this amount on your income tax and benefit return at line 160 (line 4 plus line 5)		8299	10,200.00	6

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Expenses

		Total expenses	Personal portion
Advertising	8521		
Insurance	8690	1,320 00	792 00
Interest	8710	23,182 47	13,909 48
Office expenses	8810		
Legal, accounting, and other professional fees	8860		
Management and administration fees	8871		
Maintenance and repairs	8960	4,443 88	2,666 33
Salaries, wages, and benefits (including employer's contributions)	9060		
Property taxes	9180	4,114 50	2,468 70
Travel	9200		
Utilities	9220	10,422 49	6,253 49
Motor vehicle expenses (not including CCA)	9281		
Other expenses	9270		

Total expenses (add the amounts listed under "Total expenses") 43,483 34 A

Total for personal portion (add the amounts listed under "Personal portion") 9949 26,090 00

Deductible expenses (total expenses at line A minus total personal portion at line 9949)		17,393 34	7
Net income (loss) before adjustments (total gross rental income at line 6 minus deductible expenses at line 7)	9369	-7,193 34	8
Co-owners – calculate your share of net income from line 8. Enter your result at line 9		-3,596 67	9
Minus: Co-owners – other deductible expenses you have as a co-owner which you did not deduct elsewhere	9945		10
Subtotal (line 9 minus line 10)		-3,596 67	11
Plus: Recaptured capital cost allowance (co-owners – enter your share of the amount).	9947		12
Subtotal (line 11 plus line 12)		-3,596 67	13
Minus: Terminal loss (co-owners – enter your share of the amount)	9948		14
Subtotal (line 13 minus line 14)		-3,596 67	15
Minus: Total capital cost allowance claim for the year (from the amount at line B in Part A)	9936		16
Net income (loss) (line 15 minus line 16)		-3,596 67	17
If you are a sole proprietor or a co-owner enter this amount at line 21.			
Partnerships Partners – your share of the amount at line 17, or the amount from your T5013 slip, *Statement of Partnership Income*			18
Plus: Partners – GST/HST rebate for partners received in the year	9974		19
Minus: Partners – other expenses of the partner	9943		20
Your net income (loss) – For sole proprietors or co-owners, enter this amount on your income tax and benefit return at line 126. For partnerships, enter the result of line 18 plus line 19 minus line 20. Enter this amount on your income tax and benefit return at line 126.	9946	-3,596 67	21

Part A – Calculation of capital cost allowance claim

1 Class number	2 Undepreciated capital cost (UCC) at the start of the year	3 Cost of additions in the year	4 Proceeds of dispositions in the year	6 Adjustment for current-year additions ((col. 3 minus col. 4) divided by 2).	7 Col. 2 + col. 3 minus col. 4 and 6	8 CCA rate (%)	9 CCA for the year (col. 7 multiplied by col. 8 or a lesser amount)	10 UCC at the end of the year

Total CCA claim for the year _____ B

Part B – Equipment and other property additions in the year

1 Class number	2 Property details	3 Total cost	4 Personal portion (if applicable)	5 Rental portion (col.3 minus col.4)

Total equipment and other property additions in the year (total of column 5) 9925 _____

Part C – Building and leasehold interest additions in the year

1 Class number	2 Property details	3 Total cost	4 Personal portion (if applicable)	5 Rental portion (col.3 minus col.4)

Total building and leasehold interest additions in the year (total of column 5) 9927 _____

Part D – Equipment and other property dispositions in the year

1 Class number	2 Property details	3 Proceeds of disposition (should not be more than the capital cost)	4 Personal portion (if applicable)	5 Rental portion (col.3 minus col.4)

Total equipment and other property dispositions in the year (total of column 5) 9926 _____

Part E – Building and leasehold interest dispositions in the year

1 Class number	2 Property details	3 Proceeds of disposition (should not be more than the capital cost)	4 Personal portion (if applicable)	5 Rental portion (col.3 minus col.4)

Total building and leasehold interest dispositions in the year (total of column 5) 9928 _____

Part F – Land additions and dispositions in the year

Cost of all land additions in the year	9923	
Proceeds from all land dispositions in the year	9924	

See the privacy notice on your return.

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Statement of Business or Professional Activities

- This form is used to help calculate self-employed business and professional income.
- For each business or profession, fill out a separate Form T2125.
- Fill out this form and send it with your income tax and benefit return.
- For more information on how to fill out this form, see Guide T4002, *Business and Professional Income.*

Identification

Name SERAFINA FERRANTE	Social insurance number (SIN) 501 932 784
Business name SERA FERRANTE	Business number (15 characters)
Business address 58 HARVEST MOON DRIVE	
City and province or territory BOLTON ON	Postal code L7E 2L2
Fiscal period From: Year Month Day 2016-01-01 To: Year Month Day 2016-12-31	Was 2016 your last year of business? Yes ☐ No ☒
Main product or service GRAPHIC DESIGN SERVICES	Industry code (see the appendix in Guide T4002) 541430
Tax shelter identification number	Partnership business number (9 digits) / Your percentage of the partnership %
Name and address of person or firm preparing this form	SAM DURANTE, CPA 65 BABAK BLVD. WOODBRIDGE ON L4L 2C9

Internet business activities

How many Internet web pages does your business earn income from? _____

List below the site addresses (URL addresses) of your main web pages.

http://

http://

http://

http://

http://

What percentage of your gross income is generated from the above web pages? _____ %

Part 1 – Business income

Fill in Part 1 **only** if you have business income. If you have professional income, leave this part blank and fill in Part 2. If you have both business and professional income, you have to fill out a separate Form T2125 for each.

Part 2 – Professional income

Fill in Part 2 **only** if you have professional income. If you have business income, leave this part blank and fill in Part 1. If you have both business and professional income, you have to fill out a separate Form T2125 for each.

Part 1 – Business income

Gross sales, commissions, or fees (including GST/HST collected or collectible)	5,255 00	1
GST/HST, provincial sales tax, returns, allowances, discounts, and GST/HST adjustments (included on line 1)		2
Subtotal (line 1 minus line 2)	5,255 00	3
If you are using the quick method for GST/HST – Government assistance calculated as follows: GST/HST collected or collectible on sales, commissions and fees eligible for the quick method		4
GST/HST remitted, calculated on (sales, commissions, and fees eligible for the quick method plus GST/HST collected or collectible) **multiplied** by the applicable quick method remittance rate		5
Subtotal (line 4 minus line 5)		6
Adjusted gross sales (line 3 plus line 6) – Enter this amount in Part 3 at line 16	5,255 00	7

Part 2 – Professional income

Gross professional fees including work-in-progress (WIP) (including GST/HST collected or collectible)		8
GST/HST, provincial sales tax, returns, allowances, discounts, and GST/HST adjustments (included on line 8) and any WIP at the end of the year you elected to exclude		9
Subtotal (line 8 minus line 9)		10
If you are using the quick method for GST/HST – Government assistance calculated as follows: GST/HST collected or collectible on professional fees eligible for the quick method		11
GST/HST remitted, calculated on (professional fees eligible for the quick method **plus** GST/HST collected or collectible) **multiplied** by the applicable quick method remittance rate		12
Subtotal (line 11 minus line 12)		13
Work-in-progress (WIP), start of the year, per election to exclude WIP (see Guide T4002, Chapter 2)		14
Adjusted professional fees (line 10 plus line 13 plus line 14) – Enter this amount in Part 3 at line 16		15

Part 3 – Gross business or professional income

Adjusted gross sales (Part 1 line 7) or adjusted professional fees (Part 2 line 15)	8000	5,255 00	16
Reserves deducted last year	8290		17
Other income	8230		18
Subtotal (line 17 plus line 18)	▶		19
Gross business or professional income (line 16 plus line 19)	8299	5,255 00	20

Report the gross business or professional income from line 20 on the applicable line of your income tax and benefit return as indicated below:

- business income at line 162;
- professional income at line 164; or
- commission income at line 166.

For Parts 4, 5 and 6, if GST/HST has been remitted or an input tax credit has been claimed, do not include GST/HST when you calculate the cost of goods sold, expenses, or net income (loss).

Part 4 – Cost of goods sold and gross profit

If you have business income, fill out Part 4. Enter only the business part of the costs.

Gross business income (from Part 3 line 20)			5,255.00	21
Opening inventory (include raw materials, goods in process, and finished goods)	8300			22
Purchases during the year (net of returns, allowances, and discounts)	8320			23
Direct wage costs	8340			24
Subcontracts	8360			25
Other costs	8450			26
Subtotal (add lines 22 to 26)				27
Minus:				
Closing inventory (include raw materials, goods in process, and finished goods)	8500			28
Cost of goods sold (line 27 minus line 28)	8518		▶	29
Gross profit (line 21 minus line 29)			8519 5,255.00	30

Part 5 – Net income (loss) before adjustments

Gross business or professional income (from Part 3 line 20) or Gross profit (from Part 4 line 30)			5,255.00	31
Expenses (enter only the business part)				
Advertising	8521	455.11		32
Meals and entertainment (allowable part only)	8523	242.83		33
Bad debts	8590			34
Insurance	8690			35
Interest	8710			36
Business tax, fees, licences, dues, memberships, and subscriptions	8760			37
Office expenses	8810	1,332.88		38
Supplies	8811			39
Legal, accounting, and other professional fees	8860			40
Management and administration fees	8871			41
Rent	8910			42
Maintenance and repairs	8960			43
Salaries, wages, and benefits (including employer's contributions)	9060			44
Property taxes	9180			45
Travel (including transportation fees, accommodations, and allowable part of meals)	9200			46
Telephone and utilities	9220	688.65		47
Fuel costs (except for motor vehicles)	9224			48
Delivery, freight, and express	9275			49
Motor vehicle expenses (not including CCA) (Amount from Part 17 at line 15)	9281	3,237.25		50
Allowance on eligible capital property	9935			51
Capital cost allowance (CCA). Enter the amount from Part 11 line G minus any personal part and any CCA for business-use-of-home expenses	9936	577.81		52
Other expenses (specify):	9270			53
INTERNET 50%X1151.83		576.92		
Total business expenses (add lines 32 to 53)	9368	7,111.45	▶ 7,111.45	54
Net income (loss) before adjustments (line 31 minus line 54)			9369 -1,856.45	55

Part 6 – Your net income (loss)

Your share of net income (loss) before adjustments (from Part 5 line 55) or the amount from Form T5013, *Statement of Partnership Income*		-1,856.45	56	
GST/HST rebate for partners that was received in the year	9974		57	
Subtotal (line 56 plus line 57)		-1,856.45	▶	-1,856.45 58
Other amounts deductible from your share of the net partnership income (loss) (amount from Part 7 at line L)	9943			59
Net income (loss) after adjustments (line 58 minus line 59)				-1,856.45 60
Business-use-of-home expenses (amount from Part 8 line 78)	9945			61
Your net income (loss) (line 60 minus line 61)	9946			-1,856.45 62

Report the net income amount from line 62 on the applicable line of your income tax and benefit return as indicated below:

- business income at line 135;
- professional income at line 137; or
- commission income at line 139.

Part 7 – Other amounts deductible from your share of the net partnership income (loss)

Claim expenses you incurred that were not included in the partnership statement of income and expenses, and for which the partnership did not reimburse you.

List details of expenses:	Expense amounts	
Business use of motor vehicle		A
Meals and entertainment		B
Private health services plan premiums		C
		D
		E
		F
		G
		H
		I
		J
		K
Total other amounts deductible from your share of the net partnership income (loss) (add lines A to K) Enter this amount in Part 6 at line 59		L

Part 8 – Calculation of business-use-of-home expenses

Heat	4,475.83	63
Electricity	4,945.66	64
Insurance	1,320.00	65
Maintenance	4,443.80	66
Mortgage interest	21,954.95	67
Property taxes	4,114.40	68
Other expenses (specify): WATER	1,001.00	69
Subtotal (add lines 63 to 69)	42,255.64	70
Your personal use portion of the business-use-of-home expenses	38,734.34	71
Subtotal (line 70 minus line 71)	3,521.30	72
Capital cost allowance (business part only), which means the amount from Part 11 line G minus any portion of CCA that is for personal use or entered in Part 5 at line 52)		73
Amount carried forward from previous year	12,855.84	74
Subtotal (line 72 plus line 73 plus line 74)	16,377.14	75
Net income (loss) after adjustments (amount from Part 6 line 60 – If negative, enter "0")		76
Business-use-of-home expenses available to carry forward (line 75 minus line 76 – If negative, enter "0")	16,377.14	77
Allowable claim (enter the lesser amount of line 75 and 76 – Enter this amount in Part 6 at line 61)		78

Part 9 – Details of other partners

Name and address	Share of net income or (loss) $	Percentage of partnership %
Name and address	Share of net income or (loss) $	Percentage of partnership %
Name and address	Share of net income or (loss) $	Percentage of partnership %
Name and address	Share of net income or (loss) $	Percentage of partnership %

Part 10 – Details of equity

Total business liabilities	9931	
Drawings in 2016	9932	
Capital contributions in 2016	9933	

For more information see Guide T4002, Chapter 3.

Part 11 – Calculation of capital cost allowance (CCA) claim

Part XI properties (acquired after 1971)

CCA other than classes 10.1 and 13

1 Class number	2 Undepreciated capital cost (UCC) at the start of the year	Amount to be subtracted	3 Cost of additions in the year	4 Proceeds of dispositions in the year	7 Base amount for CCA	8 CCA Rate (%)	9 CCA for the year (col. 7 x col. 8 or an adjusted amount)	10 UCC at the end of the year
10	748 40		1,207 97		1,352 38	30.00	405 71	1,550 66
8	860 50				860 50	20.00	172 10	688 40

Total CCA for classes other than 10.1 and 13. ▶ 577 81

Total capital cost allowance (Part XI Method) included on line 9936 ▶ 577 81 G

Part 12 – Equipment additions in the year

1 Class number	2 Property details	3 Total cost	4 Personal part (if applicable)	5 Business part (column 3 minus column 4)

Total equipment additions in the year. (Total of column 5) 9925

Part 13 – Building additions in the year

1 Class number	2 Property details	3 Total cost	4 Personal part (if applicable)	5 Business part (column 3 minus column 4)

Total building additions in the year. (Total of column 5) 9927

Part 14 – Equipment dispositions in the year

1 Class number	2 Property details	3 Proceeds of disposition (should not be more than the capital cost)	4 Personal part (if applicable)	5 Business part (column 3 minus column 4)

Total equipment dispositions in the year. (Total of column 5) 9926

Part 15 – Building dispositions in the year

1 Class number	2 Property details	3 Proceeds of disposition (should not be more than the capital cost)	4 Personal part (if applicable)	5 Business part (column 3 minus column 4)

Total building dispositions in the year. (Total of column 5) 9928

Part 16 – Land additions and dispositions in the year

Total cost of all land additions in the year	9923	
Total proceeds from all land dispositions in the year	9924	

Note: You cannot claim capital cost allowance on land.

See the privacy notice on your return

SERAFINA FERRANTE
501 932 784

T2125 – Calculating Vehicle Expenses for Business Use Purposes

Self-employment statement

Business name: SERA FERRANTE

Fiscal period from: Year Month Day 2016-01-01 to Year Month Day 2016-12-31

Motor vehicle description

	Vehicle no. 1	Vehicle no. 2	Vehicle no. 3
Make			
Model			
Year			
Date of acquisition			
Date of disposition (if in the year)			
Partnership's vehicle	☐	☐	☐

Kilometres

Number of kilometres driven during the fiscal period to earn business income	4,598			1
Total kilometres driven in the fiscal period	15,444			2
Percentage of business use	29.77 %	. %	. %	

GST/HST rebate for eligible expenses on which the GST and HST have been paid

Select this box if a GST/HST rebate can be claimed for one or more vehicles ☐

Chart A – Expenses related to motor vehicles

		Vehicle no. 1	Vehicle no. 2	Vehicle no. 3	
Fuel (gasoline, propane, oil, electricity)		1,455 80			3
Interest (see chart B below)	+				4
Interest on a motor vehicle other than an automobile	+				5
Insurance	+	1,463 64			6
Licence and registration fees	+	160 00			7
Maintenance and repairs	+				8
Leasing costs (see chart C below)	+	7,794 00			9
Other expenses (specify) 407 ETR & CAR WASH	+				10
Total motor vehicle expenses (total of lines 1 to 10)	=	10,873 44			11
Business part: (line 1 + line 2 x line 11)		3,237 25			12
Parking fees related to business activities	+				13
Additional business insurance	+				14
Reimbursement, rebates	–				15
Eligible motor vehicle expenses	=	3,237 25			

Sole owner – Total expenses related to motor vehicles (without CCA) = 3,237 25

Partnership – Total expenses related to motor vehicles (without CCA) =

Chart B – Eligible interest for passenger vehicles

		Vehicle no. 1	Vehicle no. 2	Vehicle no. 3	
Total interest payable (accrual accounting) or paid (cash basis) in the fiscal period					A
Number of days in the fiscal period during which interest was payable		366			
Multiply by the daily rate	x	10.00	10.00	10.00	
		3,660 00			B
Eligible interest expenses (A or B, whichever is less)	=				

Chart C – Eligible leasing costs for passenger vehicles

	Vehicle no. 1	Vehicle no. 2	Vehicle no. 3	
Date lease began	2014-01-01			
Date lease terminated	2018-04-01			
Total leasing costs incurred in the 2016 fiscal period for the vehicle	7,794 00			1
Total leasing payments deducted before the 2016 fiscal period for the vehicle	4,375 80			2
Number of days since the lease began	1096			3
Manufacturer's suggested price				4
Taxes on the eligible cost				
GST rate at the time the contract was entered into	5.00			
PST rate at the time the contract was entered into	8.000	8.000	8.000	
PST calculated on the GST	☐	☐	☐	
(Eligible cost + taxes) / 85%	39,882 35			5
Greater of lines 4 and 5 x 85%	33,900 00			6
Taxes on the monthly limit				
GST rate during the current taxation year	5.00	5.00	5.00	
PST rate during the current taxation year	8.000	8.000	8.000	
PST calculated on the GST	☐	☐	☐	
Interest on refundable amounts in excess of $1,000 and that are deemed paid				
since the amount became refundable				A
in the current year				B
Reimbursements receivable				
since the lease began				C
in the current year				D
Limit 1				
(Monthly limit + taxes) x line 3 ÷ 30 - line 2 - line A - line C	28,650 33			7
Limit 2				
(Eligible cost + taxes) x line 1 ÷ line 6 - line B - line D	7,794 00			8
Eligible leasing costs (line 7 or 8, whichever is less)	7,794 00			

Chart D – Capital Cost Allowance

		Vehicle no. 1	Vehicle no. 2	Vehicle no. 3	
Final loss (class 10 only)		☐	☐	☐	
Cost before GST and PST					A
GST and PST					B
Class		10	10	10	
UCC at the beginning of the year					1
Cost of acquisition	+				2
GST/PST rebate	–				3
Proceeds of disposition	–				4
(Line 2 - line 3 - line 4) x 1/2	–				5
Base amount for CCA (Note 1)	=				6
Rate		30.00	30.00	30.00	7
Line 6 multiplied by the rate on line 7 **CCA**	–				8
Closing balance	=				9
Percentage of business use		29.77 %	%	%	
Business part of CCA					

Sole owner – Total CCA related to motor vehicles =

Partnership – Total CCA related to motor vehicles =

Note 1: If data relating to more than one class 10 vehicle has been entered in this form and one of those vehicles has been disposed of in the year, the CCA balance of the vehicle disposed of will be transferred to the CCA balance of one of the class 10 vehicles that have not been disposed of.

1 Class number	2 Undepreciated capital cost (UCC) at the start of the year	Amount to be subtracted	3 Cost of additions in the year	4 Proceeds of dispositions in the year	7 Base amount for CCA	8 Rate (%)	9 CCA for the year (col. 7 x col. 8 or an adjusted amount)	10 UCC at the end of the year
10						30.00		
10						30.00		
10						30.00		

Children's Fitness Tax Credit

Generally, a taxpayer is entitled to the children's fitness tax credit if he or she has one or more children under 16 (under 18 if the child is disabled).

Fees must have been paid in the tax year and have to be supported by a receipt issued by an organization providing eligible programs of physical activities.

Fees paid

Child's name LUCA

Name of organization	Amount paid
BOLTON SWIMMING	89 00
Subtotal for this child (maximum $500)	89 00
Additional amount for a child with a disability +	
Total for this child =	89 00

Fees paid

Child's name MATTHEW

Name of organization	Amount paid
BOLTON SWIMMING	89 00
Subtotal for this child (maximum $500)	89 00
Additional amount for a child with a disability +	
Total for this child =	89 00

Eligible fees		178 00	1
Eligible fees entered on line 458 in the federal tax return of the spouse	−		2
Subtract line 2 from line 1	**Enter this amount on line 458 of the federal tax return** =	178 00	3

Canada Child Benefit Worksheet (CCB)

For the months of July 2017 to June 2018.

This worksheet is provided for information purposes only. The exact amount of Canada Child Benefit will be confirmed by the CRA.

Income information

		Taxpayer	Spouse	Total	
Net income as per line 236		58,417 89	49,780 02		1
Total repayment under the terms of the UCCB (line 213 of the T1 return) and an RDSP (line 232 of the T1 return)	+				2
Add lines 1 and 2.		58,417 89	49,780 02		3
Total income from the UCCB (line 117 of the T1 return) and an RDSP (line 125 of the T1 return)	–		720 00		4
Net income used to calculate the CCB	=	58,417 89	49,060 02	107,477 91	5

CCB calculation

Month	Number of eligible children under the age of 6	Number of eligible children under the age of 6 in shared custody	Number of eligible children between the age of 6 and 17	Number of eligible children between the age of 6 and 17 in shared custody	Number of children with a disability	Monthly payments
July 2017			2			304 48
August			2			304 48
September			2			304 48
October			2			304 48
November			2			304 48
December			2			304 48
January 2018			2			304 48
February			2			304 48
March			2			304 48
April			2			304 48
May			2			304 48
June			2			304 48
					Total	3,653 76

Summary of the results

Canada Child Benefit	3,653 76
Ontario Child Benefit (detail of the calculation presented on the PROV BEN form)	

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SERAFINA FERRANTE
501 932 784

Two-Year Comparative Review – Federal – 2016

	2016	2015
101. Employment income	63,871	61,575
104. Other employment income		
113. OAS pension		
114. CPP/QPP benefits		
115. Other pensions		
116. Elected split-pension amount		
117. Universal Child Care Benefit		1,440
119. EI benefits		
120. Taxable dividends		
121. Interest/other inv. income		
122. Limited partnership income		
125. RDSP income		
126. Rental income	-3,597	-2,797
127. Taxable capital gains		
128. Support payments received		
129. RRSP income		
130. Other income		
135–143. Self-employment income	-1,856	
144. Workers' compensation		
145. Social assistance payments		
146. Net federal supplements		
150. Total income	58,418	60,219
207. RPP deduction		
208. RRSP/PRPP deduction		
210. Deduct. elected split-pension		
212. Union/professional dues		
213. UCCB repayment		
214. Child care expenses		
215. Disability supports deduction		
217. Business investment loss		
219. Moving expenses		
220. Support payments made		
221. Carrying charges		
222. Deductions CPP/QPP		
223. Deduction for PPIP		
224. Expl./dev. expenses		
229. Other employment expenses		
231-232. Other deductions		
235. Social benefits repayment		
236. Net income	58,418	60,219
244. Canadian forces police deduct.		
248. Relocation loan deduction		
249. Security options deductions		
250. Other payments deduction		
251. Limited partnership losses		
252. Non-capital losses		
253. Net capital losses		
254. Capital gains deduction		
255. Northern residents		
256. Additional deductions		
260. Taxable income	58,418	60,219

GST/HST credit and prov. benefits	
CCB and provincial benefits	3,654
UCCB	N/A
RRSP limit (2017)	101,873

	2016	2015
300. Basic amount	11,474	11,327
301. Age amount		
303-305. Spouse or eligible dep.		
367. Family caregiver		
306. Infirm dependants amount		
308-310. CPP/QPP	2,485	2,480
312-317. Tot. empl./self-empl. EI prem.	930	931
375-378. PPIP premiums		
362-395. Volunteers (firefighters/rescue)		
363. Canadian employment amount	1,161	1,146
364. Public transit passes amount		
370. Children's arts amount		
398-369. Home (access./buyers' amt)		
313. Adoption expenses		
314. Pension income amount		
315-318. Caregiver/disability		
319. Interest/student loans		
323. Tuition and education amounts		
324-326. Spouse/dependant trans.		
332. Allowable medical expenses		
335. Total amounts	16,050	15,884
338. Credits	2,408	2,383
349. Donations and gifts	8	
350. Non-refundable credits	2,415	2,383
Tax on taxable income	9,485	10,119
423. Family tax cut	N/A	
425. Dividend tax credit		
426. Overseas employment tax credit	N/A	
427. Minimum tax carry-over		
Federal surtax		
406. Federal tax	7,070	7,736
410. Political contribution credit		
412. Investment tax credit		
419-414. Labour-sponsored funds credit		
417. Minimum tax		
415. WITB advance payments		
418. Special taxes		
420. Net federal tax	7,070	7,736
421-430. Self-employment CPP		
422. Social benefits repayment		
428-432. Provincial or territorial tax	3,562	3,762
435. Total payable	10,632	11,499
437. Total income tax deducted	11,438	11,642
438. Tax deducted transfer		
440. Refundable abatement		
448 to 451. CPP/EI overpayment		
452. Medical expense supplement		
453. WITB		
ITC refund/Credit Part XII.2		
457. GST/HST rebate (GST370)		
459. Children's fitness tax credit	27	
469. Eligible educator school supply cr.		
476. Instalments		
479. Provincial or territorial credits	18	
482. Total credits	11,483	11,642
Balance due/refund (-)	-851	-143

Two-Year Comparative Review – Provincial – 2016

		2016	2015
Province of residence		ON	ON
Form 428			
Taxable income		58,418	60,219
Tax on taxable income		3,643	3,833
Non-refundable tax credits			
Basic personal amount	5804	10,011	9,863
Amount from line 308, Schedule 1	5824	2,485	2,480
Amount from line 312, Schedule 1	5832	930	931
Non-refundable tax credits	5880	13,426	13,274
Rate		5.05 %	5.05 %
Total	5884	678	670
Donations and gifts	5896	3	
Non-refundable tax credits	6150	681	670
Tax credits			
Ontario health premium		600	600
Provincial tax (T1, line 428)		3,562	3,762
Form 479			
Ontario children's activity tax credit	6309	18	
Provincial credits (T1, line 479)		18	

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T1 GENERAL 2017

Income Tax and Benefit Return

Step 1 – Identification and other information

ON 7

Identification

First name and initial: SERAFINA

Last name: FERRANTE

Mailing address: Apt No. – Street No. Street name: 58 HARVEST MOON DRIVE

PO Box:

RR:

City: BOLTON

Prov./Terr.: ON

Postal code: L7E 2L2

Email address

I understand that by providing an email address, I am registering for online mail. I have read and I accept the terms and conditions on page 17 of the guide.

Enter an email address:

Information about your residence

Enter your province or territory of residence on December 31, 2017: Ontario

Enter the province or territory where you currently reside if it is not the same as your mailing address above:

If you were self-employed in 2017, enter the province or territory of self-employment: Ontario

If you became or ceased to be a resident of Canada for income tax purposes in 2017, enter the date of:

entry Month Day ____ or departure Month Day ____

Information about you

Enter your social insurance number (SIN): 501 932 784

Enter your date of birth: Year Month Day 1979-02-09

Your language of correspondence: English [X] Français [ ]
Votre langue de correspondance :

Is this return for a deceased person?

If this return is for a deceased person, enter the date of death: Year Month Day

Marital status

Tick the box that applies to your marital status on December 31, 2017:

1 [X] Married 2 [ ] Living common-law 3 [ ] Widowed
4 [ ] Divorced 5 [ ] Separated 6 [ ] Single

Information about your spouse or common-law partner (if you ticked box 1 or 2 above)

Enter his or her SIN: 503 170 250

Enter his or her first name: RINO

Enter his or her net income for 2017 to claim certain credits: 77,466|34

Enter the amount of universal child care benefit (UCCB) from line 117 of his or her return:

Enter the amount of UCCB repayment from line 213 of his or her return:

Tick this box if he or she was self-employed in 2017: 1 [ ]

Do not use this area

Elections Canada (For more information, see page 19 in the guide.)

A) Do you have Canadian citizenship? Yes [X] 1 No [ ] 2
If yes, go to question B. If no, skip question B.

B) As a Canadian citizen, do you authorize the Canada Revenue Agency to give your name, address, date of birth, and citizenship to Elections Canada to update the National Register of Electors? Yes [ ] 1 No [X] 2
Your authorization is valid until you file your next tax return. Your information will only be used for purposes permitted under the *Canada Elections Act*, which include sharing the information with provincial/territorial election agencies, members of Parliament, registered political parties, and candidates at election time.

Do not use this area	172					171				

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Step 1 – Identification and other information (continued)

Protected B when completed 2

Please answer the following question:

Did you own or hold specified foreign property where the total cost amount of all such property, at any time in 2017, was more than CAN$100,000?
See "Specified foreign property" in the guide for more information. . . . . 266 Yes ☐ 1 No ☒ 2

If yes, complete Form T1135 and attach it to your return.
If you had dealings with a non-resident trust or corporation in 2017, see "Other foreign property" in the guide.

Step 2 – Total income

As a resident of Canada, you have to report your income from all sources both inside and outside Canada. When you come to a line on the return that applies to you, go to the line number in the guide for more information.

Employment income (box 14 of all T4 slips)			101	68,732 42
Commissions included on line 101 (box 42 of all T4 slips)	102			
Wage loss replacement contributions (see line 101 in the guide)	103			
Other employment income			104	
Old age security pension (box 18 of the T4A(OAS) slip)			113	
CPP or QPP benefits (box 20 of the T4A(P) slip)			114	
Disability benefits included on line 114 (box 16 of the T4A(P) slip)	152			
Other pensions and superannuation			115	
Elected split-pension amount (attach Form T1032)			116	
Universal child care benefit (UCCB)			117	
UCCB amount designated to a dependant	185			
Employment insurance and other benefits (box 14 of the T4E slip)			119	
Taxable amount of dividends (eligible and other than eligible) from taxable Canadian corporations (attach Schedule 4)			120	
Taxable amount of dividends other than eligible dividends, included on line 120, from taxable Canadian corporations	180			
Interest and other investment income (attach Schedule 4)			121	
Net partnership income: limited or non-active partners only			122	
Registered disability savings plan income			125	
Rental income Gross	160	9,900 00	Net 126	-3,029 58
Taxable capital gains (attach Schedule 3)			127	
Support payments received Total	156		Taxable amount 128	
RRSP income (from all T4RSP slips)			129	
Other income Specify:			130	
Self-employment income				
Business income Gross	162	925 00	Net 135	-3,328 63
Professional income Gross	164		Net 137	
Commission income Gross	166		Net 139	
Farming income Gross	168		Net 141	
Fishing income Gross	170		Net 143	
Workers' compensation benefits (box 10 of the T5007 slip)	144			
Social assistance payments	145			
Net federal supplements (box 21 of the T4A(OAS) slip)	146			
Add lines 144, 145, and 146 (see line 250 in the guide).			▶ 147	
Add lines 101, 104 to 143, and 147.		This is your total income.	150	62,374 21

Attach only the documents (schedules, information slips, forms, or receipts) **requested in the guide** to support any claim or deduction. Keep all other supporting documents.

Step 3 – Net income

Enter your total income from line 150.			150	62,374 21
Pension adjustment (box 52 of all T4 slips and box 034 of all T4A slips)	206			
Registered pension plan deduction (box 20 of all T4 slips and box 032 of all T4A slips)		207		
RRSP and pooled registered pension plan (PRPP) deduction (see Schedule 7 and attach receipts)		208		
PRPP employer contributions (amount from your PRPP contribution receipts)	205			
Deduction for elected split-pension amount (attach Form T1032)		210		
Annual union, professional, or like dues (box 44 of all T4 slips, and receipts)		212		
Universal child care benefit repayment (box 12 of all RC62 slips)		213		
Child care expenses (attach Form T778)		214		
Disability supports deduction		215		
Business investment loss — Gross	228	Allowable deduction 217		
Moving expenses		219		
Support payments made — Total	230	Allowable deduction 220		
Carrying charges and interest expenses (attach Schedule 4)		221		
Deduction for CPP or QPP contributions on self-employment and other earnings (attach Schedule 8 or Form RC381, whichever applies)		222		
Exploration and development expenses (attach Form T1229)		224		
Other employment expenses		229		
Clergy residence deduction		231		
Other deductions — Specify:		232		
Add lines 207, 208, 210 to 224, 229, 231, and 232.		233	▶	
Line 150 minus line 233 (if negative, enter "0") — This is your net income before adjustments.			234	62,374 21
Social benefits repayment (if you reported income on line 113, 119, or 146, see line 235 in the guide) Use the federal worksheet to calculate your repayment.			235	
Line 234 minus line 235 (if negative, enter "0") If you have a spouse or common-law partner, see line 236 in the guide. — This is your net income.			236	62,374 21

Step 4 – Taxable income

Canadian Forces personnel and police deduction (box 43 of all T4 slips)		244		
Employee home relocation loan deduction (box 37 of all T4 slips)		248		
Security options deductions		249		
Other payments deduction (if you reported income on line 147, see line 250 in the guide)		250		
Limited partnership losses of other years		251		
Non-capital losses of other years		252		
Net capital losses of other years		253		
Capital gains deduction		254		
Northern residents deductions (attach Form T2222)		255		
Additional deductions — Specify:		256		
Add lines 244 to 256.		257	▶	
Line 236 minus line 257 (if negative, enter "0") — This is your taxable income.			260	62,374 21

Step 5 – Federal tax and provincial or territorial tax

Use Schedule 1 to calculate your federal tax and Form 428 to calculate your provincial or territorial tax.

Step 6 – Refund or balance owing

Protected B when completed 4

Net federal tax: enter the amount from line 62 of Schedule 1 (attach Schedule 1, even if the result is "0")	420	7,828	94
CPP contributions payable on self-employment and other earnings (attach Schedule 8 or Form RC381, whichever applies)	421		
Employment insurance premiums payable on self-employment and other eligible earnings (attach Schedule 13)	430		
Social benefits repayment (amount from line 235)	422		
Provincial or territorial tax (attach Form 428, even if the result is "0")	428	3,891	50
Add lines 420, 421, 430, 422, and 428. This is your total payable.	435	11,720	44 •

Total income tax deducted	437	12,792	79 •	
Refundable Quebec abatement	440		•	
CPP overpayment (enter your excess contributions)	448		•	
Employment insurance overpayment (enter your excess contributions)	450		•	
Refundable medical expense supplement (use the federal worksheet)	452		•	
Working income tax benefit (WITB) (attach Schedule 6)	453		•	
Refund of investment tax credit (attach Form T2038(IND))	454		•	
Part XII.2 trust tax credit (box 38 of all T3 slips and box 209 of all T5013 slips)	456		•	
Employee and partner GST/HST rebate (attach Form GST370)	457		•	
Eligible educator school supply tax credit — Supplies expenses 468 x 15%	469		•	
Tax paid by instalments	476		•	
Provincial or territorial credits (attach Form 479 if it applies)	479		•	
Add lines 437 to 479. These are your total credits.	482	12,792	79 ▶	12,792 79
Line 435 minus line 482 This is your refund or balance owing.				-1,072 35

If the result is negative, you have a refund. If the result is positive, you have a balance owing.

Enter the amount below on whichever line applies.

Generally, we do not charge or refund a difference of $2 or less.

Refund 484 1,072 35 •

Balance owing 485 •

For more information on how to make your payment, see line 485 in the guide or go to canada.ca/payments. Your payment is due no later than April 30, 2018.

Direct deposit – Enrol or update (see line 484 in the guide)

You do not have to complete this area every year. Do not complete it this year if your direct deposit information has not changed.

To enrol for direct deposit, to update your banking information, or to request that all of your CRA payments you may be receiving or owed be deposited into the same account as your T1 refund, complete lines 460, 461, and 462 below.

By providing my banking information I authorize the Receiver General to deposit in the bank account number shown below any amounts payable to me by the CRA, until otherwise notified by me. I understand that this authorization will replace all of my previous direct deposit authorizations.

Branch number 460 (5 digits) Institution number 461 (3 digits) Account number 462 (maximum 12 digits)

Ontario — Ontario opportunities fund

You can help reduce Ontario's debt by completing this area to donate some or all of your 2017 refund to the Ontario opportunities fund. Please see the provincial pages for details.

Amount from line 484 above			1
Your donation to the Ontario opportunities fund	465		• 2
Net refund (line 1 minus line 2)	466		• 3

I certify that the information given on this return and in any documents attached is correct and complete and fully discloses all my income.

Sign here

It is a serious offence to make a false return.

Telephone (905) 857-6874 Date 2018-07-10

490 If a fee was charged for preparing this return, complete the following:

Name of preparer: SAM DURANTE, CPA, CGA

Telephone: (905) 856-0524

EFILE number (if applicable): 489 I2621

Personal information is collected under the *Income Tax Act* to administer tax, benefits, and related programs. It may also be used for any purpose related to the administration or enforcement of the Act such as audit, compliance and the payment of debts owed to the Crown. It may be shared or verified with other federal, provincial/territorial government institutions to the extent authorized by law. Failure to provide this information may result in interest payable, penalties or other actions. Under the *Privacy Act*, individuals have the right to access their personal information and request correction if there are errors or omissions. Refer to canada.ca/cra-info-source, Personal Information Bank CRA PPU 005.

Do not use this area 487 488 486 •

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T1-2017

Federal Tax

Schedule 1

This is **Step 5** in completing your return. Complete this schedule and **attach** a copy to your return. For more information, see the related line in the guide.

Step 1 – Federal non-refundable tax credits

Basic personal amount	claim $11,635	300	11,635	00	1
Age amount (if you were born in 1952 or earlier) (use the federal worksheet)	(maximum $7,225)	301			2
Spouse or common-law partner amount (attach Schedule 5)		303			3
Canada caregiver amount for spouse or common-law partner, or eligible dependant age 18 or older (attach Schedule 5)		304			4
Amount for an eligible dependant (attach Schedule 5)		305			5
Canada caregiver amount for other infirm dependants age 18 or older (attach Schedule 5)		307			6
Canada caregiver amount for infirm children under 18 years of age					
Enter the number of children for whom you are claiming this amount	352 x $2,150 =	367			7
CPP or QPP contributions:					
through employment from box 16 and box 17 of all T4 slips (attach Schedule 8 or Form RC381, whichever applies)		308	2,564	10	• 8
on self-employment and other earnings (attach Schedule 8 or Form RC381, whichever applies)		310			• 9
Employment insurance premiums:					
through employment from box 18 and box 55 of all T4 slips	(maximum $836.19)	312	836	19	• 10
on self-employment and other eligible earnings (attach Schedule 13)		317			• 11
Volunteer firefighters' amount		362			12
Search and rescue volunteers' amount		395			13
Canada employment amount (If you reported employment income on line 101 or line 104, see line 363 in the guide.)	(maximum $1,178)	363	1,178	00	14
Public transit amount (only claim amounts from January 1 to June 30, 2017)		364			15
Home accessibility expenses (attach Schedule 12)		398			16
Home buyers' amount		369			17
Adoption expenses		313			18
Pension income amount (use the federal worksheet)	(maximum $2,000)	314			19
Disability amount (for self) (claim $8,113, or if you were under 18 years of age, use the federal worksheet)		316			20
Disability amount transferred from a dependant (use the federal worksheet)		318			21
Interest paid on your student loans		319			22
Your tuition, education, and textbook amounts (attach Schedule 11)		323			23
Tuition amount transferred from a child		324			24
Amounts transferred from your spouse or common-law partner (attach Schedule 2)		326			25
Medical expenses for **self, spouse or common-law partner, and your dependent children born in 2000 or later**	330				26
Enter $2,268 or 3% of line 236 of your return, whichever is less.					27
Line 26 minus line 27 (if negative, enter "0")					28
Allowable amount of medical expenses for other dependants (do the calculation at line 331 in the guide)	331				29
Add lines 28 and 29.		▶ 332			30
Add lines 1 to 25, and line 30.		335	16,213	29	31
Federal non-refundable tax credit rate			15 %		32
Multiply line 31 by line 32.		338	2,431	99	33
Donations and gifts (attach Schedule 9)		349			34
Add lines 33 and 34. Enter this amount on line 47 on the next page.	Total federal non-refundable tax credits	350	2,431	99	35

Continue on the next page.

Step 2 – Federal tax on taxable income

Enter your taxable income from line 260 of your return.					62,374 21	36
Complete the appropriate column depending on the amount on line 36.	Line 36 is $45,916 or less	Line 36 is more than $45,916 but not more than $91,831	Line 36 is more than $91,831 but not more than $142,353	Line 36 is more than $142,353 but not more than $202,800	Line 36 is more than $202,800	
Enter the amount from line 36.		62,374 21				37
Line 37 minus line 38 (cannot be negative)	0 00	45,916 00	91,831 00	142,353 00	202,800 00	38
		16,458 21				39
Multiply line 39 by line 40.	15 %	20.5 %	26 %	29 %	33 %	40
		3,373 93				41
	0 00	6,887 00	16,300 00	29,436 00	46,965 00	42
Add lines 41 and 42.		10,260 93				43

Step 3 – Net federal tax

Enter the amount from line 43.		10,260 93	44	
Federal tax on split income (from line 5 of Form T1206)	424		• 45	
Add lines 44 and 45.	404	10,260 93 ▶		10,260 93 46
Enter your total federal non-refundable tax credits from line 35 on the previous page.	350	2,431 99	47	
Federal dividend tax credit	425		• 48	
Minimum tax carryover (attach Form T691)	427		• 49	
Add lines 47, 48, and 49.		2,431 99 ▶		2,431 99 50
Line 46 minus line 50 (if negative, enter "0")		Basic federal tax	429	7,828 94 51
Federal foreign tax credit (attach Form T2209)			405	52
Line 51 minus line 52 (if negative, enter "0")		Federal tax	406	7,828 94 53
Total federal political contributions (attach receipts)	409		54	
Federal political contribution tax credit (use the federal worksheet)	(maximum $650)	410	• 55	
Investment tax credit (attach Form T2038(IND))		412	• 56	
Labour-sponsored funds tax credit (see lines 413 and 414 in the guide)				
Net cost of shares of a provincially registered fund	413	Allowable credit 414	• 57	
Add lines 55, 56, and 57.		416	▶	58
Line 53 minus line 58 (if negative, enter "0") If you have an amount on line 45 above, see Form T1206.			417	7,828 94 59
Working income tax benefit advance payments received (box 10 of the RC210 slip)			415	• 60
Special taxes (see line 418 in the guide)			418	61
Add lines 59, 60, and 61. Enter this amount on line 420 of your return.		Net federal tax	420	7,828 94 62

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CALCULATION OF CUMULATIVE NET INVESTMENT LOSS (CNIL) TO DECEMBER 31, 2017

- Use this form if you had any **investment income** or **investment expenses** for 2017.
- Your CNIL reduces the amount of your cumulative gains limit for the year and may affect the allowable amount of your capital gains deduction.
- Even if you are not claiming a capital gains deduction in 2017, you should still complete this form if you had any investment income or expenses in 2017.
- Because the balance in your CNIL account is a cumulative total, you may need this information in a future year. Keep a copy for your records and attach another to your return.
- If you need more information, call **1-800-959-8281**.

Note
If you have capital gains other than from the disposition of qualified farm or fishing property or qualified small business corporation shares in 2017, you should start by completing Chart A of this form to determine if you have additional investment income to include when you calculate your CNIL.

Part 1 – Investment expenses claimed on your 2017 return

Carrying charges and interest expenses (from line 221)			1	
Net rental losses (from line 126)		3,029 58	2	
Limited or non-active partnership losses (from line 122) other than allowable capital losses			3	
Limited partnership losses of other years after 1985 (from line 251)			4	
50% of exploration and development expenses (from line 224)			5	
Any other investment expenses claimed in 2017 to earn property income (see the list of other investment expenses below)	6808		6	
Additional investment expenses: If you did not complete Chart A of this form, enter "0." Otherwise, enter the lesser of line 15 in Chart A or the amount you claimed on line 253 of your return			7	
Total investment expenses claimed in 2017 (total of lines 1 to 7)		3,029 58	▶	3,029 58 A

Part 2 – Investment income reported on your 2017 return

Investment income (from lines 120 and 121)			8	
Net rental income, including recaptured capital cost allowance (from line 126)			9	
Net income from limited or non-active partnership (from line 122) other than taxable capital gains			10	
Any other property income reported in 2017 (see the list of other property income below), including annuity payments taxable under paragraph 56(1)(d) **minus** the capital portion deducted under paragraph 60(a)	6810		11	
50% of income from the recovery of exploration and development expenses (from line 130)	6811		12	
Additional investment income: If you did not complete Chart A of this form, enter "0." Otherwise, enter the amount from line 15 in Chart A			13	
Total investment income reported in 2017 (total of lines 8 to 13)			▶	B

Other investment expenses

Include: • repayments of inducements • repayments of refund interest • the uncollectible portion of proceeds from dispositions of depreciable property (except passenger vehicles that cost more than $30,000) • sale of agreement for sale or mortgage included in proceeds of disposition in a previous year under subsection 20(5) • foreign non-business tax under subsections 20(11) and 20(12) • life insurance premiums deducted from property income • capital cost allowance claimed on certified films and videotapes • farming or fishing losses claimed by a non-active partner or a limited partner

Do not include: • expenses incurred to earn business income • repayment of shareholders' loans deducted under paragraph 20(1)(j)
• interest paid on money borrowed to:
i) buy an income-averaging annuity contract;
ii) pay a premium under a registered retirement savings plan;
iii) make a contribution to a registered pension plan; and
iv) make a contribution to a deferred profit-sharing plan.

Other property income

Include: • amounts from insurance proceeds for the recapture of capital cost allowance (other than amounts already included on line 9) • home insulation or energy conversion grants under paragraph 12(1)(u) • payments received as an inducement or reimbursement • income from the appropriation of property to a shareholder • farming and fishing income reported by a non-active or a limited partner • other income from a trust • allowable capital losses included in partnership losses of other years after 1985 • amounts withdrawn from AgriInvest Fund 2 • CPP or QPP death benefit payments reported on your T1 return

Do not include: • income amounts that relate to business income • payments received from an income-averaging annuity contract • payments received from an annuity contract bought under a deferred profit-sharing plan • shareholders' loans included in income under subsection 15(2)

Do not use this area
6813

Part 3 – Cumulative net investment loss (CNIL)

Total investment expenses claimed in 2017 (from line A in Part 1)	3,029 58	14	
Total investment expenses claimed in previous years (after 1987): Enter the amount from line 16 in Part 3 of Form T936 for 2016. If you did not complete Form T936 for 2016, see note 1 below.	39,948 47	15	
Cumulative investment expenses (total of lines 14 and 15)	42,978 05 ▶		42,978 05 16
Total investment income reported in 2017 (from line B in Part 2)		17	
Total investment income reported in previous years (after 1987): Enter the amount from line 19 in Part 3 of Form T936 for 2016. If you did not complete Form T936 for 2016, see note 2 below.		18	
Cumulative investment income (total of lines 17 and 18)		▶	19
Cumulative net investment loss (CNIL) to December 31, 2017 (line 16 minus line 19; if negative, enter "0")			42,978 05 C

If you are claiming a capital gains deduction on your 2017 return, enter the amount from line C on line 28 of Form T657 for 2017.

Notes

1. To calculate your **total investment expenses from previous years**, complete Part 1 of Form T936 for each year from 1988 to 2016 in which you had investment expenses (do not complete line 7 for 1988 to 1991). Add the amounts from line A and enter the total on line 15 above.
2. To calculate your **total investment income from previous years**, complete Part 2 of Form T936 for each year from 1988 to 2016 in which you had investment income (do not complete line 13 for 1988 to 1991). Add the amounts from line B and enter the total on line 18 above.

Chart A

Enter the amount from line 199 of Schedule 3			1
Enter the amount from line 173 of Schedule 3			2
Line 1 plus line 2 (if negative, enter "0"). If the amount on this line is zero, do not complete lines 4 to 14, and enter "0" on line 15			3
Enter the amount from line 1 above (if negative, enter "0")			4
Enter the total of the amounts from lines 107, 110, and 124 of Schedule 3		5	
If you reported an amount on line 192 of Schedule 3, enter the total of the amounts from lines C and D on Form T2017. Otherwise, enter the amount from line 5 on line 7.		6	
Line 5 plus line 6 (if negative, enter "0")		7	
Enter 1/2 of line 7			8
Line 4 minus line 8 (if negative, enter "0"). If the amount on this line is zero, do not complete lines 10 to 14, and enter "0" on line 15.			9
Total net non-eligible taxable capital gains (line 3 or line 9, whichever is less). If the amount on this line includes an amount from a T3 slip, complete lines 11 to 13 below. Otherwise, enter "0" on line 14.			10
Enter the amount from box 21 of all 2017 T3 slips	5334	11	
Enter the amount from box 30 of all 2017 T3 slips		12	
Line 11 minus line 12	5365	13	
Enter 1/2 of line 13			14
Additional investment income (line 10 minus line 14; if negative, enter "0")			15

See the privacy notice on your return.

Ontario

Ontario Tax

ON428
T1 General – 2017

Complete this form and attach a copy to your return. For more information, see the related line in the forms book.

Step 1 – Ontario non-refundable tax credits

		For internal use only	5605		
Basic personal amount		claim $10,171	5804	10,171 00	1
Age amount (if born in 1952 or earlier) (use the *Provincial Worksheet*)		(maximum $4,966)	5808		2
Spouse or common-law partner amount					
Base amount					
Minus: their net income from page 1 of your return					
Result: (if negative, enter "0")		(maximum $8,636) ▶	5812		3
Amount for an eligible dependant					
Base amount					
Minus: their net income from line 236 of their return					
Result: (if negative, enter "0")		(maximum $8,636) ▶	5816		4
Ontario caregiver amount (use the *Provincial Worksheet*)			5819		5
CPP or QPP contributions:					
(amount from line 308 of your federal Schedule 1)			5824	2,564 10	• 6
(amount from line 310 of your federal Schedule 1)			5828		• 7
Employment insurance premiums:					
(amount from line 312 of your federal Schedule 1)			5832	836 19	• 8
(amount from line 317 of your federal Schedule 1)			5829		• 9
Adoption expenses		(maximum $12,409)	5833		10
Pension income amount		(maximum $1,406)	5836		11
Disability amount (for self) (Claim $8,217, or if you were under 18 years of age, use the *Provincial Worksheet*.)			5844		12
Disability amount transferred from a dependant (use the *Provincial Worksheet*)			5848		13
Interest paid on your student loans (amount from line 319 of your federal Schedule 1)			5852		14
Your tuition and education amounts (use and attach Schedule ON(S11))			5856		15
Tuition and education amounts transferred from a child			5860		16
Amounts transferred from your spouse or common-law partner (use and attach Schedule ON(S2))			5864		17
Medical expenses:					
(Read line 5868 in the forms book.)	5868			18	
Enter $2,302 or 3% of line 236 of your return, whichever is less.				19	
Line 18 minus line 19 (if negative, enter "0")				20	
Allowable amount of medical expenses for other dependants (use the *Provincial Worksheet*)	5872			21	
Add lines 20 and 21.	5876			▶	22
Add lines 1 to 17, and line 22.			5880	13,571 29	23
Ontario non-refundable tax credit rate				5.05%	24
Multiply line 23 by line 24.			5884	685 35	25
Donations and gifts:					
Amount from line 16 of your federal Schedule 9	x 5.05% =			26	
Amount from line 17 of your federal Schedule 9	x 11.16% =			27	
Add lines 26 and 27.	5896			▶	28
Add lines 25 and 28. Enter this amount on line 41.		Ontario non-refundable tax credits	6150	685 35	29

Continue on the next page.

Step 2 – Ontario tax on taxable income

Enter your **taxable income** from line 260 of your return.
If this amount is more than $20,000, you must complete **Step 7 – Ontario health premium.** 62,374.21 30

Complete the appropriate column depending on the amount on line 30.	Line 30 is $42,201 or less	Line 30 is more than $42,201 but not more than $84,404	Line 30 is more than $84,404 but not more than $150,000	Line 30 is more than $150,000 but not more than $220,000	Line 30 is more than $220,000	
Enter the amount from line 30		62,374.21				31
Line 31 minus line 32	0.00	42,201.00	84,404.00	150,000.00	220,000.00	32
(cannot be negative)		20,173.21				33
	5.05 %	9.15 %	11.16 %	12.16 %	13.16 %	34
Multiply line 33 by line 34.		1,845.85				35
Add lines 35 and 36.	0.00	2,131.00	5,993.00	13,313.00	21,825.00	36
Ontario tax on taxable income		3,976.85				37

Step 3 – Ontario tax

Enter your Ontario tax on taxable income from line 37.	3,976.85	38
Enter your Ontario tax on split income from Form T1206. 6151		• 39
Add lines 38 and 39.	3,976.85	40
Enter your Ontario non-refundable tax credits from line 29.	685.35	41
Line 40 minus line 41 (if negative, enter "0")	3,291.50	42

Ontario minimum tax carryover:

Enter the amount from line 42.		3,291.50	43
Enter your Ontario dividend tax credit from line 6152 of the *Provincial Worksheet*.			44
Line 43 minus line 44 (if negative, enter "0").		3,291.50	45
Amount from line 427 of your federal Schedule 1	x 33.67% =		46

Enter the amount from line 45 or 46, whichever is less. 6154		• 47
Line 42 minus line 47 (if negative, enter "0")	3,291.50	48

Ontario surtax

Enter the amount from line 48.	3,291.50	49
Enter the amount from line 39.		50
Line 49 minus line 50 (if negative, enter "0")	3,291.50	51

Complete lines 52 to 54 only if the amount on line 51 is **more than $4,556.**
Otherwise, enter "0" on line 54 and continue completing the form.

(Line 51 3,291.50 minus $4,556) × 20% (if negative, enter "0") =		52	
(Line 51 3,291.50 minus $5,831) × 36% (if negative, enter "0") =		53	
Add lines 52 and 53.		▶	54
Add lines 48 and 54.		3,291.50	55

Ontario dividend tax credit

Enter your Ontario dividend tax credit from line 6152 of the *Provincial Worksheet*. 6152		• 56
Line 55 minus line 56 (if negative, enter "0")	3,291.50	57

Ontario additional tax for minimum tax purposes

If you entered an amount other than "0" on line 95 of Form T691, enter your Ontario additional tax for minimum tax purposes from line 58 of the *Provincial Worksheet*.		58
Add lines 57 and 58.	3,291.50	59

Continue on the **next page.**

Enter the amount from line 59 on the previous page.	3,291 50	60

Step 4 – Ontario tax reduction

Enter "0" on line 67 if any of the following apply to you:

- You were not a resident of Canada at the beginning of the year;
- You were not a resident of Ontario on December 31, 2017;
- There is an amount on line 58;
- The amount on line 60 is "0";
- Your return is filed for you by a trustee in bankruptcy;
- You are not claiming an Ontario tax reduction.

Otherwise, complete lines 61 to 67 to calculate your Ontario tax reduction.

Basic reduction		235 00	61	
If you had a spouse or common-law partner on December 31, 2017, only the individual with the higher net income can claim the amounts on lines 62 and 63.				
Reduction for dependent children born in 1999 or later				
Number of dependent children 6269	× $434 =		62	
Reduction for dependants with a mental or physical impairment				
Number of dependants 6097	× $434 =		63	
Add lines 61, 62, and 63.		235 00	64	
Enter the amount from line 64.	235 00 x 2 =	470 00	65	
Enter the amount from line 60.		3,291 50	66	
Line 65 minus line 66 (if negative, enter "0")	Ontario tax reduction claimed		▶	67
Line 60 minus line 67 (if negative, enter "0")				3,291 50 68

Step 5 – Ontario foreign tax credit

Enter the Ontario foreign tax credit from Form T2036.		69
Line 68 minus line 69 (if negative, enter "0")	3,291 50	70

Step 6 – Community food program donation tax credit for farmers

Enter the amount of qualifying donations that have also been claimed as charitable donations	6098	× 25% =		71
Line 70 minus line 71 (if negative, enter "0")			3,291 50	72

Step 7 – Ontario health premium

If your taxable income (from line 30) is not more than $20,000, enter "0". Otherwise, enter the amount calculated in the chart on the next page.	Ontario health premium ▶	600 00	73
Add lines 72 and 73. Enter the result on line 428 of your return.	Ontario tax	3,891 50	74

Continue on the next page.

Ontario Health Premium

Enter your taxable income from line 30. 62,374|21 1

Go to the line that corresponds to your taxable income.

- If there is an Ontario health premium amount on that line, enter that amount on line 73.
- Otherwise, enter your taxable income in the first box, complete the calculation, and enter the result on line 73.

Taxable income										Ontario health premium
not more than $20,000	▶		▶		▶					$ 0
more than $20,000, but not more than $25,000	[ ]	– $	20,000 =	[ ]	x	6 %	=			[ ]
more than $25,000, but not more than $36,000	▶		▶		▶					$ 300
more than $36,000, but not more than $38,500	[ ]	– $	36,000 =	[ ]	x	6 %	=	[ ]	+ $ 300 =	[ ]
more than $38,500, but not more than $48,000	▶		▶		▶					$ 450
more than $48,000, but not more than $48,600	[ ]	– $	48,000 =	[ ]	x	25 %	=	[ ]	+ $ 450 =	[ ]
more than $48,600, but not more than $72,000	▶		▶		▶					$ 600
more than $72,000, but not more than $72,600	[ ]	– $	72,000 =	[ ]	x	25 %	=	[ ]	+ $ 600 =	[ ]
more than $72,600, but not more than $200,000	▶		▶		▶					$ 750
more than $200,000, but not more than $200,600	[ ]	– $	200,000 =	[ ]	x	25 %	=	[ ]	+ $ 750 =	[ ]
more than $200,600	▶		▶		▶					$ 900

See the privacy notice on your return.

T1028 – RRSP Deduction Limit Statement

This statement indicates the actual amount of 2017 RRSP deduction limit.

RRSP deduction limit

Enter the amount of maximum RRSP deduction room from the 2016 Notice of Assessment				
OR perform the following calculation:				
2016 RRSP deduction limit				91,358
Allowable RRSP/PRPP deducted in 2016			–	
Contributions to a United States retirement plan or a foreign employer-sponsored pension plan (RC267/RC268/RC269)			–	
		Unused RRSP deduction limit at the end of 2016	=	91,358
2016 earned income	58,418 x 18% (maximum $26,010.00)	10,515		
2016 pension adjustment		–		
2017 prescribed amount for connected persons		–		
		= 10,515		10,515
		Subtotal	=	101,873
2017 Net past-service pension adjustment (T215)			–	
2017 pension adjustment reversal (PAR) (T10)			+	
		RRSP deduction limit for 2017	=	101,873
Unused RRSP contributions				

2017 PRPP non-deductible limit (tax exempt income)

Note: Starting in 2013, with regards to contributions to a pooled registered pension plan (PRPP), the *Income Tax Act* allows tax exempt earned income by an Indian (as per the *Indian Act* definition) to be included in the calculation of his or her non-deductible PRPP limit.

Enter the amount of maximum PRPP non-deductible room from the 2016 Notice of Assessment			
OR perform the following calculation:			
2016 PRPP non-deductible limit			
2016 PRPP contributions		–	
2016 employer PRPP contribution amount		–	
	Unused PRPP contributions at the end of 2016	=	
2016 tax-exempt earned income	x 18% (maximum $26,010.00)	+	
	PRPP non-deductible limit for 2017	=	

Next Year RRSP Deduction Limit

Step 1 – Calculation of the unused RRSP deduction room at the end of 2017

2017 RRSP deduction limit		101,873	00	1
Total RRSP contributions deducted on line 208	–			2
2017 employer PRPP contribution amount	–			3
Contributions to a United States retirement plan or a foreign employer-sponsored pension plan (RC267/RC268/RC269)	–			4
Unused RRSP deduction room at the end of 2017. (This amount can be negative.)	=	101,873	00	5

Step 2 – 2018 RRSP dollar limit

2017 earned income	62,374	21	x 18%	=	11,227	36	6
RRSP dollar limit for 2018					26,230	00	7
Enter the amount from line 6 or 7, whichever is less				=	11,227	36	8

Step 3 – 2017 pension adjustment (PA)

2017 PA (the total from box 52 of 2017 T4 slips and box 034 of 2017 T4A slips)	–			9
Line 8 minus line 9 (if negative, enter "0")	=	11,227	36	10

Step 4 – 2018 pension adjustment reversal (PAR)

PAR (the total from box 2 of 2018 T10 slips)	+			11
Line 10 plus line 11 (enter amount on line 19)	=	11,227	36	12

Step 5 – 2018 net past service pension adjustment (PSPA)

Exempt PSPA for 2017 (the total from box 2 of T215 slips)				13
Certified PSPA for 2018 (line A in Part 3 of Form T1004, *Applying for the Certification of a Provisional PSPA*)	+			14
Line 13 plus line 14	=			15
Qualifying withdrawals for 2018 (Part 3 of Form T1006, *Designating an RRSP Withdrawal as a Qualifying Withdrawal*)	–			16
2018 net PSPA (This amount can be negative.)	=			17

Step 6 – 2018 RRSP deduction limit

2017 unused RRSP deduction		101,873	00	18
Amount from line 12	+	11,227	36	19
Line 18 plus line 19	=	113,100	36	20
2018 net PSPA from line 17	–			21
2018 RRSP deduction limit (if negative, enter "0")	=	113,100	36	22

Step 7 – 2018 unused RRSP deduction room

Amount from line 20		113,100	36	23
Amount from line 21	–			24
2018 unused RRSP deduction room that can be carried forward to 2019 (This amount can be negative.)	=	113,100	36	25

Step 8 – 2018 RRSP contribution

RRSP deduction limit for 2018		113,100	36	26
Undeducted RRSP contributions carried forward	–			27
Line 26 minus line 27	=	113,100	36	28
Excess contribution of $2,000 permitted	+			29
Maximum contributions that may be made to RRSPs for 2018 (except for transfers)	=	113,100	36	30

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Statement of Real Estate Rentals

- Use this form if you own and rent real estate or other property. It relates mainly to renting real estate but also covers some other types of rental property such as farmland. This form will help you determine your gross rental income, the expenses you can deduct, and your net rental income or loss for the year.
- To determine whether your rental income is from property or a business, consider the number and types of services you provide for your tenants:
  - If you rent space and only provide basic services such as heating, lighting, parking, laundry facilities, you are earning an income from renting property.
  - If you provide additional services such as cleaning, security, and meals, you may be conducting a business.
- For more information about how to determine if your rental income comes from property or a business, see Interpretation Bulletin IT-434, *Rental of Real Property by Individual*, and its Special Release.
- If you are a co-owner of a property, you have to determine if a partnership exists before filling in the Identification part below. To determine if you are in a partnership, see Income Tax Folio S4-F16-C1, *What is a Partnership?*
- For information on how to fill out this form, see Guide T4036, *Rental Income*.

Part 1 – Identification

Your name: SERAFINA FERRANTE	Your Social Insurance Number (SIN): 501 932 784
Business name	Business number
Business Address	
City / Prov./Terr. / Postal code	
Fiscal period from: Date (YYYYMMDD) 2017-01-01 to Date (YYYYMMDD) 2017-12-31	Was this the final year of your rental operation? Yes ☐ No ☒
Account number (15 characters)	Industry code: 531111
Tax shelter identification number (8 characters)	Partnership business number / Your percentage of ownership: 50.00 %
Name and address of the person or firm preparing this form	
Name: SAM DURANTE, CPA, CGA	
Street: 65 BABAK BLVD.	
City: WOODBRIDGE	Prov./Terr.: ON / Postal code: L4L 9A5

Part 2 – Details of other co-owners and partners

Co-owner or partner's name and address	Share of net income (loss)	Percentage of ownership
RINO FERRANTE	-3,029 58	50.00 %
		%
		%
		%

Part 3 – Income

In most cases, you calculate your rental income using the **accrual method**. If you have no amounts receivable and no expenses outstanding at the end of the year, you can use the **cash method**.

List the addresses of your rental properties	Number of units	Gross rents	
58 HARVEST MOON DRIVE, BOLTON ON L7E 2L2		9,900 00	1
			2
			3
Enter the total of your gross rents in the year you receive them (amount 1 plus amount 2 plus amount 3)	8141	9,900 00	4
Other income (for example, premiums and leases, sharecropping)	8230		5
Total gross rental income – Enter this amount on your income tax and benefit return on line 160 (amount 4 plus amount 5)	8299	9,900 00	6

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Part 4 – Expenses

		Total expenses	Personal portion
Advertising	8521		
Insurance	8690	1,320 00	792 00
Interest and bank charges	8710	22,743 70	13,646 22
Office expenses	8810		
Professional fees (includes legal and accounting fees)	8860		
Management and administration fees	8871		
Repairs and maintenance	8960	3,988 50	2,393 10
Salaries, wages, and benefits (including employer's contributions)	9060		
Property taxes	9180	4,285 71	2,571 43
Travel	9200		
Utilities	9220	7,559 99	4,535 99
Motor vehicle expenses (not including CCA)	9281		
Other expenses	9270		

Total expenses (add the lines listed under "Total expenses") 39,897 90 A

Total for personal portion (add the lines listed under "Personal portion") 9949 23,938 74

Deductible expenses (total expenses from amount A minus total personal portion on line 9949)		15,959 16	7
Net income (loss) before adjustments (total gross rental income from amount 6 minus deductible expenses from amount 7)	9369	-6,059 16	8
Co-owners – calculate your share of net income from amount 8. Enter your result on amount 9		-3,029 58	9
Minus:			
Co-owners – other deductible expenses you have as a co-owner which you did not deduct elsewhere	9945		10
Subtotal (amount 9 minus amount 10)		-3,029 58	11
Plus:			
Recaptured capital cost allowance (co-owners – enter your share of the amount)	9947		12
Subtotal (amount 11 plus amount 12)		-3,029 58	13
Minus:			
Terminal loss (co-owners – enter your share of the amount)	9948		14
Subtotal (amount 13 minus amount 14)		-3,029 58	15
Total capital cost allowance claim for the year (from amount B in Area A)	9936		16
Minus:			
Net income (loss) (amount 15 minus amount 16)		-3,029 58	17
If you are a sole proprietor or a co-owner enter this amount on line 9946.			
Partnerships			
Partners – your share of amount 17, or the amount from your T5013 slip, *Statement of Partnership Income*			18
Plus:			
Partners – GST/HST rebate for partners received in the year	9974		19
Minus:			
Partners – other expenses of the partner	9943		20
Your net income (loss) – For sole proprietors or co-owners, enter this amount on your income tax and benefit return on line 126. For partnerships, enter the result of amount 18 plus amount 19 minus amount 20. Enter this amount on your income tax and benefit return on line 126	9946	-3,029 58	21

Protected B when completed

The capital cost allowance (CCA) you can claim depends on the type of rental property you own and the date you acquired it. Group the depreciable property you own into the appropriate classes. A specific rate of CCA generally applies to each class.

Area A – Calculation of capital cost allowance claim

1 Class number	2 Undepreciated capital cost (UCC) at the start of the year	3 Cost of additions in the year	4 Proceeds of dispositions in the year	6 Adjustment for current-year additions ((col. 3 minus col. 4) divided by 2).	7 Col. 2 + col. 3 minus col. 4 and 6	8 CCA rate (%)	9 CCA for the year (col. 7 multiplied by col. 8 or a lesser amount)	10 UCC at the end of the year

Total CCA claim for the year[2] (total of column 9) B

Area B – Equipment additions in the year

1 Class number	2 Property details	3 Total cost	4 Personal portion (if applicable)	5 Rental portion (col.3 minus col.4)

Total equipment additions in the year (total of column 5) 9925

List all building or leasehold interest additions you acquired or improved in the current tax year. Group the depreciable property you own into the appropriate classes.

Area C – Building additions in the year

1 Class number	2 Property details	3 Total cost	4 Personal portion (if applicable)	5 Rental portion (col.3 minus col.4)

Total of building additions in the year (total of column 5) 9927

Area D – Equipment dispositions in the year

1 Class number	2 Property details	3 Proceeds of disposition (should not be more than the capital cost)	4 Personal portion (if applicable)	5 Rental portion (col.3 minus col.4)

Total equipment dispositions in the year (total of column 5) 9926

Area E – Building dispositions in the year

1 Class number	2 Property details	3 Proceeds of disposition (should not be more than the capital cost)	4 Personal portion (if applicable)	5 Rental portion (col.3 minus col.4)

Total building dispositions in the year (total of column 5) 9928

Area F – Land additions and dispositions in the year

Total cost of all land additions in the year	9923	
Total proceeds from all land dispositions in the year	9924	

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Statement of Business or Professional Activities

- Use this form to calculate your self-employment business and professional income.
- For each business or profession, fill in a separate Form T2125.
- Fill in this form and send it with your income tax and benefit return.
- For more information on how to fill in this form, see Guide T4002, *Self-employed Business, Professional, Commission, Farming, and Fishing Income.*

Part 1 – Identification

Your name SERAFINA FERRANTE	Your social insurance number (SIN) 501 932 784
Business name SERA FERRANTE	Business number
Business address 58 HARVEST MOON DRIVE	
City BOLTON	Prov./Terr. ON / Postal code L7E 2L2
Fiscal period From Date (YYYYMMDD) 2017-01-01 to Date (YYYYMMDD) 2017-12-31	Was 2017 your last year of business? Yes ☐ No ☒
Main product or service GRAPHIC DESIGN SERVICES	Industry code (see the appendix in Guide T4002) 541430
Tax shelter identification number	Partnership business number / Your percentage of the partnership %
Name and address of person or firm preparing this form	SAM DURANTE, CPA, CGA 65 BABAK BLVD. WOODBRIDGE ON L4L 9A5

Part 2 – Internet business activities

If your webpages or websites generate business or professional income, fill in this part of the form.

How many Internet webpages and websites does your business earn income from? Enter "0" if none. _____

Provide up to five main webpage or website addresses, also known as uniform resource locator (URL):

http://

http://

http://

http://

http://

Percentage of your gross income generated from the webpages and websites.
(If no income was generated from the Internet, enter "0".) _____ %

Part 3A – Business income
Fill in this part **only** if you have business income. If you have professional income, leave this part blank and fill in Part 3B.
If you have both business and professional income, you have to fill out a separate Form T2125 for each.
Part 3B – Professional income
Fill in this part **only** if you have professional income. If you have business income, leave this part blank and fill in Part 3A.
If you have both business and professional income, you have to fill out a separate Form T2125 for each.

Note: New proposed rules allow you to include your work in progress (WIP) progressively if you elected to use billed basis accounting for the last tax year that started before March 22, 2017. Generally, for the first tax year that starts after March 21, 2017, you must include 50% of the lesser of the cost and the fair market value of WIP. For more information, see chapter 2 of guide T4002.

Part 3A – Business income

Gross sales, commissions, or fees (include GST/HST collected or collectible)	925 00	1
GST/HST, provincial sales tax, returns, allowances, discounts, and GST/HST adjustments (included in amount 1)		2
Subtotal: Amount 1 **minus** amount 2	925 00	3
If you are using the quick method for GST/HST – Government assistance calculated as follows: GST/HST collected or collectible on sales, commissions and fees eligible for the quick method		4
GST/HST remitted, calculated on (sales, commissions, and fees eligible for the quick method **plus** GST/HST collected or collectible) **multiplied** by the applicable quick method remittance rate		5
Subtotal: Amount 4 **minus** amount 5		6
Adjusted gross sales: Amount 3 **plus** amount 6 (enter on line 8000 of Part 3C)	925 00	7

Part 3B – Professional income

Gross professional fees including work-in-progress (WIP) (including GST/HST collected or collectible)		8
GST/HST, provincial sales tax, returns, allowances, discounts, and GST/HST adjustments (included in amount 8) and any WIP at the end of the year you elected to exclude		9
Subtotal: Amount 8 **minus** amount 9		10
If you are using the quick method for GST/HST – Government assistance calculated as follows: GST/HST collected or collectible on professional fees eligible for the quick method		11
GST/HST remitted, calculated on (professional fees eligible for the quick method **plus** GST/HST collected or collectible) **multiplied** by the applicable quick method remittance rate		12
Subtotal: Amount 11 **minus** amount 12		13
Work-in-progress (WIP), start of the year, per election to exclude WIP (see Guide T4002, Chapter 2)		14
Adjusted professional fees: Amount 10 **plus** amount 13 **plus** amount 14 (enter on line 8000 of Part 3C)		15

Part 3C– Gross business or professional income

Adjusted gross sales (amount 7 of Part 3A) or adjusted professional fees (amount 15 of Part 3B)		8000 925 00	
Reserves deducted last year	8290		
Other income	8230		
Subtotal: Line 8290 **plus** line 8230		▶	16
Gross business or professional income: Line 8000 **plus** amount 16		8299 925 00	

Report the gross business or professional income from line 8299 on the applicable line of your income tax and benefit return as indicated below:

- business income on line 162
- professional income on line 164
- commission income on line 166

For Parts 3D, 4, and 5, if GST/HST has been remitted or an input tax credit has been claimed, do not include GST/HST when you calculate the cost of goods sold, expenses, or net income (loss).

Part 3D – Cost of goods sold and gross profit

If you have business income, fill in this part. Enter only the business part of the costs.

Gross business income (line 8299 of Part 3C)		925 00	17
Opening inventory (include raw materials, goods in process, and finished goods)	8300		
Purchases during the year (net of returns, allowances, and discounts)	8320		
Direct wage costs	8340		
Subcontracts	8360		
Other costs	8450		
Subtotal: Add the amounts above		18	
Minus: Closing inventory (include raw materials, goods in process, and finished goods)	8500		
Cost of goods sold: Amount 18 **minus** line 8500	8518	▶	19
Gross profit (or loss): Amount 17 **minus** amount 19		8519 925 00	

Part 4 – Net income (loss) before adjustments

Gross business or professional income (line 8299 of Part 3C) or **Gross profit** (line 8519 of Part 3D)				925 00	a
Expenses (enter only the business part)					
Advertising	8521	345 78			
Meals and entertainment	8523	243 80			
Bad debts	8590				
Insurance	8690				
Interest and bank charges	8710				
Business taxes, licences, and memberships	8760				
Office expenses	8810	122 90			
Office stationery and supplies	8811				
Professional fees (includes legal and accounting fees)	8860				
Management and administration fees	8871				
Rent	8910				
Repairs and maintenance	8960				
Salaries, wages, and benefits (including employer's contributions)	9060				
Property taxes	9180				
Travel expenses	9200				
Utilities	9220	587 60			
Fuel costs (except for motor vehicles)	9224				
Delivery, freight, and express	9275				
Motor vehicle expenses (not including CCA) (amount 15 of Chart A)	9281	1,847 90			
Capital cost allowance (CCA). Enter amount i of Area A **minus** any personal part and any CCA for business-use-of-home expenses	9936	602 88			
Other expenses (specify):	9270				
INTERNET 50%X1,005.53		502 77			
Total expenses: Total of the above amounts	9368	4,253 63	▶	4,253 63	b
Net income (loss) before adjustments: Amount a **minus** amount b			9369	-3,328 63	

Part 5 – Your net income (loss)

Your share of line 9369 or the amount from your T5013 slip, *Statement of Partnership Income*		-3,328 63	c		
Plus: GST/HST rebate for partners that was received in the year	9974				
Total: Amount c **plus** line 9974		-3,328 63	▶	-3,328 63	d
Minus: Other amounts deductible from your share of the net partnership income (loss) (amount 6 of Part 6)			9943		
Net income (loss) after adjustments: Amount d **minus** line 9943				-3,328 63	e
Minus: Business-use-of-home expenses (amount 16 of Part 7)			9945		
Your net income (loss): Amount e **minus** line 9945			9946	-3,328 63	

Report the net income amount from line 9946 on the applicable line of your income tax and benefit return as indicated below:

- business income on line 135
- professional income on line 137
- commission income on line 139

Part 6 – Other amounts deductible from your share of the net partnership income (loss)

Claim expenses you incurred that were not included in the partnership statement of income and expenses, and for which the partnership did not reimburse you. These claims must not be included in the claims already calculated for the partnership.

List details of expenses:	Expense amounts	
Business use of motor vehicle		1
Meals and entertainment		2
Private health services plan premiums		3
		4
		5
		6
		7
		8
		9
		10
		11
Total other amounts deductible from your share of the net partnership income (loss): Add amounts 1 to 11 (enter this on line 9943 of Part 5)		12

Part 7 – Calculation of business-use-of-home expenses

Heat		1
Electricity		2
Insurance		3
Maintenance		4
Mortgage interest		5
Property taxes		6
Other expenses (specify): WATER		7
Subtotal: Add amounts 1 to 7		8
Minus: Personal-use part of the business-use-of-home expenses		9
Subtotal: Amount 8 minus amount 9		10
Plus: Capital cost allowance (business part only), which means amount i of Area A minus any portion of CCA that is for personal use or entered on line 9936 of Part 4		11
Amount carried forward from previous year	16,377 14	12
Subtotal: Add amounts 10 to 12	16,377 14	13
Minus: Net income (loss) after adjustments (amount e of Part 5) (if negative, enter "0")		14
Business-use-of-home expenses available to carry forward: Amount 13 minus amount 14 (if negative, enter "0")	16,377 14	15
Allowable claim: The lesser of amount 13 and 14 above (enter your share of this amount on line 9945 of Part 5)		16

Part 8 – Details of other partners

Do not fill in this chart if you must file a partnership information return.

Name of partner / Address	Prov./Terr.	Postal code	Share of net income or (loss)	Percentage of partnership
			$	%
			$	%
			$	%
			$	%

Part 9 – Details of equity

Total business liabilities	9931	
Drawings in 2017	9932	
Capital contributions in 2017	9933	

Area A – Calculation of capital cost allowance (CCA) claim

Part XI properties (acquired after 1971)

CCA other than classes 10.1 and 13

1 Class number	2 Undepreciated capital cost (UCC) at the start of the year	Amount to be subtracted	3 Cost of additions in the year	4 Proceeds of dispositions in the year	7 Base amount for CCA	8 CCA Rate (%)	9 CCA for the year (col. 7 multiplied by col. 8 or an adjusted amount)	10 UCC at the end of the year
10	1,550 66				1,550 66	30.00	465 20	1,085 46
8	688 40				688 40	20.00	137 68	550 72

Total CCA for classes other than 10.1 and 13. ▶ 602 88

Total CCA claim for the year: Total of column 9 (enter the amount on line 9936 of Part 4, amount i minus any personal part and any CCA for business-use-of-home expenses*) ▶ 602 88 i

* For information on CCA for "Calculation of business-use-of-home expenses," see "Special situations" in Guide T4002, Chapter 4. To help you calculate the capital cost allowance claim, see the calculation charts in Areas B to F.

Area B – Equipment additions in the year

1 Class number	2 Property description	3 Total cost	4 Personal part (if applicable)	5 Business part (column 3 minus column 4)

Total equipment additions in the year: Total of column 5 9925

Area C – Building additions in the year

1 Class number	2 Property description	3 Total cost	4 Personal part (if applicable)	5 Business part (column 3 minus column 4)

Total of building additions in the year: Total of column 5 9927

Area D – Equipment dispositions in the year

1 Class number	2 Property description	3 Proceeds of disposition (should not be more than the capital cost)	4 Personal part (if applicable)	5 Business part (column 3 minus column 4)

Note: If you disposed of property from your farming business in the year, see Chapter 3 of Guide T4002 for information about your proceeds of disposition.

Total equipment dispositions in the year: Total of column 5 9926

Area E – Building dispositions in the year

1 Class number	2 Property description	3 Proceeds of disposition (should not be more than the capital cost)	4 Personal part (if applicable)	5 Business part (column 3 minus column 4)

Note: If you disposed of property from your farming business in the year, see Chapter 3 of Guide T4002 for information about your proceeds of disposition.

Total building dispositions in the year: Total of column 5 9928

Area F – Land additions and dispositions in the year

Total cost of all land additions in the year 9923

Total proceeds from all land dispositions in the year 9924

Note: You cannot claim capital cost allowance on land. For more information, see Chapter 3 of Guide T4002.

See the privacy notice on your return

T2125 – Calculating Vehicle Expenses for Business Use Purposes

Self-employment statement

Business name: SERA FERRANTE

Fiscal period from: Year Month Day 2017-01-01 to Year Month Day 2017-12-31

Motor vehicle description

	Vehicle no. 1	Vehicle no. 2	Vehicle no. 3
Make			
Model			
Year			
Date of acquisition			
Date of disposition (if in the year)			
Partnership's vehicle	☐	☐	☐

Kilometres

	Vehicle no. 1	Vehicle no. 2	Vehicle no. 3	
Number of kilometres driven during the fiscal period to earn business income	2,327			1
Total kilometres driven in the fiscal period	14,530			2
Percentage of business use	16.02 %	. %	. %	

GST/HST rebate for eligible expenses on which the GST and HST have been paid

Select this box if a GST/HST rebate can be claimed for one or more vehicles ☐

Chart A – Expenses related to motor vehicles

		Vehicle no. 1	Vehicle no. 2	Vehicle no. 3	
Fuel (gasoline, propane, oil, electricity)		1,555 77			3
Interest (see chart B below)	+				4
Interest on a motor vehicle other than an automobile	+				5
Insurance	+	1,834 90			6
Licence and registration fees	+	120 00			7
Maintenance and repairs	+	233 77			8
Leasing costs (see chart C below)	+	7,794 00			9
Other expenses (specify)					
407 ETR & CAR WASH	+				10
Total motor vehicle expenses (total of lines 1 to 10)	=	11,538 44			11
Business part: (line 1 + line 2 x line 11)		1,847 90			12
Parking fees related to business activities	+				13
Additional business insurance	+				14
Reimbursement, rebates	–				15
Eligible motor vehicle expenses	=	1,847 90			

Sole owner – Total expenses related to motor vehicles (without CCA) = 1,847 90

Partnership – Total expenses related to motor vehicles (without CCA) =

Chart B – Eligible interest for passenger vehicles

		Vehicle no. 1	Vehicle no. 2	Vehicle no. 3	
Total interest payable (accrual accounting) or paid (cash basis) in the fiscal period					A
Number of days in the fiscal period during which interest was payable		365			
Multiply by the daily rate	x	10.00	10.00	10.00	
		3,650 00			B
Eligible interest expenses (A or B, whichever is less)	=				

Chart C – Eligible leasing costs for passenger vehicles

	Vehicle no. 1	Vehicle no. 2	Vehicle no. 3	
Date lease began	2014-01-01			
Date lease terminated	2018-04-01			
Total leasing costs incurred in the 2017 fiscal period for the vehicle	7,794 00			1
Total leasing payments deducted before the 2017 fiscal period for the vehicle	12,169 80			2
Number of days since the lease began	1461			3
Manufacturer's suggested price				4
Taxes on the eligible cost				
GST rate at the time the contract was entered into	5.00			
PST rate at the time the contract was entered into	8.000	8.000	8.000	
PST calculated on the GST	☐	☐	☐	
(Eligible cost + taxes) / 85%	39,882 35			5
Greater of lines 4 and 5 x 85%	33,900 00			6
Taxes on the monthly limit				
GST rate during the current taxation year	5.00	5.00	5.00	
PST rate during the current taxation year	8.000	8.000	8.000	
PST calculated on the GST	☐	☐	☐	
Interest on refundable amounts in excess of $1,000 and that are deemed paid since the amount became refundable				A
in the current year				B
Reimbursements receivable since the lease began				C
in the current year				D
Limit 1 (Monthly limit + taxes) x line 3 + 30 - line 2 - line A - line C	31,855 00			7
Limit 2 (Eligible cost + taxes) x line 1 + line 6 - line B - line D	7,794 00			8
Eligible leasing costs (line 7 or 8, whichever is less)	7,794 00			

Chart D – Capital Cost Allowance

		Vehicle no. 1	Vehicle no. 2	Vehicle no. 3	
Final loss (class 10 only)		☐	☐	☐	
Cost before GST and PST					A
GST and PST					B
Class		10	10	10	
UCC at the beginning of the year					1
Cost of acquisition	+				2
GST/PST rebate	−				3
Proceeds of disposition	−				4
(Line 2 - line 3 - line 4) x 1/2	−				5
Base amount for CCA (Note 1)	=				6
Rate		30.00	30.00	30.00	7
Line 6 multiplied by the rate on line 7 **CCA**	−				8
Closing balance	=				9
Percentage of business use		16.02 %	%	%	
Business part of CCA					

Sole owner – Total CCA related to motor vehicles =

Partnership – Total CCA related to motor vehicles =

Note 1: If data relating to more than one class 10 vehicle has been entered in this form and one of those vehicles has been disposed of in the year, the CCA balance of the vehicle disposed of will be transferred to the CCA balance of one of the class 10 vehicles that have not been disposed of.

1 Class number	2 Undepreciated capital cost (UCC) at the start of the year	Amount to be subtracted	3 Cost of additions in the year	4 Proceeds of dispositions in the year	7 Base amount for CCA	8 Rate (%)	9 CCA for the year (col. 7 x col. 8 or an adjusted amount)	10 UCC at the end of the year
10						30.00		
10						30.00		
10						30.00		

Canada Child Benefit Worksheet (CCB)

For the months of July 2018 to June 2019.

This worksheet is provided for information purposes only. The exact amount of Canada Child Benefit will be confirmed by the CRA.

Income information

		Taxpayer	Spouse	Total	
Net income as per line 236		62,374 21	77,466 34		1
Total repayment under the terms of the UCCB (line 213 of the T1 return) and an RDSP (line 232 of the T1 return)	+				2
Add lines 1 and 2.		62,374 21	77,466 34		3
Total income from the UCCB (line 117 of the T1 return) and an RDSP (line 125 of the T1 return)	−				4
Net income used to calculate the CCB	=	62,374 21	77,466 34	139,840 55	5

CCB calculation

Month	Number of eligible children under the age of 6	Number of eligible children under the age of 6 in shared custody	Number of eligible children between the age of 6 and 17	Number of eligible children between the age of 6 and 17 in shared custody	Number of children with a disability	Monthly payments
July 2018			2			162 98
August			2			162 98
September			2			162 98
October			2			162 98
November			2			162 98
December			2			162 98
January 2019			2			162 98
February			2			162 98
March			2			162 98
April			2			162 98
May			2			162 98
June			2			163 01
					Total	1,955 79

Summary of the results

Canada Child Benefit	1,955 79
Ontario Child Benefit (detail of the calculation presented on the PROV BEN form)	

Two-Year Comparative Review – Federal – 2017

	2017	2016
101. Employment income	68,732	63,871
104. Other employment income		
113. OAS pension		
114. CPP/QPP benefits		
115. Other pensions		
116. Elected split-pension amount		
117. Universal Child Care Benefit		
119. EI benefits		
120. Taxable dividends		
121. Interest/other inv. income		
122. Limited partnership income		
125. RDSP income		
126. Rental income	-3,030	-3,597
127. Taxable capital gains		
128. Support payments received		
129. RRSP income		
130. Other income		
135–143. Self-employment income	-3,329	-1,856
144. Workers' compensation		
145. Social assistance payments		
146. Net federal supplements		
150. Total Income	62,374	58,418
207. RPP deduction		
208. RRSP/PRPP deduction		
210. Deduct. elected split-pension		
212. Union/professional dues		
213. UCCB repayment		
214. Child care expenses		
215. Disability supports deduction		
217. Business investment loss		
219. Moving expenses		
220. Support payments made		
221. Carrying charges		
222. Deductions CPP/QPP		
223. Deduction for PPIP		
224. Expl./dev. expenses		
229. Other employment expenses		
231-232. Other deductions		
235. Social benefits repayment		
236. Net Income	62,374	58,418
244. Canadian forces police deduct.		
248. Relocation loan deduction		
249. Security options deductions		
250. Other payments deduction		
251. Limited partnership losses		
252. Non-capital losses		
253. Net capital losses		
254. Capital gains deduction		
255. Northern residents		
256. Additional deductions		
260. Taxable Income	62,374	58,418
GST/HST credit and prov. benefits		
CCB and provincial benefits	1,956	3,654
RRSP limit (2018)	113,100	

	2017	2016
300. Basic amount	11,635	11,474
301. Age amount		
303-305. Spouse or eligible dep.		
304-307. Caregiver amount		
367. Caregiver (infirm under 18 years)		
306. Infirm dependants amount	N/A	
308-310. CPP/QPP	2,564	2,485
312-317. Tot. empl./self-empl. EI prem.	836	930
375-378. PPIP premiums		
362-395. Volunteers (firefighters/rescue)		
363. Canadian employment amount	1,178	1,161
364. Public transit passes amount		
370. Children's arts amount	N/A	
398-369. Home (access./buyers' amt)		
313. Adoption expenses		
314. Pension income amount		
316-318. Disability amount		
319. Interest/student loans		
323. Tuition and education amounts		
324-326. Spouse/dependant trans.		
332. Allowable medical expenses		
335. Total amounts	16,213	16,050
338. Credits	2,432	2,408
349. Donations and gifts		8
350. Non-refundable credits	2,432	2,415
Tax on taxable income	10,261	9,485
425. Dividend tax credit		
427. Minimum tax carry-over		
Federal surtax		
406. Federal tax	7,829	7,070
410. Political contribution credit		
412. Investment tax credit		
414. Labour-sponsored funds credit		
417. Minimum tax		
415. WITB advance payments		
418. Special taxes		
420. Net federal tax	7,829	7,070
421-430. Self-employment CPP		
422. Social benefits repayment		
428-432. Provincial or territorial tax	3,892	3,562
435. Total payable	11,720	10,632
437. Total income tax deducted	12,793	11,438
438. Tax deducted transfer		
440. Refundable abatement		
448 to 451. CPP/EI overpayment		
452. Medical expense supplement		
453. WITB		
ITC refund/Credit Part XII.2		
457. GST/HST rebate (GST370)		
459. Children's fitness tax credit	N/A	27
469. Eligible educator school supply cr.		
476. Instalments		
479. Provincial or territorial credits		18
482. Total credits	12,793	11,483
Balance due/refund (-)	-1,072	-851

Two-Year Comparative Review – Provincial – 2017

		2017	2016
Province of residence		ON	ON
Form 428			
Taxable income		62,374	58,418
Tax on taxable income		3,977	3,643
Non-refundable tax credits			
Basic personal amount	5804	10,171	10,011
Amount from line 308, Schedule 1	5824	2,564	2,485
Amount from line 312, Schedule 1	5832	836	930
Non-refundable tax credits	5880	13,571	13,426
Rate		5.05 %	5.05 %
Total	5884	685	678
Donations and gifts	5896		3
Non-refundable tax credits	6150	685	681
Tax credits			
Ontario health premium		600	600
Provincial tax (T1, line 428)		3,892	3,562
Form 479			
Ontario children's activity tax credit	6309	N/A	18
Provincial credits (T1, line 479)			18

Protected B when completed

Canada Revenue Agency / Agence du revenu du Canada

Income Tax and Benefit Return

2018

Step 1 – Identification and other information

ON 7

Identification

First name and initial: SERAFINA

Last name: FERRANTE

Mailing address: Apt No. – Street No. Street name: 58 HARVEST MOON DRIVE

PO Box:

RR:

City: BOLTON

Prov./Terr.: ON

Postal code: L7E 2L2

Email address

By providing an email address, you are **registering** to receive email notifications from the CRA and **agree** to the **Terms of use** under Step 1 in the guide.

Enter an email address:

Information about your residence

Enter your province or territory of residence on **December 31, 2018**: Ontario

Enter the province or territory where you **currently** reside if it is not the same as your mailing address above:

If you were self-employed in 2018, enter the province or territory where your business had a permanent establishment: Ontario

If you **became** or **ceased** to be a **resident of Canada** for income tax purposes **in 2018**, enter the date of:

entry (Month Day) or departure (Month Day)

Information about you

Enter your social insurance number (SIN): 501 932 784

Enter your date of birth: Year Month Day 1979-02-09

Your language of correspondence: English [X] Français [ ]
Votre langue de correspondance :

Is this return for a deceased person?

If this **return** is for a **deceased person**, enter the date of death: Year Month Day

Marital status

Tick the box that applies to your marital status on December 31, 2018:

1 [X] Married 2 [ ] Living common-law 3 [ ] Widowed
4 [ ] Divorced 5 [ ] Separated 6 [ ] Single

Information about your spouse or common-law partner (if you ticked box 1 or 2 above)

Enter their SIN: 503 170 250

Enter their first name: RINO

Enter their net income for 2018 to claim certain credits: 107,856 85

Enter the amount of universal child care benefit (UCCB) from line 117 of their return:

Enter the amount of UCCB repayment from line 213 of their return:

Tick this box if they were self-employed in 2018: 1 [ ]

Do not use this area

Elections Canada (For more information, see "Elections Canada" under Step 1, in the guide.)

A) Do you have Canadian citizenship? . . . . . Yes [X] 1 No [ ] 2

If yes, go to question B. If no, skip question B.

B) As a Canadian citizen, do you authorize the Canada Revenue Agency to give your name, address, date of birth, and citizenship to Elections Canada to update the National Register of Electors? . . . . . Yes [ ] 1 No [X] 2

Your authorization is valid until you file your next tax return. Your information will only be used for purposes permitted under the Canada Elections Act, which include sharing the information with provincial/territorial election agencies, members of Parliament, registered political parties, and candidates at election time.

Do not use this area	172					171				

Step 1 – Identification and other information (continued)

Please answer the following question:

Did you own or hold specified foreign property where the total cost amount of all such property, at any time in 2018, was more than CAN$100,000? . . . . . 266 Yes ☐ 1 No ☒ 2

If yes, get and complete Form T1135, Foreign Income Verification Statement. There are substantial penalties for not completing and filing Form T1135 by the due date. For more information, see Form T1135.

Step 2 – Total income

As a resident of Canada, you have to report your income from all sources both inside and outside Canada. The Income Tax and Benefit Guide may have additional information for certain lines.

Employment income (box 14 of all T4 slips)			101	63,158	03
Commissions included on line 101 (box 42 of all T4 slips)	102				
Wage loss replacement contributions (See line 101 in the guide.)	103				
Other employment income			104		
Old age security pension (box 18 of the T4A(OAS) slip)			113		
CPP or QPP benefits (box 20 of the T4A(P) slip)			114		
Disability benefits included on line 114 (box 16 of the T4A(P) slip)	152				
Other pensions and superannuation (See line 115 in the guide and complete the Worksheet for Schedule 1 for line 314.)			115		
Elected split-pension amount (Get and complete Form T1032.)			116		
Universal child care benefit (UCCB) (See the RC62 slip.)			117		
UCCB amount designated to a dependant	185				
Employment insurance and other benefits (box 14 of the T4E slip)			119		
Taxable amount of dividends (eligible and other than eligible) from taxable Canadian corporations (Complete the Worksheet for the return.)			120		
Taxable amount of dividends other than eligible dividends, included on line 120, from taxable Canadian corporations	180				
Interest and other investment income (Complete the Worksheet for the return.)			121		
Net partnership income: limited or non-active partners only			122		
Registered disability savings plan income (box 131 of the T4A slip)			125		
Rental income — Gross	160	9,900 00	Net 126	-3,279	15
Taxable capital gains (Complete Schedule 3.)			127		
Support payments received — Total	156		Taxable amount 128		
RRSP income (from all T4RSP slips)			129		
Other income — Specify:			130		
Self-employment income					
Business income — Gross	162	10,100 00	Net 135		
Professional income — Gross	164		Net 137		
Commission income — Gross	166		Net 139		
Farming income — Gross	168		Net 141		
Fishing income — Gross	170		Net 143		
Workers' compensation benefits (box 10 of the T5007 slip)	144				
Social assistance payments	145				
Net federal supplements (box 21 of the T4A(OAS) slip)	146				
Add lines 144, 145, and 146. (See line 250 on this return.)			▶ 147		
Add lines 101, 104 to 143, and 147.			This is your total income. 150	59,878	88

Attach only the documents (schedules, information slips, forms, or receipts) **requested** to support any claim or deduction. Keep all other supporting documents.

Step 3 – Net income

Enter your **total income** from line 150.			150	59,878 88
Pension adjustment (box 52 of all T4 slips and box 034 of all T4A slips)	206			
Registered pension plan deduction (box 20 of all T4 slips and box 032 of all T4A slips)		207		
RRSP and pooled registered pension plan (PRPP) deduction (See Schedule 7 and **attach** receipts.)		208		
Pooled registered pension plan (PRPP) **employer** contributions (amount from your PRPP contribution receipts)	205			
Deduction for elected split-pension amount (Get and complete Form T1032.)		210		
Annual union, professional, or like dues (receipts and box 44 of all T4 slips)		212		
Universal child care benefit repayment (box 12 of all RC62 slips)		213		
Child care expenses (Get and complete Form T778.)		214		
Disability supports deduction (Get and complete Form T929.)		215		
Business investment loss — Gross	228	Allowable deduction 217		
Moving expenses (Get and complete Form T1-M.)		219		
Support payments made — Total	230	Allowable deduction 220		
Carrying charges and interest expenses (Complete the Worksheet for the return.)		221		
Deduction for CPP or QPP contributions on self-employment and other earnings (Complete Schedule 8 or get and complete Form RC381, whichever applies.)		222		
Exploration and development expenses (Get and complete Form T1229.)		224		
Other employment expenses		229		
Clergy residence deduction (Get and complete Form T1223.)		231		
Other deductions — Specify:		232		
Add lines 207 to 224, 229, 231, and 232.		233	▶	
Line 150 minus line 233 (if negative, enter "0") — This is your **net income before adjustments.**			234	59,878 88
Social benefits repayment (If you reported income at line 119 and the amount at line 234 is greater than $64,625, see the repayment chart on the back of your T4E slip. If you reported income on lines 113 or 146, and the amount at line 234 is greater than $75,910, complete the chart for line 235 on the Worksheet for the return. Otherwise, enter "0".)			235	
Line 234 minus line 235 (if negative, enter "0") — This is your **net income.**			236	59,878 88

Step 4 – Taxable income

Canadian Forces personnel and police deduction (box 43 of all T4 slips)		244		
Security options deductions		249		
Other payments deduction (Claim the amount from line 147, unless it includes an amount at line 146. If so, see line 250 in the guide.)		250		
Limited partnership losses of other years		251		
Non-capital losses of other years		252		
Net capital losses of other years		253		
Capital gains deduction (Get and complete Form T657.)		254		
Northern residents deductions (Get and complete Form T2222.)		255		
Additional deductions — Specify:		256		
Add lines 244 to 256.		257	▶	
Line 236 minus line 257 (if negative, enter "0") — This is your **taxable income.**			260	59,878 88

Step 5 – Federal tax Complete Schedule 1 to calculate your federal tax.

Step 6 – Provincial or territorial tax Complete Form 428 to calculate your provincial tax.

Step 7 – Refund or balance owing

Net federal tax: enter the amount from line 61 of Schedule 1 (Attach Schedule 1, even if the result is "0".)	420	7,243	87
CPP contributions payable on self-employment and other earnings (Complete Schedule 8 or get and complete Form RC381, whichever applies.)	421		
Employment insurance premiums payable on self-employment and other eligible earnings (Complete Schedule 13.)	430		
Social benefits repayment (amount from line 235)	422		
Provincial or territorial tax (Attach Form 428, even if the result is "0".)	428	3,619	92
Add lines 420, 421, 430, 422, and 428. This is your **total payable.**	435	10,863	79 •

Total income tax deducted (amounts from all Canadian slips)	437	11,836	74 •	
Refundable Quebec abatement (See line 440 in the guide.)	440		•	
CPP overpayment (See line 308 in the guide.)	448		•	
Employment insurance overpayment (See line 312 in the guide.)	450		•	
Climate action incentive (Complete Schedule 14.)	449		•	
Refundable medical expense supplement (Complete the Worksheet for the return.)	452		•	
Working income tax benefit (WITB) (Complete Schedule 6.)	453		•	
Refund of investment tax credit (Get and complete Form T2038(IND).)	454		•	
Part XII.2 trust tax credit (box 38 of all T3 slips and box 209 of all T5013 slips)	456		•	
Employee and partner GST/HST rebate (Get and complete Form GST370.)	457		•	
Eligible educator school supply tax credit Supplies expenses (maximum $1,000) 468 x 15%	469		•	
Tax paid by instalments	476		•	
Provincial or territorial credits (Complete Form 479, if it applies.)	479		•	
Add lines 437 to 457, and 469 to 479. These are your **total credits.**	482	11,836	74 ▶	11,836 74
Line 435 minus line 482 This is your **refund** or **balance owing.**				-972 95

If the result is negative, you have a **refund.** If the result is positive, you have a **balance owing.**

Enter the amount below on whichever line applies.

Generally, we do not charge or refund a difference of $2 or less.

Refund 484 972 95 •

Balance owing 485 •

For more information on how to make your payment, see line 485 in the guide or go to **canada.ca/payments**. Your payment is due no later than April 30, 2019.

Direct deposit – Enrol or update

By providing my banking information **I authorize** the Receiver General to deposit in the bank account number shown below **any amounts payable** to me by the CRA, until otherwise notified by me. I understand that this authorization will replace all of my previous direct deposit authorizations.

Branch number 460 (5 digits) Institution number 461 (3 digits) Account number 462 (maximum 12 digits)

Ontario opportunities fund

You can help reduce Ontario's debt by completing this area to donate some or all of your 2018 refund to the Ontario opportunities fund. Please see the provincial pages for details.

Amount from line 484 above			1
Your donation to the Ontario opportunities fund	465	•	2
Net refund (line 1 minus line 2)	466	•	3

I certify that the information given on this return and in any documents attached is correct and complete and fully discloses all my income.

Sign here

It is a serious offence to make a false return.

Telephone number: (905) 857-6874

Date 2019-06-13

If this return was completed by a tax professional, tick the applicable box and provide the following information.

490 Was a fee charged? Yes [X] 1 No [ ] 2

489 EFILE number (if applicable): I2621

Name of tax professional: SAM DURANTE, CPA, CGA

Telephone number: (905) 856-0524

Personal information (including the SIN as a personal identifier) is collected for the purposes of the administration or enforcement of the Income Tax Act and related programs and activities. This includes administering benefits, audit, compliance, and collection activities. It may be shared or verified with other federal, provincial, territorial or foreign government institutions to the extent authorized by law. Failure to provide this information may result in interest payable, penalties or other actions. Under the Privacy Act, individuals have the right to access their personal information, request correction, or file a complaint to the Privacy Commissioner of Canada regarding the handling of the individual's personal information. Refer to Personal Information Bank CRA PPU 005 on Info Source at **canada.ca/cra-info-source**.

Do not use this area 487 488 486 •

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T1-2018

Federal Tax

Schedule 1

This schedule represents **Step 5** in completing your return. Complete this schedule and **attach** it to your return.

Claim only the credits that apply to you.

The Income Tax and Benefit Guide may have additional information for certain lines.

Step A – Federal non-refundable tax credits

Basic personal amount	claim $11,809	300	11,809	00	1
Age amount (if you were born in 1953 or earlier) (Complete the Worksheet for Schedule 1.)	(maximum $7,333)	301			2
Spouse or common-law partner amount (Complete Schedule 5.)		303			3
Canada caregiver amount for spouse or common-law partner, or eligible dependant age 18 or older (Complete Schedule 5.)		304			4
Amount for an eligible dependant (Complete Schedule 5.)		305			5
Canada caregiver amount for other infirm dependants age 18 or older (Complete Schedule 5.)		307			6
Canada caregiver amount for infirm children under 18 years of age					
Enter the number of children for whom you are claiming this amount	352 x $2,182 =	367			7
CPP or QPP contributions: through employment from box 16 and box 17 of all T4 slips (Complete Schedule 8 or get and complete Form RC381, whichever applies.)		308	2,593	00	• 8
on self-employment and other earnings (Enter the amount from line 222 of your return.)		310			• 9
Employment insurance premiums: through employment from box 18 and box 55 of all T4 slips	(maximum $858.22)	312	858	22	• 10
on self-employment and other eligible earnings (Complete Schedule 13.)		317			• 11
Volunteer firefighters' amount		362			12
Search and rescue volunteers' amount		395			13
Canada employment amount (Enter $1,195 or the total of your employment income you reported on lines 101 and 104 of your return, **whichever is less.**)		363	1,195	00	14
Home accessibility expenses (Complete the Worksheet for Schedule 1.)	(maximum $10,000)	398			15
Home buyers' amount		369			16
Adoption expenses		313			17
Pension income amount (Complete the Worksheet for Schedule 1.)	(maximum $2,000)	314			18
Disability amount (for self) (Claim $8,235 or if you were under 18 years of age, complete the Worksheet for Schedule 1.)		316			19
Disability amount transferred from a dependant (Complete the Worksheet for Schedule 1.)		318			20
Interest paid on your student loans (See Guide P105.)		319			21
Your tuition, education, and textbook amounts (Complete Schedule 11.)		323			22
Tuition amount transferred from a child		324			23
Amounts transferred from your spouse or common-law partner (Complete Schedule 2.)		326			24

Medical expenses for **self, spouse or common-law partner, and your dependent children born in 2001 or later**	330		25
Enter $2,302 or 3% of line 236 of your return, **whichever is less.**			26
Line 25 minus line 26 (if negative, enter "0")			27
Allowable amount of medical expenses for **other dependants** (Complete the Worksheet for Schedule 1.)	331		28

Add lines 27 and 28.		▶ 332			29
Add lines 1 to 24, and line 29.		335	16,455	22	30
Federal non-refundable tax credit rate			15 %		31
Multiply line 30 by line 31.		338	2,468	28	32
Donations and gifts (Complete Schedule 9.)		349			33
Add lines 32 and 33. Enter this amount on line 46 on the next page.	**Total federal non-refundable tax credits**	350	2,468	28	34

Continue on the next page.

Step B – Federal tax on taxable income

Enter your **taxable income** from line 260 of your return.	59,878 88	35

Complete the appropriate column depending on the amount on line 35.	Line 35 is $46,605 or less	Line 35 is more than $46,605 but not more than $93,208	Line 35 is more than $93,208 but not more than $144,489	Line 35 is more than $144,489 but not more than $205,842	Line 35 is more than $205,842	
Enter the amount from line 35.		59,878 88				36
Line 36 minus line 37 (cannot be negative)	0 00	46,605 00	93,208 00	144,489 00	205,842 00	37
		13,273 88				38
Multiply line 38 by line 39.	15 %	20.5 %	26 %	29 %	33 %	39
		2,721 15				40
	0 00	6,991 00	16,544 00	29,877 00	47,670 00	41
Add lines 40 and 41.		9,712 15				42

Step C – Net federal tax

Enter the amount from line 42.		9,712 15	43		
Federal tax on split income (Get and complete Form T1206.)	424		• 44		
Add lines 43 and 44.	404	9,712 15	▶	9,712 15	45
Enter your total federal non-refundable tax credits from line 34 on the previous page.	350	2,468 28	46		
Federal dividend tax credit (See line 425 in the guide.)	425		• 47		
Minimum tax carryover (Get and complete Form T691.)	427		• 48		
Add lines 46, 47, and 48.		2,468 28	▶	2,468 28	49
Line 45 minus line 49 (if negative, enter "0")		Basic federal tax	429	7,243 87	50
Federal foreign tax credit (Get and complete Form T2209.)			405		51
Line 50 minus line 51 (if negative, enter "0")		Federal tax	406	7,243 87	52
Total federal political contributions (attach receipts)	409		53		
Federal political contribution tax credit (Complete the Worksheet for Schedule 1.)	(maximum $650)	410	• 54		
Investment tax credit (Get and complete Form T2038(IND).)		412	• 55		
Labour-sponsored funds tax credit (See lines 413 and 414 in the guide.)					
Net cost of shares of a provincially registered fund	413	Allowable credit 414	• 56		
Add lines 54, 55, and 56.		416	▶		57
Line 52 minus line 57 (if negative, enter "0")			417	7,243 87	58
Working income tax benefit advance payments received (box 10 of the RC210 slip)			415		• 59
Special taxes (See line 418 in the guide.)			418		60
Add lines 58, 59, and 60. Enter this amount on line 420 of your return.		Net federal tax	420	7,243 87	61

Complete Form 428 to calculate provincial or territorial tax.

Canada Revenue Agency | Agence du revenu du Canada

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Calculation of Cumulative Net Investment Loss (CNIL) to December 31, 2018

- Use this form if you had any **investment income** or **investment expenses** for 2018.
- Your CNIL reduces the amount of your cumulative gains limit for the year and may affect the allowable amount of your capital gains deduction.
- Even if you are not claiming a capital gains deduction in 2018, you should still complete this form if you had any investment income or expenses in 2018.
- Because the balance in your CNIL account is a cumulative total, you may need this information in a future year. Keep a copy for your records and attach another to your return.
- For more information, call **1-800-959-8281**.

Note
If you have capital gains other than from the disposition of qualified farm or fishing property or qualified small business corporation shares in 2018, first complete Chart A on page 2 of this form to determine if you have additional investment income to include when you calculate your CNIL.

Part 1 – Investment expenses claimed on your 2018 return

Carrying charges and interest expenses (from line 221)			1	
Net rental losses (from line 126)		3,279 15	2	
Limited or non-active partnership losses (from line 122) other than allowable capital losses			3	
Limited partnership losses of other years after 1985 (from line 251)			4	
50% of exploration and development expenses (from line 224)			5	
Any other investment expenses claimed in 2018 to earn property income (see the list of other investment expenses below)	6808		6	
Additional investment expenses: If you did not complete Chart A of this form, enter "0". Otherwise, enter the lesser of line 14 in Chart A or the amount you claimed on line 253 of your return			7	
Total investment expenses claimed in 2018 (total of lines 1 to 7)		3,279 15	▶	3,279 15 A

Part 2 – Investment income reported on your 2018 return

Investment income (from lines 120 and 121)			8	
Net rental income, including recaptured capital cost allowance (from line 126)			9	
Net income from limited or non-active partnership (from line 122) other than taxable capital gains			10	
Any other property income reported in 2018 (see the list of other property income below), including annuity payments taxable under paragraph 56(1)(d) **minus** the capital portion deducted under paragraph 60(a)	6810		11	
50% of income from the recovery of exploration and development expenses (from line 130)	6811		12	
Additional investment income: If you did not complete Chart A of this form, enter "0". Otherwise, enter the amount from line 14 in Chart A			13	
Total investment income reported in 2018 (total of lines 8 to 13)			▶	B

Other investment expenses

Include: • repayments of inducements • repayments of refund interest • the uncollectible portion of proceeds from dispositions of depreciable property (except passenger vehicles that cost more than $30,000) • sale of agreement for sale or mortgage included in proceeds of disposition in a previous year under subsection 20(5) • foreign non-business tax under subsections 20(11) and 20(12) • life insurance premiums deducted from property income • capital cost allowance claimed on certified films and videotapes • farming or fishing losses claimed by a non-active partner or a limited partner

Do not include: • expenses incurred to earn business income • repayment of shareholders' loans deducted under paragraph 20(1)(j) • interest paid on money borrowed to:
i) buy an income averaging annuity contract
ii) pay a premium under a registered retirement savings plan
iii) make a contribution to a registered pension plan
iv) make a contribution to a deferred profit-sharing plan

Other property income

Include: • amounts from insurance proceeds for the recapture of capital cost allowance (other than amounts already included on line 9) • home insulation or energy conversion grants under paragraph 12(1)(u) • payments received as an inducement or reimbursement • income from the appropriation of property to a shareholder • farming and fishing income reported by a non-active or a limited partner • other income from a trust • allowable capital losses included in partnership losses of other years after 1985 • amounts withdrawn from AgriInvest Fund 2 • CPP or QPP death benefit payments reported on your T1 return

Do not include: • income amounts that relate to business income • payments received from an income averaging annuity contract • payments received from an annuity contract bought under a deferred profit-sharing plan • shareholders' loans included in income under subsection 15(2)

Do not use this area
6813

Part 3 – Cumulative net investment loss (CNIL)

Total investment expenses claimed in 2018 (from line A in Part 1)	3,279 15	14	
Total investment expenses claimed in previous years (after 1987): Enter the amount from line 16 in Part 3 of Form T936 for 2017. If you did not complete Form T936 for 2017, see note 1 below	42,978 05	15	
Cumulative investment expenses (total of lines 14 and 15)	46,257 20 ▶		46,257 20 16
Total investment income reported in 2018 (from line B in Part 2)		17	
Total investment income reported in previous years (after 1987): Enter the amount from line 19 in Part 3 of Form T936 for 2017. If you did not complete Form T936 for 2017, see note 2 below		18	
Cumulative investment income (total of lines 17 and 18)		▶	19
Cumulative net investment loss (CNIL) to December 31, 2018 (line 16 **minus** line 19; if negative, enter "0")			46,257 20 C

If you are claiming a capital gains deduction on your 2018 return, enter the amount from line C on line 28 of Form T657 for 2018.

Notes

1. To calculate your **total investment expenses from previous years**, complete Part 1 of Form T936 for each year from 1988 to 2017 in which you had investment expenses (do not complete line 7 for 1988 to 1991). Add the amounts from line A and enter the total on line 15 above.
2. To calculate your **total investment income from previous years**, complete Part 2 of Form T936 for each year from 1988 to 2017 in which you had investment income (do not complete line 13 for 1988 to 1991). Add the amounts from line B and enter the total on line 18 above.

Chart A

Enter the amount from line 199 of Schedule 3. If the amount on this line is zero, do not complete lines 4 to 13, and enter "0" on line 14			1
Amount from line 107 of Schedule 3		2	
Amount from line 110 of Schedule 3		3	
Amount from line 124 of Schedule 3		4	
Add lines 2 to line 4		5	
If you reported an amount on line 192 of Schedule 3, enter the total of the amounts from lines C and D on Form T2017. Otherwise, enter the amount from line 5 on line 7.		6	
Line 5 **plus** line 6 (if negative, enter "0")		7	
Enter 1/2 of line 7			8
Line 1 **minus** line 8 (if negative, enter "0"). If the amount on this line is zero, do not complete lines 10 to 13, and enter "0" on line 14. If the amount on this line includes an amount from a T3 slip, complete lines 10 to 12 below. Otherwise, enter "0" on line 13			9
Enter the amount from box 21 of all 2018 T3 slips	5334	10	
Enter the amount from box 30 of all 2018 T3 slips		11	
Line 10 **minus** line 11	5365	12	
Enter 1/2 of line 12			13
Additional investment income (line 9 **minus** line 13; if negative, enter "0")			14

See the privacy notice on your return.

Ontario

Ontario Tax

Form ON428
2018

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This is **Step 6** in completing your return. Complete this form and **attach a copy** to your return.
Claim only the credits that apply to you.

Part A – Ontario non-refundable tax credits

		For internal use only	5605		
Basic personal amount		claim $10,354	5804	10,354 00	1
Age amount (if born in 1953 or earlier) (use Worksheet ON428)		(maximum $5,055)	5808		2
Spouse or common-law partner amount					
Base amount					
Minus: their net income from page 1 of your return					
Result: (if negative, enter "0")		(maximum $8,792) ▶	5812		3
Amount for an eligible dependant					
Base amount					
Minus: their net income from line 236 of their return					
Result: (if negative, enter "0")		(maximum $8,792) ▶	5816		4
Ontario caregiver amount (use Worksheet ON428)			5819		5
CPP or QPP contributions:					
Amount from line 308 of your federal Schedule 1			5824	2,593 00	• 6
Amount from line 310 of your federal Schedule 1			5828		• 7
Employment insurance premiums:					
Amount from line 312 of your federal Schedule 1			5832	858 22	• 8
Amount from line 317 of your federal Schedule 1			5829		• 9
Adoption expenses		(maximum $12,632)	5833		10
Pension income amount		(maximum $1,432)	5836		11
Disability amount (for self) (Claim $8,365, or if you were under 18 years of age, use Worksheet ON428.)			5844		12
Disability amount transferred from a dependant (use Worksheet ON428)			5848		13
Interest paid on your student loans (amount from line 319 of your federal Schedule 1)			5852		14
Your unused tuition and education amounts (**attach** Schedule ON(S11))			5856		15
Amounts transferred from your spouse or common-law partner (**attach** Schedule ON(S2))			5864		16

Medical expenses:					
(Read line 5868 in your income tax package.)	5868			17	
Enter $2,343 or 3% of line 236 of your return, whichever is less.				18	
Line 17 minus line 18 (if negative, enter "0")				19	
Allowable amount of medical expenses for other dependants (use Worksheet ON428)	5872			20	
Add lines 19 and 20.	5876			▶	21
Add lines 1 to 16, and line 21.			5880	13,805 22	22
Ontario non-refundable tax credit rate				5.05%	23
Multiply line 22 by line 23.			5884	697 16	24
Donations and gifts:					
Amount from line 16 of your federal Schedule 9		x 5.05% =		25	
Amount from line 17 of your federal Schedule 9		x 11.16% =		26	
Add lines 25 and 26.	5896			▶	27
Add lines 24 and 27. Enter this amount on line 40.			Ontario non-refundable tax credits 6150	697 16	28

Continue on the next page.

Part B – Ontario tax on taxable income

Enter your taxable income from line 260 of your return.					59,878 88	29
Use the amount from line 29 to decide which column to complete.	Line 29 is $42,960 or less	Line 29 is more than $42,960 but not more than $85,923	Line 29 is more than $85,923 but not more than $150,000	Line 29 is more than $150,000 but not more than $220,000	Line 29 is more than $220,000	
Amount from line 29		59,878 88				30
Line 30 minus line 31	0 00	42,960 00	85,923 00	150,000 00	220,000 00	31
(cannot be negative)		16,918 88				32
	5.05 %	9.15 %	11.16 %	12.16 %	13.16 %	33
Multiply line 32 by line 33.		1,548 08				34
Add lines 34 and 35.	0 00	2,169 00	6,101 00	13,252 00	21,764 00	35
Ontario tax on taxable income		3,717 08				36

Part C – Ontario tax

Enter your Ontario tax on taxable income from line 36.		3,717 08	37
Enter your Ontario tax on split income from Form T1206.	6151		• 38
Add lines 37 and 38.		3,717 08	39
Enter your Ontario non-refundable tax credits from line 28.		697 16	40
Line 39 minus line 40 (if negative, enter "0")		3,019 92	41

Ontario minimum tax carryover:

Amount from line 41		3,019 92	42
Enter your Ontario dividend tax credit from line 6152 of Worksheet ON428.			43
Line 42 minus line 43 (if negative, enter "0").		3,019 92	44
Amount from line 427 of your federal Schedule 1	x 33.67% =		45
Amount from line 44 or 45, whichever is less.	6154		• 46
Line 41 minus line 46 (if negative, enter "0")		3,019 92	47

Ontario surtax

Amount from line 47		3,019 92	48
Amount from line 38			49
Line 48 minus line 49 (if negative, enter "0")		3,019 92	50

Complete lines 51 to 53 only if the amount on line 50 is **more than $4,638**.
Otherwise, enter "0" on line 53 and continue completing the form.

(Line 50 3,019 92 minus $4,638) × 20% (if negative, enter "0") =			51
(Line 50 3,019 92 minus $5,936) × 36% (if negative, enter "0") =			52
Add lines 51 and 52.		▶	53
Add lines 47 and 53.		3,019 92	54

Ontario dividend tax credit:

Enter your Ontario dividend tax credit from line 6152 of Worksheet ON428.	6152		• 55
Line 54 minus line 55 (if negative, enter "0")		3,019 92	56

Ontario additional tax for minimum tax purposes:

If you entered an amount other than "0" on line 95 of Form T691, enter your Ontario additional tax for minimum tax purposes from line 57 of Worksheet ON428.			57
Add lines 56 and 57.		3,019 92	58

Continue on the next page.

Enter the amount from line 58 on the previous page.	3,019 92	59

Part D – Ontario tax reduction

Enter "0" on line 66 if any of the following applies to you:

- You were not a resident of Canada at the beginning of the year;
- You were not a resident of Ontario on December 31, 2018;
- There is an amount on line 57;
- The amount on line 59 is "0";
- Your return is filed for you by a trustee in bankruptcy;
- You are not claiming an Ontario tax reduction.

Otherwise, complete lines 60 to 66 to calculate your Ontario tax reduction.

Basic reduction		239 00	60
If you had a spouse or common-law partner on December 31, 2018, **only** the individual with the **higher net income** can claim the amounts on lines 61 and 62.			
Reduction for dependent children born in 2000 or later			
Number of dependent children 6269	× $442 =		61
Reduction for dependants with a mental or physical impairment			
Number of dependants 6097	× $442 =		62
Add lines 60, 61, and 62.		239 00	63
Amount from line 63	239 00 x 2 =	478 00	64
Amount from line 59		3,019 92	65
Line 64 minus line 65 (if negative, enter "0")	**Ontario tax reduction**	▶	66
Line 59 minus line 66 (if negative, enter "0")		3,019 92	67

Part E – Ontario foreign tax credit

Enter the Ontario foreign tax credit from Form T2036.		68
Line 67 minus line 68 (if negative, enter "0")	3,019 92	69

Part F – Community food program donation tax credit for farmers

Enter the amount of qualifying donations that have also been claimed as charitable donations.	6098	× 25% =		70
Line 69 minus line 70 (if negative, enter "0")			3,019 92	71

Part G – Ontario health premium

Use the chart on the next page to calculate the amount of your Ontario health premium.	**Ontario health premium** ▶	600 00	72
Add lines 71 and 72. Enter the result on line 428 of your return.	**Ontario tax**	3,619 92	73

Continue on the next page.

Ontario Health Premium

Enter the amount from line 29. 59,878|88

Go to the line on the chart below that corresponds to your taxable income from line 260 of your return.

If there is an Ontario health premium amount on that line, enter that amount on line 72.
If not, enter your taxable income in the first box on the line that corresponds to your taxable income and complete the calculation.

Enter the result on line 72.

Taxable income										Ontario health premium
not more than $20,000	▶		▶		▶					$ 0
more than $20,000, but not more than $25,000	[ ]	– $	20,000 =	[ ]	x	6 % =				[ ]
more than $25,000, but not more than $36,000	▶		▶		▶					$ 300
more than $36,000, but not more than $38,500	[ ]	– $	36,000 =	[ ]	x	6 % =	[ ]	+ $	300 =	[ ]
more than $38,500, but not more than $48,000	▶		▶		▶					$ 450
more than $48,000, but not more than $48,600	[ ]	– $	48,000 =	[ ]	x	25 % =	[ ]	+ $	450 =	[ ]
more than $48,600, but not more than $72,000	▶		▶		▶					$ 600
more than $72,000, but not more than $72,600	[ ]	– $	72,000 =	[ ]	x	25 % =	[ ]	+ $	600 =	[ ]
more than $72,600, but not more than $200,000	▶		▶		▶					$ 750
more than $200,000, but not more than $200,600	[ ]	– $	200,000 =	[ ]	x	25 % =	[ ]	+ $	750 =	[ ]
more than $200,600	▶		▶		▶					$ 900

See the privacy notice on your return.

T1028 – RRSP Deduction Limit Statement

This statement indicates the actual amount of 2018 RRSP deduction limit.

RRSP deduction limit

Enter the amount of maximum RRSP deduction room from the 2017 Notice of Assessment			
OR perform the following calculation:			
2017 RRSP deduction limit			101,873
Allowable RRSP/PRPP deducted in 2017		–	
2017 employer PRPP contribution amount		–	
Contributions to a United States retirement plan or a foreign employer-sponsored pension plan (RC267/RC268/RC269)		–	
Unused RRSP deduction limit at the end of 2017		=	101,873
2017 earned income 62,374 x 18% (maximum $26,230.00)	11,227		
2017 pension adjustment	–		
2018 prescribed amount for connected persons	–		
	= 11,227		11,227
Subtotal		=	113,100
2018 Net past-service pension adjustment (T215)		–	
2018 pension adjustment reversal (PAR) (T10)		+	
RRSP deduction limit for 2018		=	113,100
Unused RRSP contributions			

2018 PRPP non-deductible limit (tax exempt income)

Note: Starting in 2013, with regards to contributions to a pooled registered pension plan (PRPP), the *Income Tax Act* allows tax exempt earned income by an Indian (as per the *Indian Act* definition) to be included in the calculation of his or her non-deductible PRPP limit.

Enter the amount of maximum PRPP non-deductible room from the 2017 Notice of Assessment			
OR perform the following calculation:			
2017 PRPP non-deductible limit			
2017 PRPP contributions		–	
2017 employer PRPP contribution amount		–	
Unused PRPP contributions at the end of 2017		=	
2017 tax-exempt earned income x 18% (maximum $26,230.00)		+	
PRPP non-deductible limit for 2018		=	

Next Year RRSP Deduction Limit

Step 1 – Calculation of the unused RRSP deduction room at the end of 2018

2018 RRSP deduction limit		113,100	00	1
Total RRSP contributions deducted on line 208	−			2
2018 employer PRPP contribution amount	−			3
Contributions to a United States retirement plan or a foreign employer-sponsored pension plan (RC267/RC268/RC269)	−			4
Unused RRSP deduction room at the end of 2018. (This amount can be negative.)	=	113,100	00	5

Step 2 – 2019 RRSP dollar limit

2018 earned income	59,878	88	x 18%	=	10,778	20	6
RRSP dollar limit for 2019					26,500	00	7
Enter the amount from line 6 or 7, whichever is less				=	10,778	20	8

Step 3 – 2018 pension adjustment (PA)

2018 PA (the total from box 52 of 2018 T4 slips and box 034 of 2018 T4A slips)	−			9
Line 8 minus line 9 (if negative, enter "0")	=	10,778	20	10

Step 4 – 2019 pension adjustment reversal (PAR)

PAR (the total from box 2 of 2019 T10 slips)	+			11
Line 10 plus line 11 (enter amount on line 19)	=	10,778	20	12

Step 5 – 2019 net past service pension adjustment (PSPA)

Exempt PSPA for 2018 (the total from box 2 of T215 slips)				13
Certified PSPA for 2019 (line A in Part 3 of Form T1004, *Applying for the Certification of a Provisional PSPA*)	+			14
Line 13 plus line 14	=			15
Qualifying withdrawals for 2019 (Part 3 of Form T1006, *Designating an RRSP Withdrawal as a Qualifying Withdrawal*)	−			16
2019 net PSPA (This amount can be negative.)	=			17

Step 6 – 2019 RRSP deduction limit

2018 unused RRSP deduction		113,100	00	18
Amount from line 12	+	10,778	20	19
Line 18 plus line 19	=	123,878	20	20
2019 net PSPA from line 17	−			21
2019 RRSP deduction limit (if negative, enter "0")	=	123,878	20	22

Step 7 – 2019 unused RRSP deduction room

Amount from line 20		123,878	20	23
Amount from line 21	−			24
2019 unused RRSP deduction room that can be carried forward to 2020 (This amount can be negative.)	=	123,878	20	25

Step 8 – 2019 RRSP contribution

RRSP deduction limit for 2019		123,878	20	26
Undeducted RRSP contributions carried forward	−			27
Line 26 minus line 27	=	123,878	20	28
Excess contribution of $2,000 permitted	+	2,000	00	29
Maximum contributions that may be made to RRSPs for 2019 (except for transfers)	=	125,878	20	30

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Statement of Real Estate Rentals

- Use this form if you own and rent real estate or other property. It relates mainly to renting real estate but also covers some other types of rental property such as farmland. This form will help you determine your gross rental income, the expenses you can deduct, and your net rental income or loss for the year.
- To determine whether your rental income is from property or a business, consider the number and types of services you provide for your tenants:
  - If you rent space and only provide basic services such as heating, lighting, parking, laundry facilities, you are earning an income from renting property.
  - If you provide additional services such as cleaning, security, and meals, you may be conducting a business.
- For more information about how to determine if your rental income comes from property or a business, see Interpretation Bulletin IT-434R, Rental of Real Property by Individual, and its Special Release.
- If you are a co-owner of a property, you have to determine if a partnership exists before filling in the Identification part below. To determine if you are in a partnership, see Income Tax Folio S4-F16-C1, What is a Partnership?
- For information on how to fill out this form, see Guide T4036, Rental Income.

Part 1 – Identification

Your name: SERAFINA FERRANTE	Your Social Insurance Number (SIN): 501 932 784
Your Address:	
City:	Prov./Terr: / Postal code:
Fiscal period from: Date (YYYYMMDD) 2018-01-01 to Date (YYYYMMDD) 2018-12-31	Was this the final year of your rental operation? Yes ☐ No ☒
Your percentage of the partnership: 50.00 % / Industry code: 531111	Tax shelter identification number (8 characters): / Partnership business number:
Name of person or firm preparing this form: SAM DURANTE, CPA, CGA	Business number/Account number:
Address of person or firm preparing this form: 65 BABAK BLVD.	
City: WOODBRIDGE	Prov./Terr: ON / Postal code: L4L 9A5

Part 2 – Details of other co-owners and partners

Co-owner or partner's name and address	Share of net income (loss)	Percentage of ownership
RINO FERRANTE	-3,279 15	50.00 %
		%
		%
		%

Part 3 – Income

In most cases, you calculate your rental income using the **accrual method**. If you have no amounts receivable and no expenses outstanding at the end of the year, you can use the **cash method**.

List the addresses of your rental properties	Number of units	Gross rents	
58 HARVEST MOON DRIVE, BOLTON ON L7E 2L2		9,900 00	1
			2
			3
Enter the total of your gross rents in the year you receive them (amount 1 plus amount 2 plus amount 3)	8141	9,900 00	4
Other income (for example, premiums and leases, sharecropping)	8230		5
Total gross rental income – Enter this amount on your income tax and benefit return on line 160 (amount 4 plus amount 5)	8299	9,900 00	6

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Part 4 – Expenses

		Total expenses	Personal portion
Advertising	8521		
Insurance	8690	1,506 36	903 82
Interest and bank charges	8710	24,704 64	14,822 78
Office expenses	8810		
Professional fees (includes legal and accounting fees)	8860		
Management and administration fees	8871		
Repairs and maintenance	8960	2,610 08	1,566 05
Salaries, wages, and benefits (including employer's contributions)	9060		
Property taxes	9180	4,762 72	2,857 63
Travel	9200		
Utilities	9220	7,561 92	4,537 15
Motor vehicle expenses (not including capital cost allowance)	9281		
Other expenses	9270		

Total expenses (add the lines listed under "Total expenses") 41,145 72 A

Total for personal portion (add the lines listed under "Personal portion") 9949 24,687 43

Deductible expenses (total expenses from amount A **minus** total personal portion on line 9949)		16,458 29	7
Net income (loss) before adjustments (total gross rental income from amount 6 **minus** deductible expenses from amount 7)	9369	-6,558 29	8
Other expenses of the co-owners – calculate your share of net income from amount 8. Enter your result on amount 9		-3,279 15	9
Minus:			
Co-owners – other deductible expenses you have as a co-owner which you did not deduct elsewhere	9945		10
Subtotal (amount 9 **minus** amount 10)		-3,279 15	11
Plus:			
Recaptured capital cost allowance (co-owners – enter your share of the amount)	9947		12
Subtotal (amount 11 **plus** amount 12)		-3,279 15	13
Minus:			
Terminal loss (co-owners – enter your share of the amount)	9948		14
Subtotal (amount 13 **minus** amount 14)		-3,279 15	15
Total capital cost allowance claim for the year (amount B from Area A)	9936		16
Minus:			
Net income (loss) (amount 15 **minus** amount 16)		-3,279 15	17
If you are a sole proprietor or a co-owner enter this amount on line 9946.			
Partnerships			
Partners – your share of amount 17, or the amount from your T5013 slip, *Statement of Partnership Income*			18
Plus:			
Partners – GST/HST rebate for partners received in the year	9974		19
Minus:			
Partners – other expenses of the partner	9943		20
Your net income (loss) – For sole proprietors or co-owners, enter this amount on your income tax and benefit return on line 126. For partnerships, enter the result of amount 18 **plus** amount 19 **minus** amount 20. Enter this amount on your income tax and benefit return on line 126	9946	-3,279 15	21

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The capital cost allowance (CCA) you can claim depends on the type of rental property you own and the date you acquired it. Group the depreciable property you own into the appropriate classes. A specific rate of CCA generally applies to each class.

Area A – Calculation of capital cost allowance claim

	1 Class number	2 Undepreciated capital cost (UCC) at the start of the year	Amount to be subtracted	3 Cost of additions in the year	4 Cost of additions from column 3 which are AIIP	5 Proceeds of dispositions in the year	6 UCC after additions and dispositions (2 + 3 - 5)	7 Proceeds of dispositions available to reduce additions of AIIP (5 - 3 + 4)
1								
2								

	1 Class number	8 UCC adjustment for current-year additions of AIIP (4 - 7) multiplied by the relevant factor	9 Adjustment for current-year additions subject to the half year-rule 1/2 x (3 - 4 - 5)	10 Base amount for CCA (6+ 8 - 9)	11 CCA Rate (%)	12 CCA for the year (10 multiplied 11 or a lower amount)	13 UCC at the end of the year (6 - 12)
1							
2							

Total CCA claim for the year[2] (total of column 12) B

Area B – Equipment additions in the year

1 Class number	2 Property details	3 Total cost	4 Personal portion (if applicable)	5 Rental portion (col.3 minus col.4)

Total equipment additions in the year (total of column 5) 9925

List all building or leasehold interest additions you acquired or improved in the current tax year. Group the depreciable property you own into the appropriate classes.

Area C – Building additions in the year

1 Class number	2 Property details	3 Total cost	4 Personal portion (if applicable)	5 Rental portion (col.3 minus col.4)

Total of building additions in the year (total of column 5) 9927

Area D – Equipment dispositions in the year

1 Class number	2 Property details	3 Proceeds of disposition (should not be more than the capital cost)	4 Personal portion (if applicable)	5 Rental portion (col.3 minus col.4)

Total equipment dispositions in the year (total of column 5) 9926

Area E – Building dispositions in the year

1 Class number	2 Property details	3 Proceeds of disposition (should not be more than the capital cost)	4 Personal portion (if applicable)	5 Rental portion (col.3 minus col.4)

Total building dispositions in the year (total of column 5) 9928

Area F – Land additions and dispositions in the year

Total cost of all land additions in the year	9923	
Total proceeds from all land dispositions in the year	9924	

See the privacy notice on your return.

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Statement of Business or Professional Activities

- Use this form to calculate your self-employment business and professional income.
- For each business or profession, fill in a separate Form T2125.
- Fill in this form and send it with your income tax and benefit return.
- For more information on how to fill in this form, see Guide T4002, Self-employed Business, Professional, Commission, Farming, and Fishing Income.

Part 1 – Identification

Your name: SERAFINA FERRANTE	Your social insurance number (SIN): 501 932 784
Business name: SERA FERRANTE	Business number:
Business address: 58 HARVEST MOON DRIVE	
City: BOLTON	Prov./Terr.: ON; Postal code: L7E 2L2
Fiscal period: From Date (YYYYMMDD) 2018-01-01 to Date (YYYYMMDD) 2018-12-31	Was 2018 your last year of business? Yes ☐ No ☒
Main product or service: GRAPHIC DESIGN SERVICES	Industry code (see the appendix in Guide T4002): 541430
Accounting method (commission only): ☐ Cash ☒ Accrual	Tax shelter identification number: ; Partnership business number: ; Your percentage of the partnership: %
Name and address of person or firm preparing this form	SAM DURANTE, CPA, CGA 65 BABAK BLVD. WOODBRIDGE ON L4L 9A5

Part 2 – Internet business activities

If your web pages or websites generate business or professional income, fill in this part of the form.

How many Internet web pages and websites does your business earn income from? Enter "0" if none . . . . . .

Provide up to five main web page or website addresses, also known as uniform resource locator (URL):

http://

http://

http://

http://

http://

Percentage of your gross income generated from the web pages and websites.
(If no income was generated from the Internet, enter "0".) . . . . . %

Part 3A – Business income
Fill in this part **only** if you have business income. If you have professional income, leave this part blank and fill in Part 3B.
If you have both business and professional income, you have to fill out a separate Form T2125 for each.
Part 3B – Professional income
Fill in this part **only** if you have professional income. If you have business income, leave this part blank and fill in Part 3A.
If you have both business and professional income, you have to fill out a separate Form T2125 for each.

Note: New rules allow you to include your work in progress (WIP) progressively if you elected to use billed basis accounting for the last tax year that started before March 22, 2017. Generally, for the first tax year that starts after March 21, 2017, you must include 50% of the lesser of the cost and the fair market value of WIP. For more information, see chapter 2 of guide T4002.

Part 3A – Business Income

Gross sales, commissions, or fees (include GST/HST collected or collectible)	10,100.00	1
GST/HST, provincial sales tax, returns, allowances, discounts, and GST/HST adjustments (included in amount 1)		2
Subtotal: Amount 1 **minus** amount 2	10,100.00	3
If you are using the quick method for GST/HST – Government assistance calculated as follows: GST/HST collected or collectible on sales, commissions and fees eligible for the quick method		4
GST/HST remitted, calculated on (sales, commissions, and fees eligible for the quick method **plus** GST/HST collected or collectible) **multiplied** by the applicable quick method remittance rate		5
Subtotal: Amount 4 **minus** amount 5		6
Adjusted gross sales: Amount 3 **plus** amount 6 (enter on line 8000 of Part 3C)	10,100.00	7

Part 3B – Professional income

Gross professional fees including work-in-progress (WIP) and GST/HST collected or collectible		8
GST/HST, provincial sales tax, returns, allowances, discounts, and GST/HST adjustments (included in amount 8) and any WIP at the end of the year you elected to exclude		9
Subtotal: Amount 8 **minus** amount 9		10
If you are using the quick method for GST/HST – Government assistance calculated as follows: GST/HST collected or collectible on professional fees eligible for the quick method		11
GST/HST remitted, calculated on (professional fees eligible for the quick method **plus** GST/HST collected or collectible) **multiplied** by the applicable quick method remittance rate		12
Subtotal: Amount 11 **minus** amount 12		13
Work-in-progress (WIP), start of the year, per election to exclude WIP (see Guide T4002, Chapter 2)		14
Adjusted professional fees: Amount 10 **plus** amount 13 **plus** amount 14 (enter on line 8000 of Part 3C)		15

Part 3C– Gross business or professional income

Adjusted gross sales (amount 7 of Part 3A) or adjusted professional fees (amount 15 of Part 3B)		8000	10,100.00
Reserves deducted last year	8290		
Other income	8230		
Subtotal: Line 8290 **plus** line 8230		▶	16
Gross business or professional income: Line 8000 **plus** amount 16		8299	10,100.00

Report the gross business or professional income from line 8299 on the applicable line of your income tax and benefit return as indicated below:

- business income on line 162
- professional income on line 164
- commission income on line 166

For Parts 3D, 4, and 5, if GST/HST has been remitted or an input tax credit has been claimed, do not include GST/HST when you calculate the cost of goods sold, expenses, or net income (loss).

Part 3D – Cost of goods sold and gross profit

If you have business income, fill in this part. Enter only the business part of the costs.

Gross business income (line 8299 of Part 3C)		10,100.00	17
Opening inventory (include raw materials, goods in process, and finished goods)	8300		
Purchases during the year (net of returns, allowances, and discounts)	8320		
Direct wage costs	8340		
Subcontracts	8360		
Other costs	8450		
Subtotal: Add the amounts above		18	
Minus: Closing inventory (include raw materials, goods in process, and finished goods)	8500		
Cost of goods sold: Amount 18 **minus** line 8500	8518	▶	19
Gross profit (or loss): Amount 17 **minus** amount 19		8519	10,100.00

Part 4 – Net income (loss) before adjustments

Gross business or professional income (line 8299 of Part 3C) or **Gross profit** (line 8519 of Part 3D)			10,100 00	a
Expenses (enter only the business part)				
Advertising	8521	765 90		
Meals and entertainment	8523	327 95		
Bad debts	8590			
Insurance	8690			
Interest and bank charges	8710			
Business taxes, licences, and memberships	8760			
Office expenses	8810	1,566 98		
Office stationery and supplies	8811	455 98		
Professional fees (includes legal and accounting fees)	8860			
Management and administration fees	8871			
Rent	8910			
Repairs and maintenance	8960			
Salaries, wages, and benefits (including employer's contributions)	9060			
Property taxes	9180			
Travel expenses	9200			
Utilities	9220	566 98		
Fuel costs (except for motor vehicles)	9224			
Delivery, freight, and express	9275			
Motor vehicle expenses (not including CCA) (amount 15 of Chart A)	9281	4,654 57		
Capital cost allowance (CCA). Enter amount i of Area A **minus** any personal part and any CCA for business-use-of-home expenses	9936	435 78		
Other expenses (specify):	9270			
INTERNET 50%X1,402.86		701 43		
Total expenses: Total of the above amounts	9368	9,475 57	▶ 9,475 57	b
Net income (loss) before adjustments: Amount a **minus** amount b			9369 624 43	

Part 5 – Your net income (loss)

Your share of line 9369 or the amount from your T5013 slip, Statement of Partnership Income		624 43	c	
Plus: GST/HST rebate for partners that was received in the year	9974			
Total: Amount c **plus** line 9974		624 43	▶ 624 43	d
Minus: Other amounts deductible from your share of the net partnership income (loss) (amount 6 of Part 6)			9943	
Net income (loss) after adjustments: Amount d **minus** line 9943			624 43	e
Minus: Business-use-of-home expenses (amount 16 of Part 7)			9945 624 43	
Your net income (loss): Amount e **minus** line 9945			9946	

Report the net income amount from line 9946 on the applicable line of your Income tax and benefit return as indicated below:

- business income on line 135
- professional income on line 137
- commission income on line 139

Part 6 – Other amounts deductible from your share of the net partnership income (loss)

Claim expenses you incurred that were not included in the partnership statement of income and expenses, and for which the partnership did not reimburse you. These claims must not be included in the claims already calculated for the partnership.

List details of expenses:	Expense amounts	
Business use of motor vehicle		1
Meals and entertainment		2
Private health services plan premiums		3
		4
		5
		6
		7
		8
		9
		10
		11
Total other amounts deductible from your share of the net partnership income (loss): Add amounts 1 to 11 (enter this on line 9943 of Part 5)		12

Part 7 – Calculation of business-use-of-home expenses

Heat	4,340	94	1
Electricity	3,220	98	2
Insurance	1,506	36	3
Maintenance	2,610	08	4
Mortgage interest	24,704	00	5
Property taxes	4,762	27	6
Other expenses (specify): WATER	1,238	91	7
Subtotal: Add amounts 1 to 7	42,383	54	8
Minus: Personal-use part of the business-use-of-home expenses	38,851	58	9
Subtotal: Amount 8 **minus** amount 9	3,531	96	10
Plus: Capital cost allowance (business part only), which means amount i of Area A minus any portion of CCA that is for personal use or entered on line 9936 of Part 4			11
Amount carried forward from previous year	16,377	14	12
Subtotal: Add amounts 10 to 12	19,909	10	13
Minus: Net income (loss) after adjustments (amount e of Part 5) (if negative, enter "0")	624	43	14
Business-use-of-home expenses available to carry forward: Amount 13 **minus** amount 14 (if negative, enter "0")	19,284	67	15
Allowable claim: The lesser of amount 13 and 14 above (enter your share of this amount on line 9945 of Part 5)		624	43 16

Part 8 – Details of other partners

Do not fill in this chart if you must file a partnership information return.

Name of partner				
Address	Prov./Terr.	Postal code	Share of net income or (loss) $	Percentage of partnership %
Name of partner				
Address	Prov./Terr.	Postal code	Share of net income or (loss) $	Percentage of partnership %
Name of partner				
Address	Prov./Terr.	Postal code	Share of net income or (loss) $	Percentage of partnership %
Name of partner				
Address	Prov./Terr.	Postal code	Share of net income or (loss) $	Percentage of partnership %

Part 9 – Details of equity

Total business liabilities	9931	
Drawings in 2018	9932	
Capital contributions in 2018	9933	

Area A – Calculation of capital cost allowance (CCA) claim

Part XI properties (acquired after 1971)

CCA other than classes 10.1 and 13

	1 Class number	2 Undepreciated capital cost (UCC) at the start of the year	Amount to be subtracted	3 Cost of additions in the year	4 Cost of additions from column 3 which are AIIP	5 Proceeds of dispositions in the year	6 UCC after additions and dispositions (2 + 3 - 5)	7 Proceeds of dispositions available to reduce additions of AIIP (5 - 3 + 4)
1	10	1,085 46					1,085 46	
2	8	550 72					550 72	

	1 Class number	8 UCC adjustment for current-year additions of AIIP (4 - 7) multiplied by the relevant factor	9 Adjustment for current-year additions subject to the half year-rule 1/2 x (3 - 4 - 5)	10 Base amount for CCA (6+ 8 - 9)	11 CCA Rate (%)	12 CCA for the year (10 multiplied 11 or a lower amount)	13 UCC at the end of the year (6 - 12)
1	10			1,085 46	30.00	325 64	759 82
2	8			550 72	20.00	110 14	440 58

Total CCA for classes other than 10.1 and 13. ▶ 435 78

Total CCA claim for the year: Total of column 12 (enter the amount on line 9936 of Part 4, amount i **minus** any personal part and any CCA for business-use-of-home expenses*) ▶ 435 78 i

* For information on CCA for "Calculation of business-use-of-home expenses," see "Special situations" in Guide T4002, Chapter 4. To help you calculate the capital cost allowance claim, see the calculation charts in Areas B to F.

Area B – Equipment additions in the year

1 Class number	2 Property description	3 Total cost	4 Personal part (if applicable)	5 Business part (column 3 minus column 4)

Total equipment additions in the year: Total of column 5 9925

Area C – Building additions in the year

1 Class number	2 Property description	3 Total cost	4 Personal part (if applicable)	5 Business part (column 3 minus column 4)

Total of building additions in the year: Total of column 5 9927

Area D – Equipment dispositions in the year

1 Class number	2 Property description	3 Proceeds of disposition (should not be more than the capital cost)	4 Personal part (if applicable)	5 Business part (column 3 minus column 4)

Note: If you disposed of property in the year, see Chapter 3 of Guide T4002 for information about your proceeds of disposition.

Total equipment dispositions in the year: Total of column 5 9926

Area E – Building dispositions in the year

1 Class number	2 Property description	3 Proceeds of disposition (should not be more than the capital cost)	4 Personal part (if applicable)	5 Business part (column 3 minus column 4)

Note: If you disposed of property in the year, see Chapter 3 of Guide T4002 for information about your proceeds of disposition.

Total building dispositions in the year: Total of column 5 9928

Area F – Land additions and dispositions in the year

Total cost of all land additions in the year 9923

Total proceeds from all land dispositions in the year 9924

Note: You cannot claim capital cost allowance on land. For more information, see Chapter 3 of Guide T4002.

See the privacy notice on your return

T2125 – Calculating Vehicle Expenses for Business Use Purposes

Self-employment statement

Business name: SERA FERRANTE

Fiscal period from: Year Month Day 2018-01-01 to Year Month Day 2018-12-31

Motor vehicle description

	Vehicle no. 1	Vehicle no. 2	Vehicle no. 3
Make			
Model			
Year			
Date of acquisition			
Date of disposition (if in the year)			
Partnership's vehicle	☐	☐	☐

Kilometres

Number of kilometres driven during the fiscal period to earn business income	5,554			1
Total kilometres driven in the fiscal period	14,333			2
Percentage of business use	38.75 %	. %	. %	

GST/HST rebate for eligible expenses on which the GST and HST have been paid

Select this box if a GST/HST rebate can be claimed for one or more vehicles ☐

Chart A – Expenses related to motor vehicles

		Vehicle no. 1	Vehicle no. 2	Vehicle no. 3	
Fuel (gasoline, propane, oil, electricity)		1,988 77			3
Interest (see chart B below)	+				4
Interest on a motor vehicle other than an automobile	+				5
Insurance	+	1,951 48			6
Licence and registration fees	+	120 00			7
Maintenance and repairs	+	334 76			8
Leasing costs (see chart C below)	+	7,616 86			9
Other expenses (specify) 407 ETR & CAR WASH	+				10
Total motor vehicle expenses (total of lines 3 to 10)	=	12,011 87			11
Business part: (line 1 + line 2 x line 11)		4,654 57			12
Parking fees related to business activities	+				13
Additional business insurance	+				14
Reimbursement, rebates	–				15
Eligible motor vehicle expenses	=	4,654 57			

Sole owner – Total expenses related to motor vehicles (without CCA) = 4,654 57

Partnership – Total expenses related to motor vehicles (without CCA) =

Chart B – Eligible interest for passenger vehicles

		Vehicle no. 1	Vehicle no. 2	Vehicle no. 3	
Total interest payable (accrual accounting) or paid (cash basis) in the fiscal period					A
Number of days in the fiscal period during which interest was payable		365			
Multiply by the daily rate	x	10.00	10.00	10.00	
		3,650 00			B
Eligible interest expenses (A or B, whichever is less)	=				

Chart C – Eligible leasing costs for passenger vehicles

	Vehicle no. 1	Vehicle no. 2	Vehicle no. 3	
Date lease began	2018-01-02			
Date lease terminated	2022-01-02			
Total leasing costs incurred in the 2018 fiscal period for the vehicle	7,616 86			1
Total leasing payments deducted before the 2018 fiscal period for the vehicle				2
Number of days since the lease began	364			3
Manufacturer's suggested price				4
Taxes on the eligible cost				
GST rate at the time the contract was entered into	5.00			
PST rate at the time the contract was entered into	8.000	8.000	8.000	
PST calculated on the GST	☐	☐	☐	
(Eligible cost + taxes) / 85%	39,882 35			5
Greater of lines 4 and 5 x 85%	33,900 00			6
Taxes on the monthly limit				
GST rate during the current taxation year	5.00	5.00	5.00	
PST rate during the current taxation year	8.000	8.000	8.000	
PST calculated on the GST	☐	☐	☐	
Interest on refundable amounts in excess of $1,000 and that are deemed paid				
since the amount became refundable				A
in the current year				B
Reimbursements receivable				
since the lease began				C
in the current year				D
Limit 1				
(Monthly limit + taxes) x line 3 ÷ 30 - line 2 - line A - line C	10,968 53			7
Limit 2				
(Eligible cost + taxes) x line 1 + line 6 - line B - line D	7,616 86			8
Eligible leasing costs (line 7 or 8, whichever is less)	7,616 86			

Chart D – Capital Cost Allowance

		Vehicle no. 1	Vehicle no. 2	Vehicle no. 3	
Final loss (class 10 only)		☐	☐	☐	
Cost before GST and PST					A
GST and PST					B
Class		10	10	10	
UCC at the beginning of the year					1
Cost of acquisition	+				2
GST/PST rebate	−				3
Proceeds of disposition	−				4
(Line 2 - line 3 - line 4) x 1/2	−				5
Base amount for CCA (Note 1)	=				6
Rate		30.00	30.00	30.00	7
Line 6 multiplied by the rate on line 7 **CCA**	−				8
Closing balance	=				9
Percentage of business use		38.75 %	%	%	
Business part of CCA					

Sole owner – Total CCA related to motor vehicles =

Partnership – Total CCA related to motor vehicles =

Note 1: If data relating to more than one class 10 vehicle has been entered in this form and one of those vehicles has been disposed of in the year, the CCA balance of the vehicle disposed of will be transferred to the CCA balance of one of the class 10 vehicles that have not been disposed of.

1 Class number	2 Undepreciated capital cost (UCC) at the start of the year	Amount to be subtracted	3 Cost of additions in the year	4 Proceeds of dispositions in the year	7 Base amount for CCA	8 Rate (%)	9 CCA for the year (col. 7 x col. 8 or an adjusted amount)	10 UCC at the end of the year
10						30.00		
10						30.00		
10						30.00		

Canada Child Benefit Worksheet (CCB)

For the months of July 2019 to June 2020.

This worksheet is provided for information purposes only. The exact amount of Canada Child Benefit will be confirmed by the CRA.

Income information

		Taxpayer	Spouse	Total	
Net income as per line 236		59,878 88	107,856 85		1
Total repayment under the terms of the UCCB (line 213 of the T1 return) and an RDSP (line 232 of the T1 return)	+				2
Add lines 1 and 2.		59,878 88	107,856 85		3
Total income from the UCCB (line 117 of the T1 return) and an RDSP (line 125 of the T1 return)	−				4
Net income used to calculate the CCB	=	59,878 88	107,856 85	167,735 73	5

CCB calculation

Month	Number of eligible children under the age of 6	Number of eligible children under the age of 6 in shared custody	Number of eligible children between the age of 6 and 17	Number of eligible children between the age of 6 and 17 in shared custody	Number of children with a disability	Monthly payments
July 2019			2			48 75
August			2			48 75
September			2			48 75
October			2			48 75
November			2			48 75
December			2			48 75
January 2020			2			48 75
February			2			48 75
March			2			48 75
April			2			48 75
May			2			48 78
June			1			
					Total	536 28

Summary of the results

Canada Child Benefit	536 28
Ontario Child Benefit (detail of the calculation presented on the PROV BEN form)	

Two-Year Comparative Summary – Federal – 2018

	2018	2017
101. Employment income	63,158	68,732
104. Other employment income		
113. OAS pension		
114. CPP/QPP benefits		
115. Other pensions		
116. Elected split-pension amount		
117. Universal Child Care Benefit		
119. EI benefits		
120. Taxable dividends		
121. Interest/other inv. income		
122. Limited partnership income		
125. RDSP income		
126. Rental income	-3,279	-3,030
127. Taxable capital gains		
128. Support payments received		
129. RRSP income		
130. Other income		
135–143. Self-employment income		-3,329
144. Workers' compensation		
145. Social assistance payments		
146. Net federal supplements		
150. Total income	59,879	62,374
207. RPP deduction		
208. RRSP/PRPP deduction		
210. Deduct. elected split-pension		
212. Union/professional dues		
213. UCCB repayment		
214. Child care expenses		
215. Disability supports deduction		
217. Business investment loss		
219. Moving expenses		
220. Support payments made		
221. Carrying charges		
222. Deductions CPP/QPP		
223. Deduction for PPIP		
224. Expl./dev. expenses		
229. Other employment expenses		
231-232. Other deductions		
235. Social benefits repayment		
236. Net income	59,879	62,374
244. Canadian forces police deduct.		
248. Relocation loan deduction	N/A	
249. Security options deductions		
250. Other payments deduction		
251. Limited partnership losses		
252. Non-capital losses		
253. Net capital losses		
254. Capital gains deduction		
255. Northern residents		
256. Additional deductions		
260. Taxable income	59,879	62,374

	2018	2017
300. Basic amount	11,809	11,635
301. Age amount		
303-305. Spouse or eligible dep.		
304-307. Caregiver amount		
367. Caregiver (infirm under 18 years)		
308-310. CPP/QPP	2,593	2,564
312-317. Tot. empl./self-empl. EI prem.	858	836
375-378. PPIP premiums		
362-395. Volunteers (firefighters/rescue)		
363. Canadian employment amount	1,195	1,178
364. Public transit passes amount	N/A	
398-369. Home (access./buyers' amt)		
313. Adoption expenses		
314. Pension income amount		
316-318. Disability amount		
319. Interest/student loans		
323. Tuition and education amounts		
324-326. Spouse/dependant trans.		
332. Allowable medical expenses		
335. Total amounts	16,455	16,213
338. Credits	2,468	2,432
349. Donations and gifts		
350. Non-refundable credits	2,468	2,432
Tax on taxable income	9,712	10,261
425. Dividend tax credit		
427. Minimum tax carry-over		
Federal surtax		
406. Federal tax	7,244	7,829
410. Political contribution credit		
412. Investment tax credit		
414. Labour-sponsored funds credit		
417. Minimum tax		
415. WITB advance payments		
418. Special taxes		
420. Net federal tax	7,244	7,829
421-430. Self-employment CPP		
422. Social benefits repayment		
428-432. Provincial or territorial tax	3,620	3,892
435. Total payable	10,864	11,720
437. Total income tax deducted	11,837	12,793
438. Tax deducted transfer		
440. Refundable abatement		
448 to 451. CPP/EI overpayment		
449. Climate action incentive		
452. Medical expense supplement		
453. WITB		
ITC refund/Credit Part XII.2		
457. GST/HST rebate (GST370)		
469. Eligible educator school supply cr.		
476. Instalments		
479. Provincial or territorial credits		
482. Total credits	11,837	12,793
Balance due/refund (-)	-973	-1,072

GST/HST credit and prov. benefits		
CCB and provincial benefits	536	1,956
RRSP limit (2019)	125,878	

Two-Year Comparative Summary – Provincial – 2018

		2018	2017
Province of residence		ON	ON
Form 428			
Taxable income		59,879	62,374
Tax on taxable income		3,717	3,977
Non-refundable tax credits			
Basic personal amount	5804	10,354	10,171
Amount from line 308, Schedule 1	5824	2,593	2,564
Amount from line 312, Schedule 1	5832	858	836
Non-refundable tax credits	5880	13,805	13,571
Rate		5.05 %	5.05 %
Total	5884	697	685
Non-refundable tax credits	6150	697	685
Tax credits			
Ontario health premium		600	600
Provincial tax (T1, line 428)		3,620	3,892

Canada Revenue Agency / Agence du revenu du Canada

Protected B when completed

Income Tax and Benefit Return 2019

Before you start:
If you are filling out this return for a **deceased person**, make sure you enter **their information** in all the boxes in Step 1.

Step 1 – Identification and other information

ON 7

Identification

First name and initial: SERAFINA

Last name: FERRANTE

Mailing address: Apt No. – Street No. Street name: 33 COUNTRY STROLL CRESCENT

PO Box:

RR:

City: BOLTON

Prov./Terr.: ON

Postal code: L7E 2H3

Information about you

Enter your social insurance number (SIN): 501 932 784

Enter your date of birth: Year Month Day 1979-02-09

Your language of correspondence: English [X] Français [ ]
Votre langue de correspondance :

Is this return for a deceased person?

Ensure the **SIN** information above is for the deceased person.

If this **return** is for a **deceased person**, enter the date of death: Year Month Day

Email address

By providing an email address, you are **registering** to receive email notifications from the CRA and **agree** to the **Terms of use** under Step 1 in the guide.
Enter an email address:

Marital status

Tick the box that applies to your marital status on December 31, 2019:

1 [ ] Married 2 [ ] Living common-law 3 [ ] Widowed
4 [ ] Divorced 5 [X] Separated 6 [ ] Single

Information about your spouse or common-law partner (if you ticked box 1 or 2 above)

Enter their SIN:

Enter their first name:

Enter their net income for 2019 to claim certain credits:

Enter the amount of universal child care benefit (UCCB) from line 11700 of their return:

Enter the amount of UCCB repayment from line 21300 of their return:

Tick this box if they were self-employed in 2019: 1 [ ]

Do not use this area

Information about your residence

Enter your province or territory of residence on **December 31, 2019**: Ontario

Enter the province or territory where you **currently** reside if it is not the same as your mailing address above:

If you were self-employed in 2019, enter the province or territory where your business had a permanent establishment: Ontario

If you **became** or **ceased** to be a **resident of Canada** for income tax purposes **in 2019**, enter the date of:

entry Month Day or departure Month Day

Do not use this area	17200					17100				

Step 1 – Identification and other information (continued)

Please answer the following questions.

Elections Canada (For more information, see "Elections Canada" under Step 1, in the guide.)

A) Do you have Canadian citizenship? . . . . . Yes [X] 1 No [ ] 2

If yes, go to question B. If no, skip question B.

B) As a Canadian citizen, do you authorize the Canada Revenue Agency to give your name, address, date of birth, and citizenship to Elections Canada to update the National Register of Electors or, if you are aged 14 to 17, to update the Register of Future Electors? . . . . . Yes [ ] 1 No [X] 2

Your authorization is valid until you file your next tax return. Your information will only be used for purposes permitted under the Canada Elections Act, which include sharing lists of electors produced from the National Register of Electors with provincial and territorial electoral agencies, members of Parliament, registered and eligible political parties, and candidates at election time.

Your information in the Register of Future Electors will be included in the National Register of Electors once you turn 18. Information from the Register of Future Electors can be shared only with provincial and territorial electoral agencies that are allowed to collect future elector information. In addition, Elections Canada can use information in the Register of Future Electors to provide youth with educational information about the electoral process.

Indian Act – Exempt income

Tick this box if you have any income that is exempt under the Indian Act.
For more information on this type of income, go to **canada.ca/taxes-aboriginal-peoples.** 1 [ ]

If you **tick** the box, get and complete Form T90, Income Exempt under the Indian Act. Complete this form so that the CRA can calculate your Canada training credit limit for the 2020 tax year. The information you provide may also be used to calculate your Canada workers benefit for the 2019 tax year, if applicable.

Foreign property

Did you own or hold specified foreign property where the total cost amount of all such property, at any time in 2019, was more than CAN$100,000? . . . . . 26600 Yes [ ] 1 No [X] 2

If yes, get and complete Form T1135, Foreign Income Verification Statement. There are substantial penalties for not completing and filing Form T1135 by the due date. For more information, see Form T1135.

Attach only the documents (schedules, information slips, forms, or receipts) **requested** to support any claim or deduction. Keep all other supporting documents.

Step 2 – Total income

As a resident of Canada, you have to report your income from all sources both inside and outside Canada. The Income Tax and Benefit Guide may have additional information for certain lines.

Employment income (box 14 of all T4 slips)			10100	65,176.32
Tax-exempt income for emergency services volunteers (See line 10100 in the guide.)	10105			
Commissions included on line 10100 (box 42 of all T4 slips)	10120			
Wage-loss replacement contributions (See line 10100 in the guide.)	10130			
Other employment income			10400	
Old age security pension (box 18 of the T4A(OAS) slip)			11300	
CPP or QPP benefits (box 20 of the T4A(P) slip)			11400	
Disability benefits included on line 11400 (box 16 of the T4A(P) slip)	11410			
Other pensions and superannuation (See line 11500 in the guide and complete line 31400 in the Worksheet for the return.)			11500	
Elected split-pension amount (Get and complete Form T1032.)			11600	
Universal child care benefit (UCCB) (See the RC62 slip.)			11700	
UCCB amount designated to a dependant	11701			
Employment insurance and other benefits (box 14 of the T4E slip)			11900	
Employment insurance maternity and parental benefits and provincial parental insurance plan benefits	11905			
Taxable amount of dividends (eligible and other than eligible) from taxable Canadian corporations (Complete the Worksheet for the return.)			12000	
Taxable amount of dividends other than eligible dividends, included on line 12000, from taxable Canadian corporations	12010			
Interest and other investment income (Complete the Worksheet for the return.)			12100	
Net partnership income: limited or non-active partners only			12200	
Registered disability savings plan income (box 131 of the T4A slip)			12500	
Rental income — Gross	12599	6,600.00	Net 12600	-6,237.20
Taxable capital gains (Complete Schedule 3.)			12700	
Support payments received — Total	12799		Taxable amount 12800	
RRSP income (from all T4RSP slips)			12900	
Other income — Specify:			13000	
Taxable scholarship, fellowships, bursaries, and artists' project grants			13010	
Self-employment income				
Business income — Gross	13499	6,600.00	Net 13500	-1,203.58
Professional income — Gross	13699		Net 13700	
Commission income — Gross	13899		Net 13900	
Farming income — Gross	14099		Net 14100	
Fishing income — Gross	14299		Net 14300	
Workers' compensation benefits (box 10 of the T5007 slip)	14400			
Social assistance payments	14500			
Net federal supplements (box 21 of the T4A(OAS) slip)	14600			
Add lines 14400, 14500, and 14600. (See line 25000 in Step 4.)			▶ 14700	
Add lines 10100, 10400 to 11400, 11500 to 11700, 11900, 12000, 12100 to 12500, 12600, 12700, 12800, 12900 to 13010, 13500, 13700, 13900, 14100, 14300, and 14700. — This is your **total income.**			15000	57,735.54

Step 3 – Net income

Enter your **total income** from line 15000 from the previous page.				15000	57,735 54
Pension adjustment (box 52 of all T4 slips and box 034 of all T4A slips)	20600				
Registered pension plan deduction (box 20 of all T4 slips and box 032 of all T4A slips)		20700			
RRSP deduction (See Schedule 7 and **attach** receipts.)		20800			
Pooled registered pension plan (PRPP) **employer** contributions (amount from your PRPP contribution receipts)	20810				
Deduction for elected split-pension amount (Get and complete Form T1032.)		21000			
Annual union, professional, or like dues (receipts and box 44 of all T4 slips)		21200			
Universal child care benefit repayment (box 12 of all RC62 slips)		21300			
Child care expenses (Get and complete Form T778.)		21400			
Disability supports deduction (Get and complete Form T929.)		21500			
Business investment loss — Gross	21699	Allowable deduction	21700		
Moving expenses (Get and complete Form T1-M.)		21900			
Support payments made — Total	21999	Allowable deduction	22000		
Carrying charges and interest expenses (Complete the Worksheet for the return.)		22100			
Deduction for CPP or QPP contributions on self-employment and other earnings (Complete Schedule 8 or get and complete Form RC381, whichever applies.)		22200			
Deduction for CPP or QPP enhanced contributions on employment income (Complete Schedule 8 or get and complete Form RC381, whichever applies.)		22215	80 85		
Exploration and development expenses (Get and complete Form T1229.)		22400			
Other employment expenses		22900			
Clergy residence deduction (Get and complete Form T1223.)		23100			
Other deductions — Specify:		23200			
Add lines 20700, 20800, 21000 to 21500, 21700, 21900, 22000, and 22100 to 23200.		23300	80 85	▶	80 85
Line 15000 minus line 23300 (if negative, enter "0") — This is your **net income before adjustments.**				23400	57,654 69
Social benefits repayment (If you reported income at line 11900 and the amount at line 23400 is greater than $66,375, see the repayment chart on the back of your T4E slip. If you reported income on lines 11300 or 14600, and the amount at line 23400 is greater than $77,580, complete the chart for line 23500 on the Worksheet for the return. Otherwise, enter "0".)				23500	
Line 23400 minus line 23500 (if negative, enter "0") — This is your **net income.**				23600	57,654 69

Step 4 – Taxable income

Canadian Forces personnel and police deduction (box 43 of all T4 slips)	24400				
Security options deductions	24900				
Other payments deduction (Claim the amount from line 14700, unless it includes an amount at line 14600. If so, see line 25000 in the guide.)	25000				
Limited partnership losses of other years	25100				
Non-capital losses of other years	25200				
Net capital losses of other years	25300				
Capital gains deduction (Get and complete Form T657.)	25400				
Northern residents deductions (Get and complete Form T2222.)	25500				
Additional deductions Specify:	25600				
Add lines 24400 to 25600.	25700		▶		
Line 23600 minus line 25700 (if negative, enter "0")	This is your taxable income.		26000	57,654	69

Step 5 – Federal tax (formerly Schedule 1)

Part A – Federal non-refundable tax credits

Basic personal amount		claim $12,069	30000	12,069	00	1
Age amount (if you were born in 1954 or earlier) (Complete the Worksheet for the return.)		(maximum $7,494)	30100			2
Spouse or common-law partner amount (Complete Schedule 5.)			30300			3
Amount for an eligible dependant (Complete Schedule 5.)			30400	12,069	00	4
Canada caregiver amount for spouse or common-law partner, or eligible dependant age 18 or older (Complete Schedule 5.)			30425			5
Canada caregiver amount for other infirm dependants age 18 or older (Complete Schedule 5.)			30450			6
Canada caregiver amount for infirm children under 18 years of age Enter the number of children for whom you are claiming this amount.	30499	x $2,230 =	30500			7
Base CPP or QPP contributions: through employment income (Complete Schedule 8 or get and complete Form RC381, whichever applies.)			30800	2,668	05	• 8
on self-employment and other earnings (Complete Schedule 8 or get and complete Form RC381, whichever applies.)			31000			• 9
Employment insurance premiums:						
through employment from box 18 and box 55 of all T4 slips		(maximum $860.22)	31200	860	22	• 10
on self-employment and other eligible earnings (Complete Schedule 13.)			31217			• 11
Volunteer firefighters' amount			31220			12
Search and rescue volunteers' amount			31240			13
Canada employment amount (Enter $1,222 or the total of your employment income you reported on lines 10100 and 10400, whichever is less.)			31260	1,222	00	14
Home buyers' amount			31270			15
Home accessibility expenses (Complete the Worksheet for the return.)		(maximum $10,000)	31285			16
Adoption expenses			31300			17
Pension income amount (Complete the Worksheet for the return.)		(maximum $2,000)	31400			18
Disability amount (for self) (Claim $8,416 or if you were under 18 years of age, complete the Worksheet for the return.)			31600			19
Disability amount transferred from a dependant (Complete the Worksheet for the return.)			31800			20
Interest paid on your student loans (See Guide P105.)			31900			21
Your tuition, education, and textbook amounts (Complete Schedule 11.)			32300			22
Tuition amount transferred from a child			32400			23
Amounts transferred from your spouse or common-law partner (Complete Schedule 2.)			32600			24
Medical expenses for **self, spouse or common-law partner, and your dependent children born in 2002 or later**	33099					25
Enter $2,352 or 3% of line 23600, whichever is less.						26
Line 25 minus line 26 (if negative, enter "0")						27
Allowable amount of medical expenses for **other dependants** (Complete the Worksheet for the return.)	33199					28
Add lines 27 and 28.			▶ 33200			29
Add lines 1 to 24, and line 29.			33500	28,888	27	30
Federal non-refundable tax credit rate				15 %		31
Multiply line 30 by line 31.			33800	4,333	24	32
Donations and gifts (Complete Schedule 9.)			34900			33
Add lines 32 and 33. Enter this amount on line 46 on the next page.		**Total federal non-refundable tax credits**	35000	4,333	24	34

Part B – Federal tax on taxable income

Enter your taxable income from line 26000.	57,654.69	35

Complete the appropriate column depending on the amount on line 35.	Line 35 is $47,630 or less	Line 35 is more than $47,630 but not more than $95,259	Line 35 is more than $95,259 but not more than $147,667	Line 35 is more than $147,667 but not more than $210,371	Line 35 is more than $210,371	
Enter the amount from line 35.		57,654.69				36
Line 36 minus line 37 (cannot be negative)	0.00	47,630.00	95,259.00	147,667.00	210,371.00	37
		10,024.69				38
Multiply line 38 by line 39.	15 %	20.5 %	26 %	29 %	33 %	39
		2,055.06				40
	0.00	7,145.00	16,908.00	30,535.00	48,719.00	41
Add lines 40 and 41.		9,200.06				42

Part C – Net federal tax

Enter the amount from line 42.		9,200.06	43		
Federal tax on split income (Get and complete Form T1206.)	40424		•44		
Add lines 43 and 44.	40400	9,200.06	▶	9,200.06	45
Enter your total federal non-refundable tax credits from line 34 on the previous page.	35000	4,333.24	46		
Federal dividend tax credit (See line 40425 in the guide.)	40425		•47		
Minimum tax carryover (Get and complete Form T691.)	40427		•48		
Add lines 46, 47, and 48.		4,333.24	▶	4,333.24	49
Line 45 minus line 49 (if negative, enter "0")		Basic federal tax	42900	4,866.82	50
Federal foreign tax credit (Get and complete Form T2209.)			40500		51
Line 50 minus line 51 (if negative, enter "0")		Federal tax	40600	4,866.82	52
Total federal political contributions (attach receipts)	40900		53		
Federal political contribution tax credit (Complete the Worksheet for the return.)	(maximum $650)	41000	•54		
Investment tax credit (Get and complete Form T2038(IND).)		41200	•55		
Labour-sponsored funds tax credit (See lines 41300 and 41400 in the guide.)					
Net cost of shares of a provincially registered fund	41300	Allowable credit 41400	•56		
Add lines 54, 55, and 56.		41600	▶		57
Line 52 minus line 57 (if negative, enter "0")			41700	4,866.82	58
Canada workers benefit advance payments received (box 10 of the RC210 slip)			41500		•59
Special taxes (See line 41800 in the guide.)			41800		60
Add lines 58, 59, and 60. Enter this amount on line 42000 on the next page.		Net federal tax	42000	4,866.82	61

Step 6 – Provincial or territorial tax

Complete Form 428 to calculate your provincial tax.

Step 7 – Refund or balance owing

Net federal tax: enter the amount from line 61 from the previous page.			42000	4,866 82
CPP contributions payable on self-employment and other earnings (Complete Schedule 8 or get and complete Form RC381, whichever applies.)			42100	
Employment insurance premiums payable on self-employment and other eligible earnings (Complete Schedule 13.)			42120	
Social benefits repayment (amount from line 23500)			42200	
Provincial or territorial tax (Attach Form 428, even if the result is "0".)			42800	2,908 70
Add lines 42000, 42100, 42120, 42200, and 42800.		This is your **total payable.**	43500	7,775 52 •
Total income tax deducted (amounts from all Canadian slips)	43700	12,441 68 •		
Refundable Quebec abatement (See line 44000 in the guide.)	44000	•		
CPP overpayment (See line 30800 in the guide.)	44800	208 31 •		
Employment insurance overpayment (See line 45000 in the guide.)	45000	68 20 •		
Climate action incentive (Complete Schedule 14.)	45110	392 00 •		
Refundable medical expense supplement (Complete the Worksheet for the return.)	45200	•		
Canada workers benefit (CWB) (Complete Schedule 6.)	45300	•		
Refund of investment tax credit (Get and complete Form T2038(IND).)	45400	•		
Part XII.2 trust tax credit (box 38 of all T3 slips and box 209 of all T5013 slips)	45600	•		
Employee and partner GST/HST rebate (Get and complete Form GST370.)	45700	•		
Eligible educator school supply tax credit Supplies expenses (maximum $1,000) 46800 x 15%	46900	•		
Tax paid by instalments	47600	•		
Provincial or territorial credits (Complete Form 479, if it applies.)	47900	•		
Add lines 43700 to 45700, and 46900 to 47900.	These are your **total credits.**	48200 13,110 19	▶	13,110 19
Line 43500 minus line 48200		This is your **refund or balance owing.**		-5,334 67

If the result is negative, you have a **refund**. If the result is positive, you have a **balance owing**.
Enter the amount below on whichever line applies.

Generally, we do not charge or refund a difference of $2 or less.

Refund 48400 5,334 67 •

For more information on how to receive your refund by direct deposit, see line 48400 in the guide or go to **canada.ca/direct-deposit**.

Balance owing 48500 •

For more information on how to make your payment, see line 48500 in the guide or go to **canada.ca/payments**. Your payment is due no later than April 30, 2020.

Ontario **Ontario opportunities fund**

You can help reduce Ontario's debt by completing this area to donate some or all of your 2019 refund to the Ontario opportunities fund. Please see the provincial pages for details.

Amount from line 48400 above			1
Your donation to the Ontario opportunities fund	46500	•	2
Net refund (line 1 minus line 2)	46600	•	3

I certify that the information given on this return and in any documents attached is correct and complete and fully discloses all my income.

Sign here

It is a serious offence to make a false return.

Telephone number: (905) 857-6874

Date 2020-07-16

If this return was completed by a tax professional, tick the applicable box and provide the following information:

49000 Was a fee charged? Yes [X] 1 No [ ] 2

48900 EFILE number (if applicable): I2621

Name of tax professional: SAM DURANTE, CPA,CGA

Telephone number: (416) 727-7444

Personal information (including the SIN) is collected for the purposes of the administration or enforcement of the Income Tax Act and related programs and activities including administering tax, benefits, audit, compliance, and collection. The information collected may be used or disclosed for purposes of other federal acts that provide for the imposition and collection of a tax or duty. It may also be disclosed to other federal, provincial, territorial or foreign government institutions to the extent authorized by law. Failure to provide this information may result in interest payable, penalties or other actions. Under the Privacy Act, individuals have the right to access their personal information, request correction, or file a complaint to the Privacy Commissioner of Canada regarding the handling of the individual's personal information. Refer to Personal Information Bank CRA PPU 005 on Info Source at **canada.ca/cra-info-source**.

Do not use this area 48700 48800 • 48600 •

T1-2019

Amounts for Spouse or Common-Law Partner and Dependants

Protected B when completed

Schedule 5

Complete this schedule and **attach** it to your return to claim an amount on line 30300, 30400, 30425, or 30450 of your return.
For more information, see the corresponding line number in the Federal Income Tax and Benefit Guide.

Line 30300 – Spouse or common-law partner amount

Did your marital status change to other than married or common-law in 2019?

If yes, tick this box 55220 ☐ and enter the date of the change. ▶ Month Day

Base amount			1
If you are entitled to the **Canada caregiver amount** for your spouse or common-law partner, enter $2,230. (see the "Canada caregiver amount" under Step 5 in the guide and line 30425 below).	51090		2
Add lines 1 and 2.			3
Spouse's or common-law partner's net income from page 1 of your return			4
Line 3 minus line 4 (if negative, enter "0"). Enter this amount on line 30300 of your return.			5

Line 30400 – Amount for an eligible dependant

Did your marital status change to married or common-law in 2019?

If yes, tick this box 55290 ☐ and enter the date of the change. ▶ Month Day

Provide the requested information and complete the following calculation for this dependant.

First and last name:	LUCA FERRANTE	Year of birth	Relationship to you	Is this dependant physically or mentally infirm?
Address:	33 COUNTRY STROLL CRESCENT BOLTON ON L7E 2H3	2005	son	Yes ☐ No ☒

Base amount		12,069 00	1
If you are entitled to the **Canada caregiver amount** for your dependant (**other than** your infirm child under 18 years of age), enter $2,230 (See "Canada caregiver amount" under Step 5 in the guide, read the note below, and see line 30425 below.)	51100		2
Add lines 1 and 2.		12,069 00	3
Dependant's net income (line 23600 of their return)	51106		4
Line 3 minus line 4 (if negative, enter "0"). Enter this amount on line 30400 of your return.		12,069 00	5

Note: If the dependant is your or your spouse's or common-law partner's infirm child under 18 years of age, you **must** claim the Canada caregiver amount on line 30500, **not** on line 51100.

Line 30425 – Canada caregiver amount for spouse or common-law partner, or your eligible dependant age 18 or older

Complete this calculation **only** if you entered $2,230 on line 51090 or line 51100 of this schedule for a person whose **net income is between $7,159 and $23,906.**

Base amount			1
Net income of this person (line 23600 of their return)			2
Line 1 minus line 2 (if negative, enter "0")	**(maximum $7,140)**		3
If you claimed this person on line 30300 or 30400 of your return, enter the amount you claimed.			4
Allowable amount for this person: line 3 minus line 4 (if negative, enter "0") Enter this amount on line 30425 of your return.			5

Continue on the next page.

Protected B when completed

Line 30450 – Canada caregiver amount for other infirm dependants age 18 or older

(Attach a separate sheet if you need more space)

Provide the requested information and complete the following calculation for each dependant.

First and last name:	Year of birth	Relationship to you
Address:		

Base amount		1
Infirm dependant's net income (line 23600 of their return)		2
Allowable amount for this dependant: line 1 minus line 2 (if negative, enter "0") **(maximum $7,140)**		3

Enter on line 30450 of your return the **total** amount you are claiming for all dependants.

Enter the **total** number of dependants you are claiming an amount at line 30450 of your return. 51120

See the privacy notice on your return.

Protected B when completed

T1-2019

Canada Pension Plan Contributions and Overpayment for 2019

Schedule 8

The Canada Pension Plan (CPP) Act was amended to provide for the enhancement of pensions. The government of Quebec also adopted legislative amendments to enhance the Quebec Pension Plan (QPP) in a similar way to the federal plan. The enhancements are funded by additional enhanced contributions beginning in January 2019.

As an employee, your employer will already have deducted the contributions from your salary and wages. The contributions consist of a base and an enhanced amount. As a self-employed individual, you will calculate your required contributions (if any) on this schedule, which will include the base and the enhanced amounts.

Complete this schedule and **attach** it to your return to calculate your required Canada Pension Plan (CPP) contributions or overpayment for 2019 if you were a **resident of a province or territory other than Quebec** on December 31, 2019, **and have no earned income from the province of Quebec.**

Do not use this schedule if any of your T4 slips have Quebec Pension Plan (QPP) contributions. Instead get and complete Form RC381, Inter-provincial calculation for CPP and QPP contributions and overpayments for 2019.

Part 1 – Complete this part if you are electing to stop contributing to the CPP or revoking a prior election.

Part 2 – Complete this part to determine the number of months for the CPP contributions calculation.

Part 3 – Complete this part if you are reporting employment income.

Part 4 – Complete this part if you are reporting **only** self-employment income or other earnings you are electing to pay CPP contributions on.

Part 5 – Complete this part if you are reporting employment income **and** self-employment income or other earnings you are electing to pay CPP contributions on. You must first complete **Part 3**.

For more information, see lines 22200, 22215, 30800, and 31000 in the guide.

Part 1 – Election to stop contributing to the Canada Pension Plan or revocation of a prior election

If in 2019 you were 60 to 70 years of age, you received a CPP or QPP retirement pension, and you had employment and/or self-employment income, you were considered a CPP working beneficiary and you were required to make CPP contributions. However, if you were at least 65 years of age but under 70, you can elect to stop paying CPP contributions.

If you have **employment income** for 2019 and elected in 2019 to stop paying CPP contributions or revoked in 2019 an election made in a prior year, you should have already completed Form CPT30, Election to Stop Contributing to the Canada Pension Plan, or Revocation of a Prior Election, and sent it to us and your employer(s).

If you had **only self-employment** income for 2019 and elect in 2019 to stop paying CPP contributions on your self-employment earnings, enter the month in 2019 for which you choose to start this election in **box 50372** below. The date cannot be earlier than the month you turn 65 and you are receiving a CPP or QPP retirement pension. For example, if you turn 65 in June, you can choose any month from June to December. If you choose the month of June, enter 06 in box 50372 because June is the sixth month of the year. If in 2019 you are revoking an election made in a prior year on contributions on self-employment earnings, enter the month in 2019 for which you choose to revoke this election in **box 50374** below. Your election remains valid until you revoke it or you turn 70. If you start receiving employment income (other than employment income earned in Quebec) in a future year, you will have to complete Form CPT30 in that year for your election to remain valid.

If you had **both** employment income and self-employment income in 2019 and wanted to elect to stop paying CPP contributions in 2019, or to revoke in 2019 an election made in a prior year, you should have completed Form CPT30 in 2019. An election filed using Form CPT30 applies to all income from pensionable earnings, including self-employment earnings, as of the first day of the month after the date you gave this form to your employer. If you completed and submitted Form CPT30 when you became employed in 2019 but your intent was to elect in 2019 to stop paying CPP contributions or revoke an election made in a prior year on your self-employment income before you became employed, enter the month you want to stop contributing in **box 50372** below, or if you want to revoke in 2019 an election made in a prior year, enter the month you want to resume contributing in **box 50374** below. If you did not complete and submit Form CPT30 for 2019 when you became employed, you cannot elect to stop paying CPP contributions or revoke an election made in a prior year on your self-employment earnings for 2019 on this schedule.

To be valid, an election or revocation that begins in 2019 must be filed on or before June 15, 2021.

I elect to **stop** contributing to the Canada Pension Plan on my self-employment earnings on the first day of the month that I entered in box 50372. — Month **50372**

I want to **revoke** an election made in a prior year to stop contributing to the Canada Pension Plan on my self-employment earnings and resume contributing on the first day of the month that I entered in box 50374. — Month **50374**

Continue on the next page.

Part 2 – Determine the number of months for the CPP contributions calculation

Enter 12 in box A **unless** any of the situations below apply:

- if you turned 18 years of age in 2019, enter the number of months in the year after the month you turned 18
- if for all of 2019 you were receiving a CPP or QPP disability pension, enter "0". If you started or stopped receiving a CPP or QPP disability pension in 2019, enter the number of months during which you were not receiving a disability pension
- if you were 65 to 70 years of age in 2019, you were receiving a CPP or QPP retirement pension, and you elected to stop paying CPP contributions in 2019, enter the number of months in the year up to and including the month you made the election. If you had self-employment income in 2019 and have an entry in box 50372 of Part 1, enter the number of months in the year prior to the month you entered in box 50372 of Part 1
- if you were 65 to 70 years of age in 2019, you were receiving a CPP or QPP retirement pension, you elected to stop paying CPP contributions in a prior year, and you have not revoked that election, enter "0"
- if you were 65 to 70 years of age in 2019, you were receiving a CPP or QPP retirement pension, you elected to stop paying CPP contributions in a prior year, and you revoked that election in 2019, enter the number of months in the year after the month you revoked the election. If you had self-employment income in 2019 and have an entry in box 50374 of Part 1, enter the number of months in the year after and including the month you entered in box 50374 of Part 1
- if you turned 70 years of age in 2019 and you did not elect to stop paying CPP contributions, enter the number of months in the year up to and including the month you turned 70 years of age
- if for all of 2019 you were 70 years of age or older, enter "0"
- if the individual died in 2019, enter the number of months in the year up to and including the month the individual died

Enter the number of months during which the **CPP** applies in 2019. 12 A

Monthly proration table for 2019

Applicable number of months	Maximum CPP pensionable earnings	Maximum basic CPP exemption*	Applicable number of months	Maximum CPP pensionable earnings	Maximum basic CPP exemption*
1	$4,783.33	$291.67	7	$33,483.33	$2,041.67
2	$9,566.67	$583.33	8	$38,266.67	$2,333.33
3	$14,350.00	$875.00	9	$43,050.00	$2,625.00
4	$19,133.33	$1,166.67	10	$47,833.33	$2,916.67
5	$23,916.67	$1,458.33	11	$52,616.67	$3,208.33
6	$28,700.00	$1,750.00	12	$57,400.00	$3,500.00

* If you started receiving CPP retirement benefits in 2019, your basic exemption may be prorated by the CRA.

Continue on the next page.

Part 3 – Calculating your CPP contributions and overpayment on employment income

Enter your yearly maximum CPP pensionable earnings (see the monthly proration table on the previous page to find the amount that corresponds to the number of months entered in box A of Part 2).	(maximum $57,400)		57,400	00	1
Total CPP pensionable earnings: Enter the total of box 26 of all your T4 slips (maximum $57,400 per slip). If box 26 is blank, enter the amount from box 14.		50339	61,619	17	2
Enter the amount from line 1 or the amount from line 2, whichever is less.			57,400	00	3
Enter your maximum basic CPP exemption (see the monthly proration table on the previous page to find the amount that corresponds to the number of months entered in box A of Part 2).	(maximum $3,500)		3,500	00	4
Earnings subject to CPP contributions: Line 3 minus line 4 (if negative, enter "0")	(maximum $53,900)		53,900	00	5
Actual total contributions on CPP pensionable earnings: Enter the total CPP contributions deducted from box 16 of all your T4 slips.		50340	2,957	21	• 6
Actual base contributions on CPP pensionable earnings: Multiply the amount from line 6 by 97.0588%.			2,870	23	7
Actual enhanced contributions on CPP pensionable earnings: Line 6 minus line 7			86	98	8
Required base contributions on CPP pensionable earnings: Multiply the amount from line 5 by 4.95%.	(maximum $2,668.05)		2,668	05	9
Required enhanced contributions on CPP pensionable earnings: Multiply the amount from line 5 by 0.15%.	(maximum $80.85)		80	85	10
Total required contributions on CPP pensionable earnings: Add lines 9 and 10.			2,748	90	11
Line 6 minus line 11 (if negative, enter "0")	CPP overpayment		208	31	12

If you are self-employed or you are electing to pay additional CPP contributions on other earnings, continue with Part 5. You may be able to make additional CPP contributions if the calculated amount from line 12 is negative. See Form CPT20, Election To Pay Canada Pension Plan Contributions.

Otherwise, the deduction and tax credit on employment income should be reported as follows:

- Enter the amount, in dollars and cents, from line 7 or line 9, **whichever is less**, on line 30800 of your return. If applicable, also enter it on line 58240 of your Form 428.
- Enter the amount from line 8 or line 10, **whichever is less**, on line 22215 of your return.
- If the amount at line 12 is positive, enter the amount, in dollars and cents, on line 44800 of your return.

Schedule 8 – page 4

Part 4 – CPP contributions on self-employment income and other earnings ONLY (no employment income)

Pensionable net self-employment earnings* (amounts from line 12200 and lines 13500 to 14300 of your return)			1
Employment earnings **not shown** on a T4 slip on which you elect to pay additional CPP contributions. (Get and complete Form CPT20.)	50373		2
Add lines 1 and 2 (if negative enter "0").	**CPP pensionable earnings (maximum $57,400)***		3
Basic exemption	**(maximum $3,500)***		4
Line 3 minus line 4	**(maximum $53,900)**		5
CPP rate		10.2 %	6
Total CPP contributions payable on self-employment and other earnings: Multiply line 5 by line 6. Enter this amount on line 42100 of your return.			7

Deduction and tax credit for CPP contributions on self-employment and other earnings

Required base contributions on CPP pensionable earnings: Multiply the amount from line 7 by 97.0588%.		8
Required enhanced contributions on CPP pensionable earnings: Line 7 minus line 8		9
Multiply line 8 by 50%. Enter this amount, in dollars and cents, on line 31000 of your return.		10
Add lines 9 and 10. Enter this amount on line 22200 of your return.		11

* Self-employment earnings, CPP pensionable earnings, and the basic exemption should be prorated according to the number of months entered in box A of Part 2. See the monthly proration table on page two to find the amount that corresponds to the number of months entered in box A of Part 2. Do not prorate the self-employed earnings if the individual died in 2019.

Part 5 – CPP contributions on self-employment income and other earnings when you have employment income

Pensionable net self-employment earnings* (amounts from line 12200 and lines 13500 to 14300 of your return)			-1,203 58	1
Employment earnings **not shown** on a T4 slip on which you elect to pay additional CPP contributions (Get and complete Form CPT20.)		50373		2
Employment earnings **shown** on a T4 slip on which you elect to pay additional CPP contributions (Get and complete Form CPT20.)		50399		3
Add lines 1, 2, and 3.			-1,203 58	4
Enter the amount from line 6 of Part 3.	**Actual total CPP contributions**		2,957 21	5
If the amount on line 12 of Part 3 is positive, complete lines 6 to 8. Otherwise, enter "0" on line 8 and continue on line 9.				
Enter the amount from line 5 above.	2,957 21	6		
Enter the amount from line 11 of Part 3.	2,748 90	7		
Line 6 minus line 7. If negative, do not complete line 8, enter the amount from line 7 on line 9 and continue on line 10.	208 31 ▶		208 31	8
Line 5 minus line 8 (if negative, enter "0")			2,748 90	9
Multiply the amount from line 9 by 19.60784.			53,900 00	10
Enter the amount from line 1 of Part 3.	**CPP pensionable earnings (maximum $57,400)**		57,400 00	11
Enter the amount from line 4 of Part 3.	**Basic exemption (maximum $3,500)**		3,500 00	12
Line 11 minus line 12 (if negative, enter "0")	**(maximum $53,900)**		53,900 00	13
Enter the amount from line 10.			53,900 00	14
Line 13 minus line 14 (if negative, enter "0")				15
Enter the amount from line 4 or line 15, **whichever is less.**			-1,203 58	16
If the amount on line 2 of Part 3 is less than the amount on line 4 of Part 3, complete lines 17 to 19. Otherwise, enter "0" on line 19 and continue on line 20.				
Line 4 of Part 3 minus line 2 of Part 3		17		
Line 4 minus line 13 (if negative, enter "0")		18		
Line 17 minus line 18 (if negative, enter "0")		▶		19
Earnings subject to contributions: Line 16 minus line 19 (if negative, enter "0")				20
Multiply the amount from line 20 by 10.2%.				21
Multiply the amount from line 12 of Part 3 (if positive only) by 2.			416 62	22
Total CPP contributions payable on self-employment and other earnings: Line 21 minus line 22 (if negative, enter the amount as a positive amount on line 30 on the next page and enter "0" on line 23)				23

* Self-employment earnings should be prorated according to the number of months entered in box A of Part 2. Do not prorate the self-employment earnings if the individual died in 2019.

Continue on the next page.

Part 5 – CPP contributions on self-employment income and other earnings when you have employment income (continued)

Deductions and tax credits for CPP contributions

Enter the amount from line 7 of Part 3.	2,870	23	24
Enter the amount from line 9 of Part 3.	2,668	05	25
Line 24 minus line 25 (if negative enter "0")	202	18	26

Enter the amount, in dollars and cents, from line 24 or line 25, **whichever is less**, at line 30800 of your return.

Enter the amount from line 8 of Part 3.	86	98	27
Enter the amount from line 10 of Part 3.	80	85	28
Line 27 minus line 28 (if negative enter "0")	6	13	29

Enter the amount from line 27 or line 28, **whichever is less**, at line 22215 of your return.

If the calculated amount at line 23 from the previous page is negative, complete lines 30 to 35 below.

If the calculated amount at line 23 from the previous page is positive, complete lines 36 to 42 below.

Otherwise, if the calculated amount at line 23 on the previous page is zero, enter the amount, in dollars and cents, from line 26 at line 31000 of your return and the amount from line 29 at line 22200 of your return.

Enter the calculated amount from line 23 from the previous page as a positive amount.	416	62	30
Multiply the amount from line 30 by 50%. Enter this amount, in dollars and cents, on line 44800 of your return.	208	31	31
Multiply the amount on line 31 by 97.0588%.	202	18	32
Line 31 minus line 32	6	13	33
Line 26 minus line 32. Enter this amount, in dollars and cents, on line 31000 of your return.			34
Line 29 minus line 33. Enter this amount on line 22200 of your return.			35

Enter the amount from line 23 from the previous page. Enter this amount on line 42100 of your return.			36
Multiply the amount on line 36 by 97.0588%.			37
Line 36 minus line 37			38
Multiply the amount on line 37 by 50%.			39
Add lines 38 and 39.			40
Add lines 26 and 39. Enter this amount, in dollars and cents, on line 31000 of your return.			41
Add lines 29 and 40. Enter this amount on line 22200 of your return.			42

Protected B when completed

T1-2019

Climate Action Incentive

Schedule 14

The climate action incentive (CAI) consists of a basic amount and a supplement for residents of small and rural communities.

You **cannot** claim the CAI if **any** of the following applies to you:

- you were a non-resident of Canada at any time in 2019
- you were confined to a prison or a similar institution for a period of at least 90 days during 2019
- you were exempt from income tax in Canada at any time in 2019 because you were an officer or servant of the government of another country, such as a diplomat, or a family member who resided with such a person, or an employee of such a person
- you were a person for whom a children's special allowance (CSA) was payable at any time in 2019

Note: If you are completing a return for a person who died before April 1, 2020, you **cannot** claim the CAI for that person for the 2019 tax year.

Complete this schedule and **attach** it to your return to claim the CAI if, on **December 31, 2019,** you were a **resident of Ontario** and you met **any** of the following conditions:

- you were 18 years of age or older
- you had a spouse or a common-law partner
- you were a parent who lived with your child

Note: If you were married or living in a common-law relationship but your spouse or common-law partner was not an **eligible spouse or common-law partner** for the purpose of the CAI or you did not have a **qualified dependant**, complete this schedule using the instructions as if you did not have an eligible spouse or common-law partner or a qualified dependant.

Eligible spouse or common-law partner

For the purpose of the CAI, an eligible spouse or common-law partner is a person who meets **all** of the following conditions:

- was your spouse or common-law partner on December 31, 2019
- was a resident of Canada throughout 2019
- was not confined to a prison or a similar institution for a period of at least 90 days during 2019
- was not exempt from income tax in Canada at any time in 2019 because they were an officer or servant of the government of another country, such as a diplomat, or a family member who resided with such a person, or an employee of such a person
- was not a person for whom a CSA was payable at any time in 2019
- did not die before April 1, 2020

Notes: Either you or your spouse or common-law partner may claim the CAI for the family, but not both of you.
When two individuals in the family reside in different locations, the province of residence for the individual making the claim will be used when calculating the CAI for the family.

Qualified dependant

For the purpose of the CAI, a qualified dependant is a person who meets **all** of the following conditions:

- was your cohabiting spouse's or your common-law partner's child or a person dependent on either one of you for support on December 31, 2019
- resided with you on December 31, 2019
- was under 18 years of age on December 31, 2019
- was a resident of Canada throughout 2019
- was not married or living with a common-law partner on December 31, 2019
- was not a parent who lived with their child on December 31, 2019
- was not confined to a prison or a similar institution for a period of at least 90 days during 2019
- was not exempt from income tax in Canada at any time in 2019 because they were an officer or servant of the government of another country, such as a diplomat or a family member who resided with such a person, or an employee of such a person
- was not a person for whom a CSA was payable at any time in 2019
- did not die before April 1, 2020

Single parents of a qualified dependant

For the purpose of the CAI, if, on December 31, 2019, you **did not** have a spouse or a common-law partner but you had a dependant who met **all** of the conditions for a qualified dependant, claim an amount for that dependant on line 60102. If you had more than one qualified dependant, enter the number of remaining qualified dependants on line 60103.

Shared custody

Only one claim can be made per child. You cannot split the amount for a qualified dependant with another person.

Supplement for residents of small and rural communities

To claim the CAI supplement for residents of small and rural communities, you **must have resided outside** of a census metropolitan area (CMA) on December 31, 2019, as defined by Statistics Canada in the last census they published before 2019.

Therefore, you **cannot** claim the supplement for residents of small and rural communities if your principal place of residence was located in one of the following Ontario CMAs: Barrie, Belleville, Brantford, Greater Sudbury, Guelph, Hamilton, Kingston, Kitchener-Cambridge-Waterloo, London, Oshawa, the Ontario part of Ottawa-Gatineau, Peterborough, St. Catharines-Niagara, Thunder Bay, Toronto, or Windsor.

For more information on how to determine if you resided outside a CMA, go to **canada.ca/census-metropolitan-areas**.

Step 1 – Calculating your basic climate action incentive

Base amount	claim $224.00 60100	224 00	1
Amount for an eligible spouse or common-law partner	claim $112.00 60101		2
Amount for a single parent's qualified dependant	claim $112.00 60102	112 00	3
Amount for qualified dependants (Do not include the qualified dependant claimed on line 60102 above, if applicable.)	Number of qualified dependants 60103 1 x $56.00 =	56 00	4
Add lines 1 to 4.		392 00	5

Step 2 – Calculating your supplement for residents of small and rural communities

Did you **reside outside** of a census metropolitan area on December 31, 2019, as defined by Statistics Canada? 60104 Yes ☐ 1 No ☐ 2

If yes, continue on line 6. Otherwise, enter the amount from line 5 on line 7 below.

Enter the amount from line 5.	x 10% =		6

Step 3 – Calculating your total climate action incentive

Add lines 5 and 6. Enter this amount on line 45110 of your return.	392 00	7

See the privacy notice on your return.

Canada Revenue Agency | Agence du revenu du Canada

Protected B when completed

Calculation of Cumulative Net Investment Loss (CNIL) to December 31, 2019

- Use this form if you had any **investment income** or **investment expenses** for 2019.
- Your CNIL reduces the amount of your cumulative gains limit for the year and may affect the allowable amount of your capital gains deduction.
- Even if you are not claiming a capital gains deduction in 2019, you should still complete this form if you had any investment income or expenses in 2019.
- Because the balance in your CNIL account is a cumulative total, you may need this information in a future year. Keep a copy for your records and attach another to your return.
- For more information, call **1-800-959-8281.**

Note
If you have capital gains other than from the disposition of qualified farm or fishing property or qualified small business corporation shares in 2019, first complete Chart A on page 3 of this form to determine if you have additional investment income to include when you calculate your CNIL.

Part 1 – Investment expenses claimed on your 2019 return

Carrying charges and interest expenses (from line 22100)			1		
Net rental losses (from line 12600)		6,237 20	2		
Limited or non-active partnership losses (from line 12200) other than allowable capital losses			3		
Limited partnership losses of other years after 1985 (from line 25100)			4		
50% of exploration and development expenses (from line 22400)			5		
Any other investment expenses claimed in 2019 to earn property income (see the list of other investment expenses below)	68080		6		
Additional investment expenses: If you did not complete Chart A on the back of this form, enter "0". Otherwise, enter the lesser of line 14 in Chart A or the amount you claimed on line 25300 of your return			7		
Total investment expenses claimed in 2019 (total of lines 1 to 7)		6,237 20	▶	6,237 20	A

Part 2 – Investment income reported on your 2019 return

Investment income (from lines 12000 and 12100)			8		
Net rental income, including recaptured capital cost allowance (from line 12600)			9		
Net income from limited or non-active partnership (from line 12200) other than taxable capital gains			10		
Any other property income reported in 2019 (see the list of other property income below), including annuity payments taxable under paragraph 56(1)(d) **minus** the capital portion deducted under paragraph 60(a)	68100		11		
50% of income from the recovery of exploration and development expenses (from line 13000)	68110		12		
Additional investment income: If you did not complete Chart A on page 3 of this form, enter "0". Otherwise, enter the amount from line 14 in Chart A			13		
Total investment income reported in 2019 (total of lines 8 to 13)			▶		B

Do not use this area
68130

Other investment expenses

Include: • repayments of inducements • repayments of refund interest • the uncollectible portion of proceeds from dispositions of depreciable property (except passenger vehicles that cost more than $30,000) • sale of agreement for sale or mortgage included in proceeds of disposition in a previous year under subsection 20(5) • foreign non-business tax under subsections 20(11) and 20(12) • life insurance premiums deducted from property income • capital cost allowance claimed on certified films and videotapes • farming or fishing losses claimed by a non-active partner or a limited partner

Do not include: • expenses incurred to earn business income • repayment of shareholders' loans deducted under paragraph 20(1)(j)
• interest paid on money borrowed to:
i) buy an income averaging annuity contract
ii) pay a premium under a registered retirement savings plan
iii) make a contribution to a registered pension plan
iv) make a contribution to a deferred profit-sharing plan

Other property income

Include: • amounts from insurance proceeds for the recapture of capital cost allowance (other than amounts already included on line 9) • home insulation or energy conversion grants under paragraph 12(1)(u) • payments received as an inducement or reimbursement • income from the appropriation of property to a shareholder • farming and fishing income reported by a non-active or a limited partner • other income from a trust • allowable capital losses included in partnership losses of other years after 1985 • amounts withdrawn from AgriInvest Fund 2 • CPP or QPP death benefit payments reported on your T1 return

Do not include: • income amounts that relate to business income • payments received from an income averaging annuity contract • payments received from an annuity contract bought under a deferred profit-sharing plan • shareholders' loans included in income under subsection 15(2)

Protected B when completed

Part 3 – Cumulative net investment loss (CNIL)

Total investment expenses claimed in 2019 (from line A in Part 1)	6,237 20	14	
Total investment expenses claimed in previous years (after 1987): Enter the amount from line 16 in Part 3 of Form T936 for 2018. If you did not complete Form T936 for 2018, see note 1 below	46,257 20	15	
Cumulative investment expenses (total of lines 14 and 15)	52,494 40 ▶		52,494 40 16
Total investment income reported in 2019 (from line B in Part 2)		17	
Total investment income reported in previous years (after 1987): Enter the amount from line 19 in Part 3 of Form T936 for 2018. If you did not complete Form T936 for 2018, see note 2 below		18	
Cumulative investment income (total of lines 17 and 18)		▶	19
Cumulative net investment loss (CNIL) to December 31, 2019 (line 16 **minus** line 19; if negative, enter "0")			52,494 40 C

If you are claiming a capital gains deduction on your 2019 return, enter the amount from line C on line 28 of Form T657 for 2019.

Notes

1. To calculate your **total investment expenses from previous years**, complete Part 1 of Form T936 for each year from 1988 to 2018 in which you had investment expenses (do not complete line 7 for 1988 to 1991). Add the amounts from line A and enter the total on line 15 above.
2. To calculate your **total investment income from previous years**, complete Part 2 of Form T936 for each year from 1988 to 2018 in which you had investment income (do not complete line 13 for 1988 to 1991). Add the amounts from line B and enter the total on line 18 above.

Chart A

Enter the amount from line 19900 of Schedule 3. If the amount on this line is zero, do not complete lines 4 to 13, and enter "0" on line 14			1
Amount from line 10700 of Schedule 3		2	
Amount from line 11000 of Schedule 3		3	
Amount from line 12400 of Schedule 3		4	
Add lines 2 to line 4		5	
If you reported an amount on line 19200 of Schedule 3, enter the total of the amounts from lines C and D on Form T2017. Otherwise, enter the amount from line 5 on line 7		6	
Line 5 **plus** line 6 (if negative, enter "0")		7	
Enter 1/2 of line 7			8
Line 1 **minus** line 8 (if negative, enter "0"). If the amount on this line is zero, do not complete lines 10 to 13, and enter "0" on line 14. If the amount on this line includes an amount from a T3 slip, complete lines 10 to 12 below. Otherwise, enter "0" on line 13			9
Enter the amount from box 21 of all 2019 T3 slips	68140	10	
Enter the amount from box 30 of all 2019 T3 slips		11	
Line 10 **minus** line 11	68150	12	
Enter 1/2 of line 12			13
Additional investment income (line 9 **minus** line 13; if negative, enter "0")			14

See the privacy notice on your return.

Ontario

Ontario Tax

Form ON428
2019

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This is **Step 6** in completing your return. Complete this form and **attach a copy** to your return.
Claim only the credits that apply to you.

Part A – Ontario non-refundable tax credits

			For internal use only	56050		
Basic personal amount			claim $10,582	58040	10,582 00	1
Age amount (if born in 1954 or earlier) (use Worksheet ON428)			(maximum $5,166)	58080		2
Spouse or common-law partner amount						
Base amount		3				
Your spouse's or common-law partner's net income from line 23600 of their return		4				
Line 3 minus 4 (if negative, enter "0")			(maximum $8,985) ▶	58120		5
Amount for an eligible dependant						
Base amount	9,883 00	6				
Your eligible dependant's net income from line 23600 of their return		7				
Line 6 minus line 7 (if negative, enter "0")	8,985 00		(maximum $8,985) ▶	58160	8,985 00	8
Add lines 1, 2, 5, and 8.					19,567 00	9
Ontario caregiver amount (use Worksheet ON428)				58185		10
CPP or QPP contributions:						
Amount from line 30800 of your return				58240	2,668 05	• 11
Amount from line 31000 of your return				58280		• 12
Employment insurance premiums:						
Amount from line 31200 of your return				58300	860 22	• 13
Amount from line 31217 of your return				58305		• 14
Adoption expenses			(maximum $12,910)	58330		15
Pension income amount			(maximum $1,463)	58360		16
Disability amount (for self) (Claim $8,549, or if you were under 18 years of age, use Worksheet ON428.)				58440		17
Disability amount transferred from a dependant (use Worksheet ON428)				58480		18
Interest paid on your student loans (amount from line 31900 of your return)				58520		19
Your unused tuition and education amounts (**attach** Schedule ON(S11))				58560		20
Amounts transferred from your spouse or common-law partner (**attach** Schedule ON(S2))				58640		21
Add lines 9 to 21.					23,095 27	22

Continue on the next page.

Part A – Ontario non-refundable tax credits (continued)

Enter the amount from line 22 of the previous page				23,095 27	23
Medical expenses:					
(Read line 58689 of your income tax package.)	58689		24		
Enter whichever is less: $2,395 or 3% of the amount on line 23600 of your return			25		
Line 24 minus line 25 (if negative, enter "0")			26		
Allowable amount of medical expenses for other dependants (use Worksheet ON428)	58729		27		
Add lines 26 and 27.	58769		▶		28
Add lines 23 and 28.			58800	23,095 27	29
Ontario non-refundable tax credit rate				5.05%	30
Multiply line 29 by line 30.			58840	1,166 31	31
Donations and gifts:					
Amount from line 16 of your federal Schedule 9		x 5.05% =	32		
Amount from line 17 of your federal Schedule 9		x 11.16% =	33		
Add lines 32 and 33.	58969		▶		34
Add lines 31 and 34. Enter this amount on line 47.		Ontario non-refundable tax credits	61500	1,166 31	35

Part B – Ontario tax on taxable income

			36
Enter your taxable income from line 26000 of your return.		57,654 69	36

Use the amount from line 36 to decide which column to complete.

	Line 36 is $43,906 or less	Line 36 is more than $43,906 but not more than $87,813	Line 36 is more than $87,813 but not more than $150,000	Line 36 is more than $150,000 but not more than $220,000	Line 36 is more than $220,000	
Amount from line 36		57,654 69				37
Line 37 minus line 38 (cannot be negative)	0 00	43,906 00	87,813 00	150,000 00	220,000 00	38
		13,748 69				39
	5.05 %	9.15 %	11.16 %	12.16 %	13.16 %	40
Multiply line 39 by line 40.		1,258 01				41
Add lines 41 and 42.	0 00	2,217 00	6,235 00	13,175 00	21,687 00	42
Ontario tax on taxable income		3,475 01				43

Continue on the next page.

Part C – Ontario tax

Enter your Ontario tax on taxable income from line 43 of the previous page.		3,475.01	44
Enter your Ontario tax on split income from Form T1206.	61510		• 45
Add lines 44 and 45.		3,475.01	46
Enter your Ontario non-refundable tax credits from line 35 of the previous page.		1,166.31	47
Line 46 minus line 47 (if negative, enter "0")		2,308.70	48

Ontario minimum tax carryover

Amount from line 48 above			2,308.70	49
Enter the Ontario dividend tax credit calculated for line 61520 from your Worksheet ON428.				50
Line 49 minus line 50 (if negative, enter "0").			2,308.70	51
Amount from line 40427 of your return	x 33.67% =			52
Enter whichever is **less**: amount from line 51 or 52.		61540		• 53
Line 48 minus line 53 (if negative, enter "0")			2,308.70	54

Ontario surtax

Amount from line 54 above	2,308.70		55
Amount from line 45 above			56
Line 55 minus line 56 (if negative, enter "0")	2,308.70		57

Complete lines 58 to 60 if the amount on line 57 is **more than $4,740**.
If the amount is **less than $4,740**, enter "0" on line 60 and continue on line 61.

(Line 57 2,308.70 – $4,740) × 20% (if negative, enter "0") =			58
(Line 57 2,308.70 – $6,067) × 36% (if negative, enter "0") =			59
Add lines 58 and 59.		▶	60
Add lines 54 and 60.		2,308.70	61

Ontario dividend tax credit

Amount from line 50 above	61520		• 62
Line 61 minus line 62 (if negative, enter "0")		2,308.70	63

Ontario additional tax for minimum tax purposes

If you entered an amount on line 98 of Form T691, enter the additional tax for minimum tax purposes calculated for line 64 from your Worksheet ON428.			• 64
Add lines 63 and 64.		2,308.70	65

Continue on the next page.

Part C – Ontario tax (continued)

Enter the amount from line 65 on the previous page.	2,308 70	66

Ontario tax reduction

Enter "0" on line 73 if **any** of the following applies to you:

- You were **not** a resident of Canada at the beginning of the year.
- You were **not** a resident of Ontario on December 31, 2019.
- There is an amount on line 64.
- The amount on line 66 is "0".
- Your return is filed for you by a trustee in bankruptcy.
- You are **not** claiming an Ontario tax reduction.

If none of the above applies to you, complete lines 67 to 73 to calculate your Ontario tax reduction.

Basic reduction		244 00	67	
If you had a spouse or common-law partner on December 31, 2019, **only** the individual with the **higher net income** can claim the amounts on lines 68 and 69.				
Reduction for dependent children born in 2001 or later Number of dependent children 60969 2 × $452 =		904 00	68	
Reduction for dependants with a mental or physical impairment Number of dependants 60970 × $452 =			69	
Add lines 67, 68, and 69.		1,148 00	70	
Amount from line 70 above	1,148 00 x 2 =	2,296 00	71	
Amount from line 66 above		2,308 70	72	
Line 71 minus line 72 (if negative, enter "0")	**Ontario tax reduction**		▶	73
Line 66 minus line 73 (if negative, enter "0")				2,308 70 74

Ontario foreign tax credit

Credit calculated from Form T2036		75
Line 74 minus line 75 (if negative, enter "0")	2,308 70	76

Low-income individuals and families tax credit

Credit calculated from Schedule ON428–A	62140		• 77
Line 76 minus line 77 (if negative, enter "0")		2,308 70	78

Community food program donation tax credit for farmers

Enter the amount of qualifying donations that have also been claimed as a charitable donation.	62150	× 25% =		70
Line 78 minus line 79 (if negative, enter "0")			2,308 70	80

Ontario health premium

Use the chart on the next page to calculate this amount.	**Ontario health premium** ▶	600 00	81
Add lines 80 and 81. Enter the result on line 42800 of your return.	**Ontario tax**	2,908 70	82

Continue on the next page.

Part C – Ontario tax (continued)

Ontario Health Premium

Enter your **taxable income** from line 36 of page 2. 57,654|69 83

Go to the line on the chart below that corresponds to your taxable income from line 83 to determine your Ontario Health Premium. Enter the result on line 81 of the previous page.

Taxable income												Ontario health premium
not more than **$20,000**	▶		▶		▶							$ 0
more than **$20,000**, but not more than **$25,000**		– $	20,000 =		x	6 %	=					
more than **$25,000**, but not more than **$36,000**	▶		▶		▶							$ 300
more than **$36,000**, but not more than **$38,500**		– $	36,000 =		x	6 %	=		+ $	300 =		
more than **$38,500**, but not more than **$48,000**	▶		▶		▶							$ 450
more than **$48,000**, but not more than **$48,600**		– $	48,000 =		x	25 %	=		+ $	450 =		
more than **$48,600**, but not more than **$72,000**	▶		▶		▶							$ 600
more than **$72,000**, but not more than **$72,600**		– $	72,000 =		x	25 %	=		+ $	600 =		
more than **$72,600**, but not more than **$200,000**	▶		▶		▶							$ 750
more than **$200,000**, but not more than **$200,600**		– $	200,000 =		x	25 %	=		+ $	750 =		
more than **$200,600**	▶		▶		▶							$ 900

See the privacy notice on your return.

Ontario

Application for the 2020 Ontario Trillium Benefit and Ontario Senior Homeowners' Property Tax Grant

Form ON-BEN
2019

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- To find out if you are eligible for the Ontario trillium benefit and the Ontario senior homeowners' property tax grant, see the "Information for residents of Ontario" section of your 2019 Income tax package.
- Complete the application areas that apply to you and attach this form to your return.
- To estimate the amount of Ontario trillium benefit and Ontario senior homeowners' property tax grant you may be entitled to, use the calculator at **canada.ca/child-family-benefits-calculator.**
- The payments for these benefits will be issued separately from your tax refund.
- If you had a spouse or common-law partner on December 31, 2019, the same spouse or common-law partner has to apply for the Ontario energy and property tax credit, the Northern Ontario energy credit, and the Ontario senior homeowners' property tax grant for both of you. **If only one of you is 64 years of age or older** on December 31, 2019, that spouse or common-law partner has to apply for these credits and the grant for both of you.
- For a description of **principal residence** for the purposes of the Ontario energy and property tax credit and the Northern Ontario energy credit, or the Ontario senior homeowners' property tax grant, see the "Information for residents of Ontario" section of your tax package.

Ontario trillium benefit (OTB)

Ontario sales tax credit (OSTC)

You do not need to apply for the OSTC when you file your tax return. The Canada Revenue Agency will determine your eligibility and tell you if you are entitled to receive the credit. For families, the OSTC is paid to the person whose return is assessed first.

Application for the Ontario energy and property tax credit (OEPTC)

You may qualify for the OEPTC if, on December 31, 2019, you resided in Ontario, and **any** of the following applies:

- Rent or property tax for your principal residence was paid by or for you for 2019.
- You lived in a student residence.
- You lived in a long-term care home and an amount for accommodation was paid by or for you in 2019.
- You lived on a reserve and home energy costs were paid by or for you for your principal residence on the reserve for 2019.

If you meet any of these conditions and are applying for the 2020 OEPTC, tick this box. 61020 X

Complete Parts A and B of this form.

Application for the Northern Ontario energy credit (NOEC)

You may qualify for the NOEC if, on December 31, 2019, you resided in Northern Ontario (see the definition in the "Information for residents of Ontario" section of your tax package), and **any** of the following applies:

- Rent or property tax for your principal residence in Northern Ontario was paid by or for you for 2019.
- You lived in a long-term care home in Northern Ontario and an amount for accommodation was paid by or for you in 2019.
- You lived on a reserve in Northern Ontario and home energy costs were paid by or for you for your principal residence on the reserve for 2019.

If you meet any of these conditions and are applying for the 2020 NOEC, tick this box. 61040

Complete Parts A and B of this form.

Choice for delayed single OTB payment

By ticking the box on line 61060, you are choosing to **wait until June 2021** to get your 2020 OTB entitlement. This means you will get your OTB in **one payment** at the end of the benefit year (June 2021) instead of receiving it monthly from July 2020 to June 2021. 61060

Continue on the next page.

Application for the Ontario senior homeowners' property tax grant (OSHPTG)

You may qualify for the OSHPTG if, on December 31, 2019, **both** of the following conditions applied:

- You were **64 years of age or older.**
- You owned and occupied a principal residence in Ontario that you, or someone on your behalf, paid property tax on for 2019.

If you meet these conditions and are applying for the 2020 OSHPTG, tick this box. **61070** ☐

Enter the total amount of property tax paid on line 61120 in Part A and complete Part B of this form.

Part A – Amount paid for a principal residence for 2019

If, on December 31, 2019, you and your spouse or common-law partner occupied separate principal residences for medical reasons and you are **choosing** to apply individually for the OEPTC, the NOEC, or the OSHPTG, tick the box on line 61080 and enter your spouse's or common-law partner's address in Part C of this form.	**61080** ☐	
Enter the total amount of rent paid for your principal residence (including a **private** long-term care home) in Ontario for 2019. (Do not enter rent paid for a principal residence that was not subject to property tax. If you lived in a subsidized housing unit, check with your landlord to find out if property tax was paid for your unit before entering an amount.)	**61100**	7,200 00
Enter the total amount of property tax paid for your principal residence in Ontario for 2019. (If your municipality let you defer all or some of your 2019 property tax, you should enter only the amount of property tax actually paid to the municipality for the year.)	**61120**	3,175 15
Did you reside in a designated student residence in Ontario in 2019? If yes, tick this box.	**61140** ☐	
Enter the total amount of home energy costs paid for your principal residence on a reserve in Ontario for 2019.	**61210**	
Enter the total amount paid for your accommodation in a **public** long-term care home or **non-profit** long-term care home in Ontario for 2019.	**61230**	

Continue on the next page.

Complete Part B if you are applying for the OEPTC, the NOEC, or the OSHPTG.

Part B – Declaration

Enter the amounts paid for rent, property tax, home energy costs on a reserve, and accommodation in a public long-term care home or a non-profit long-term care home in the column "Amount paid for 2019.

I declare the following information about my principal residences in Ontario during 2019:

(If you need more space, attach a separate sheet of paper.)

Address	Postal code	Number of months resident in 2019	Amount paid for 2019		Check this box if this is a long-term care home	Name of landlord, municipality, or supplier payment was made to, as applicable
58 HARVEST MOON BOLTON, ONTARIO	L7E 2L2	8	3,175	15	☐	BOLTON
33 COUNTRY STROLL CRESCENT BOLTON ON	L7E 2H3	3	7,200	00	☐	DAMIEN GUIDO
					☐	
					☐	

Part C – Involuntary separation

If, on December 31, 2019, you and your spouse or common-law partner occupied separate principal residences in Ontario for medical reasons and you are **choosing** to apply individually for the OEPTC, the NOEC, or the OSHPTG, enter your spouse's or common-law partner's address below.

Address of your spouse or common-law partner:

_____
_____
_____

See the privacy notice on your return.

Calculation of the OSHPTG and the Ontario Trillium Benefit

The amounts calculated in this worksheet are amounts estimated based on the information available at the time the return was prepared. This is provided for your information only.

Ontario Senior Homeowners' Property Tax Grant (OSHPTG) for 2020

Calculation

	Property tax paid (maximum $500)		Adjusted family income			
Property tax paid in 2019						
Person living alone		− (	% x (	− $	))	
Spouse or common-law partner		− (	% x (	− $	)) ▶	
					Ontario Senior Homeowners' Property Tax Grant for 2020	

You should receive this amount within 4 to 8 weeks after you receive your 2019 notice of assessment.

Ontario Trillium Benefit

Month	Ontario Sales Tax Credit (OSTC)	Ontario Energy and Property Tax Credit (OEPTC)	Northern Ontario Energy Credit (NOEC)	Monthly payments
July 2020		17 69		17 69
August		17 69		17 69
September		17 69		17 69
October		17 69		17 69
November		17 69		17 69
December		17 69		17 69
January 2021		17 69		17 69
February		17 69		17 69
March		17 69		17 69
April		17 69		17 69
May		17 69		17 69
June		17 70		17 70
			Total	212 29

Total Ontario Trillium Benefit (from July 2020 to June 2021)

Ontario Sales Tax Credit (OSTC)	
Ontario Energy and Property Tax Credit (OEPTC)	212 29
Northern Ontario Energy Credit (NOEC)	
Total	212 29

Note: The OSTC, the OEPTC and the NOEC will paid in one payment, in June 2021, if the election to receive the Ontario Trillium Benefit has been made at field 61060 of the ONBEN form and the amount of the benefit is greater than $360.

If the Ontario Trillium Benefit is less than or equal to $360 and greater than $2, the benefit will be paid in one payment, in June 2020.

T1028 – RRSP Deduction Limit Statement

This statement indicates the actual amount of 2019 RRSP deduction limit.

RRSP deduction limit

Enter the amount of maximum RRSP deduction room from the 2018 Notice of Assessment			
OR perform the following calculation:			
2018 RRSP deduction limit			113,100
Allowable RRSP/PRPP deducted in 2018		–	
2018 employer PRPP contribution amount		–	
Contributions to a United States retirement plan or a foreign employer-sponsored pension plan (RC267/RC268/RC269)		–	
	Unused RRSP deduction limit at the end of 2018	=	113,100
2018 earned income 59,879 x 18% (maximum $26,500.00)	10,778		
2018 pension adjustment	–		
2019 prescribed amount for connected persons	–		
	= 10,778		10,778
	Subtotal	=	123,878
2018 Net past-service pension adjustment (T215)		–	
2019 pension adjustment reversal (PAR) (T10)		+	
	RRSP deduction limit for 2019	=	123,878
Unused RRSP contributions			

2019 PRPP non-deductible limit (tax exempt income)

Note: Starting in 2013, with regards to contributions to a pooled registered pension plan (PRPP), the *Income Tax Act* allows tax exempt earned income by an Indian (as per the *Indian Act* definition) to be included in the calculation of his or her non-deductible PRPP limit.

Enter the amount of maximum PRPP non-deductible room from the 2018 Notice of Assessment			
OR perform the following calculation:			
2018 PRPP non-deductible limit			
2018 PRPP contributions		–	
2018 employer PRPP contribution amount		–	
	Unused PRPP contributions at the end of 2018	=	
2018 tax-exempt earned income	x 18% (maximum $26,500.00)	+	
	PRPP non-deductible limit for 2019	=	

Next Year RRSP Deduction Limit

Step 1 – Calculation of the unused RRSP deduction room at the end of 2019

2019 RRSP deduction limit		123,878	00	1
Total RRSP contributions deducted on line 20800	–			2
2019 employer PRPP contribution amount	–			3
Contributions to a United States retirement plan or a foreign employer-sponsored pension plan (RC267/RC268/RC269)	–			4
Unused RRSP deduction room at the end of 2019. (This amount can be negative.)	=	123,878	00	5

Step 2 – 2020 RRSP dollar limit

2019 earned income	57,735	54	x 18%	=	10,392	40	6
RRSP dollar limit for 2020					27,230	00	7
Enter the amount from line 6 or 7, whichever is less				=	10,392	40	8

Step 3 – 2019 pension adjustment (PA)

2019 PA (the total from box 52 of 2019 T4 slips and box 034 of 2019 T4A slips)	–			9
Line 8 minus line 9 (if negative, enter "0")	=	10,392	40	10

Step 4 – 2020 pension adjustment reversal (PAR)

PAR (the total from box 2 of 2020 T10 slips)	+			11
Line 10 plus line 11 (enter amount on line 19)	=	10,392	40	12

Step 5 – 2020 net past service pension adjustment (PSPA)

Exempt PSPA for 2019 (the total from box 2 of T215 slips)				13
Certified PSPA for 2020 (line A in Part 3 of Form T1004, *Applying for the Certification of a Provisional PSPA*)	+			14
Line 13 plus line 14	=			15
Qualifying withdrawals for 2020 (Part 3 of Form T1006, *Designating an RRSP Withdrawal as a Qualifying Withdrawal*)	–			16
2020 net PSPA (This amount can be negative.)	=			17

Step 6 – 2020 RRSP deduction limit

2019 unused RRSP deduction		123,878	00	18
Amount from line 12	+	10,392	40	19
Line 18 plus line 19	=	134,270	40	20
2020 net PSPA from line 17	–			21
2020 RRSP deduction limit (if negative, enter "0")	=	134,270	40	22

Step 7 – 2020 unused RRSP deduction room

Amount from line 20		134,270	40	23
Amount from line 21	–			24
2020 unused RRSP deduction room that can be carried forward to 2021 (This amount can be negative.)	=	134,270	40	25

Step 8 – 2020 RRSP contribution

RRSP deduction limit for 2020		134,270	40	26
Undeducted RRSP contributions carried forward	–			27
Line 26 minus line 27	=	134,270	40	28
Excess contribution of $2,000 permitted	+			29
Maximum contributions that may be made to RRSPs for 2020 (except for transfers)	=	134,270	40	30

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2020-07-16 20:09

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501 932 784

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Employee Overpayment of 2019 Employment Insurance Premiums

Complete this form to calculate any overpayment of employment insurance (EI) premiums paid through **employment**.

To be refunded, the amount of the EI overpayment has to be more than $1.

If you have **self-employment** and other eligible earnings and have entered into an agreement with the Canada Employment Insurance Commission through Service Canada to participate in the EI program for access to EI special benefits, complete Schedule 13 before completing this form.

Do not complete this form if you were a resident of Quebec on December 31, 2019, and you have to complete Schedule 10.

Calculating your employment insurance overpayment

Total EI insurable earnings (box 24 or, if blank, box 14 of your T4 slips) (read note[a] below)		53,100 00	1
Total self-employment and other earnings eligible for the EI program for access to EI special benefits			2
Add lines 1 and 2.	(maximum $53,100)	53,100 00	3
Total premiums deducted: **Residents of other than Quebec** (box 18 and box 55 of your T4 slips) (read note [b] below) **Quebec residents** (box 18 of your T4 slips)	928 42 4		
Total premiums payable (enter the amount from line 9 of Schedule 13)	5		
Add lines 4 and 5.	928 42 ▶	928 42	6
Line 3 minus $2,000 (if negative, enter "0")		51,100 00	7
Line 6 minus line 7 (if negative, enter "0")			8
Total premiums deducted: **Residents of other than Quebec** (box 18 and box 55 of your T4 slips) (read note [b] below) **Quebec residents** (box 18 of your T4 slips)		928 42	9
Required premiums: **Residents of other than Quebec** (multiply line 1 by 1.62%) **Quebec residents** (multiply line 1 by 1.25%)	(maximum $860.22) (maximum $663.75)	860 22	10
Line 9 minus line 10 (if negative, enter "0")		68 20	11
Enter the amount from line 8 or line 11, whichever is greater.	**Employment Insurance overpayment**	68 20	12

Enter the amount from line 12 on **line 45000** of your return only if it is more than $1. However, if the amount on line 12 is greater than the amount on line 9, enter instead the amount from line 9 on line 45000.

Enter the amount from line 7, 9, or 10, whichever is **least**, on **line 31200** of your return and, if it applies, on **line 58300** of Form 428. We may adjust your claim if there is an amount on line 2 and the amount on line 3 is less than $2,032 ($2,025 if you were a resident of Quebec).

(a) If you have **no** self-employment earnings and your total EI insurable earnings on your T4 slips are **less than** $2,000, enter "0". However, if you have self-employment earnings and have entered into an agreement with the Canada Employment Insurance Commission through Service Canada to participate in the EI program for access to EI special benefits, enter the total EI insurable earnings from your T4 slips.

(b) If you received EI-exempt employment income as stated in box 28 of your T4 slip and there is an amount in box 55 of your T4 slip, do not claim the amount shown in box 55 of that slip on this line. In this case, contact Revenu Québec to receive a refund of your Provincial parental insurance plan (PPIP) premiums paid. However, if you are an employee who controls more than 40% of the voting shares of a corporation and you have entered into an agreement with the Canada Employment Insurance Commission through Service Canada in 2019 to participate in the EI program for access to EI special benefits, claim the amount shown in box 55 on this line.

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Statement of Real Estate Rentals

- Use this form if you own and rent real estate or other property. It relates mainly to renting real estate but also covers some other types of rental property such as farmland. This form will help you determine your gross rental income, the expenses you can deduct, and your net rental income or loss for the year.
- To determine whether your rental income is from property or a business, consider the number and types of services you provide for your tenants:
  - If you rent space and only provide basic services such as heating, lighting, parking, laundry facilities, you are earning an income from renting property.
  - If you provide additional services such as cleaning, security, and meals, you may be conducting a business.
- For more information about how to determine if your rental income comes from property or a business, see Interpretation Bulletin IT-434R, Rental of Real Property by Individual, and its Special Release.
- If you are a co-owner of a property, you have to determine if a partnership exists before filling in the Identification part below. To determine if you are in a partnership, see Income Tax Folio S4-F16-C1, What is a Partnership?
- For information on how to fill out this form, see Guide T4036, Rental Income.

Part 1 – Identification

Your name: SERAFINA FERRANTE	Your Social Insurance Number (SIN): 501 932 784
Your Address:	
City:	Prov./Terr: / Postal code:
Fiscal period from: Date (YYYYMMDD) 2019-01-01 to Date (YYYYMMDD) 2019-08-31	Was this the final year of your rental operation? Yes [X] No [ ]
Your percentage of the partnership: 50.00 % / Industry code: 531111	Tax shelter identification number (8 characters): / Partnership business number:
Name of person or firm preparing this form: SAM DURANTE, CPA,CGA	Business number/Account number:
Address of person or firm preparing this form: 65 BABAK BLVD.	
City: WOODBRIDGE	Prov./Terr: ON / Postal code: L4L 9A5

Part 2 – Details of other co-owners and partners

Co-owner or partner's name and address	Share of net income (loss)	Percentage of ownership
RINO FERRANTE	-6,237.20	50.00 %
		%
		%
		%

Part 3 – Income

In most cases, you calculate your rental income using the **accrual method**. If you have no amounts receivable and no expenses outstanding at the end of the year, you can use the **cash method**.

List the addresses of your rental properties	Number of units	Gross rents	
58 HARVEST MOON DRIVE BOLTON ON L7E 2L2		6,600.00	1
			2
			3

Enter the total of your gross rents in the year you receive them (amount 1 plus amount 2 plus amount 3)	8141	6,600.00
Other income (for example, premiums and leases, sharecropping)	8230	
Total gross rental income – Enter this amount on your Income Tax and Benefit Return on line 12599 (line 8141 plus line 8230)	8299	6,600.00

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Part 4 – Expenses

		Total expenses		Personal portion	
Advertising	8521				
Insurance	8690	1,052	20	631	32
Interest and bank charges	8710	32,663	26	19,597	96
Office expenses	8810				
Professional fees (includes legal and accounting fees)	8860				
Management and administration fees	8871				
Repairs and maintenance	8960	3,730	22	2,238	13
Salaries, wages, and benefits (including employer's contributions)	9060				
Property taxes	9180	3,175	15	1,905	09
Travel	9200				
Utilities	9220	7,065	18	4,239	11
Motor vehicle expenses (not including capital cost allowance)	9281				
Other expenses	9270				

Total expenses (add the lines listed under "Total expenses") 47,686 01 A

Total for personal portion (add the lines listed under "Personal portion") 9949 28,611 61

Deductible expenses (total expenses from amount A **minus** total personal portion on line 9949)		19,074	40	4
Net income (loss) before adjustments (total gross rental income from line 8299 **minus** deductible expenses from amount 4)	9369	-12,474	40	
Co-owner – calculate your share of net income from line 9369. Enter your result on amount 5		-6,237	20	5
Other expenses of the co-owner – other deductible expenses you have as a co-owner which you did not deduct elsewhere	9945			
Subtotal (amount 5 **minus** line 9945)		-6,237	20	6
Recaptured capital cost allowance (co-owners – enter your share of the amount)	9947			
Subtotal (amount 6 **plus** line 9947)		-6,237	20	7
Terminal loss (co-owners – enter your share of the amount)	9948			
Subtotal (amount 7 **minus** line 9948)		-6,237	20	8
Total capital cost allowance claim for the year (amount i from Area A)	9936			
Net income (loss) (amount 8 **minus** line 9936)		-6,237	20	9

If you are a sole proprietor or a co-owner enter this amount on line 9946.

Partnerships

Partners – your share of amount 9, or the amount from your T5013 slip, *Statement of Partnership Income*				10
Partners – GST/HST rebate for partners received in the year	9974			
Partners – other expenses of the partner	9943			
Your net income (loss) – For sole proprietors or co-owners, enter this amount on your income tax and benefit return on line 12600. For partnerships, enter the result of amount 10 **plus** line 9974 **minus** line 9943. Enter this amount on your Income Tax and Benefit Return on line 12600	9946	-6,237	20	

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The capital cost allowance (CCA) you can claim depends on the type of rental property you own and the date you acquired it. Group the depreciable property you own into the appropriate classes. A specific rate of CCA generally applies to each class.

Area A – Calculation of capital cost allowance claim

	1 Class number	2 Undepreciated capital cost (UCC) at the start of the year	Amount to be subtracted	3 Cost of additions in the year (see Area B and C below)	4 Cost of additions from column 3 which are for AIIP or one or more zero-emission vehicles (ZEV) Note 1	5 Proceeds of dispositions in the year (see Area D and E below)	6* UCC after additions and dispositions (2 + 3 - 5)	7 Proceeds of dispositions available to reduce additions of AIIP and ZEV (5 - 3 + 4) Note 2
1								
2								

	1 Class number	8 UCC adjustment for current-year additions of AIIP and ZEV (4 - 7) multiplied by the relevant factor Note 3	9 Adjustment for current-year additions subject to the half year-rule 1/2 x (3 - 4 - 5)	10 Base amount for CCA (6+ 8 - 9)	11 CCA Rate (%)	12 CCA for the year (10 multiplied 11 or a lower amount)	13 UCC at the end of the year (6 - 12)
1							
2							

Total CCA claim for the year: Total of column 12** (enter the amount on line 9936 of Part 4, amount i **minus** any personal part and any CCA for business-use-of-home expenses***) i

* If you have a negative amount in column 6, add it to income as a recapture under 'Recaptured capital cost allowance' on line 9947. If no property is left in the class and there is a positive amount in the column, deduct the amount from your income as a terminal loss under 'Terminal loss' on line 9948. For more information, read Chapter 3 of Guide T4036.

** For information on CCA for "Calculation of business-use-of-home expenses," see "Special situations" in Chapter 4 of Guide T4002. To help you calculate the capital cost allowance claim, see the calculation charts in Areas B to F.

*** Sole proprietors and partnerships - enter the total CCA claim for the year from amount i on line 9936.
Co-owners - enter only your share of the total CCA claim for the year from amount i on line 9936.

Note 1: Columns 4, 7, and 8 apply only to accelerated investment incentive properties (AIIPs) (see Regulation 1104(4) of the Income Tax Regulations for the definition), zero-emission vehicles, and zero-emission passenger vehicles. In this chart ZEV represents both zero-emission vehicles and zero-emission passenger vehicles. An AIIP is a property (other than ZEV) that you acquired after November 20, 2018 and became available for use before 2028. A ZEV is a motor vehicle included in Class 54 or 55 that you acquired after March 18, 2019 and became available for use before 2028. For more information on AIIP and ZEV, see guide T4036.

Note 2: The proceeds of disposition of a zero-emission passenger vehicle (ZEPV) that has been included in Class 54 and that is subject to the $55,000 capital cost limit will be adjusted based on a factor equal to the capital cost limit of $55,000 as a proportion of the actual cost of the vehicle. For dispositions after July 29, 2019, the government proposes that the actual cost of the vehicle be adjusted for any payments or repayments of government assistance that you may have received or repaid in respect of the vehicle. For more information on proceeds of disposition, read Class 54 in guide T4036.

Note 3: The relevant factors for properties available for use before 2024 are 2 1/3 (classes 43.1 and 54), 1 1/2 (class 55), 1 (classes 43.2 and 53), 0 (classes 12 and 13), and 1/2 for the remaining accelerated investment incentive properties.

For more information on AIIP and ZEV, see Guide T4036 or go **tocanada.ca/taxes-accelerated-investment-income**.

List all equipment or other property you acquired or improved in the current tax year, and group them into the appropriate classes. Equipment includes appliances such as a washer and dryer; maintenance equipment such as a lawn mower or a snow blower; and other property such as furniture and some fixtures you acquired to use in your rental operation.

Area B – Equipment additions in the year

1 Class number	2 Property details	3 Total cost	4 Personal portion (if applicable)	5 Rental portion (col.3 minus col.4)

Total equipment additions in the year (total of column 5) 9925

List all building or leasehold interest additions you acquired or improved in the current tax year. Group the depreciable property you own into the appropriate classes.

Area C – Building additions in the year

1 Class number	2 Property details	3 Total cost	4 Personal portion (if applicable)	5 Rental portion (col.3 minus col.4)
			Total of building additions in the year (total of column 5) 9927	

Area D – Equipment dispositions in the year

1 Class number	2 Property details	3 Proceeds of disposition (should not be more than the capital cost)	4 Personal portion (if applicable)	5 Rental portion (col.3 minus col.4)
			Total equipment dispositions in the year (total of column 5) 9926	

Area E – Building dispositions in the year

1 Class number	2 Property details	3 Proceeds of disposition (should not be more than the capital cost)	4 Personal portion (if applicable)	5 Rental portion (col.3 minus col.4)
			Total building dispositions in the year (total of column 5) 9928	

Area F – Land additions and dispositions in the year

Total cost of all land additions in the year	9923	
Total proceeds from all land dispositions in the year	9924	

See the privacy notice on your return.

Canada Revenue Agency / Agence du revenu du Canada

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Statement of Business or Professional Activities

- Use this form to calculate your self-employment business and professional income.
- For each business or profession, fill in a **separate** Form T2125.
- Fill in this form and send it with your income tax and benefit return.
- For more information on how to fill in this form, see guide T4002, Self-employed Business, Professional, Commission, Farming, and Fishing Income.

Part 1 – Identification

Your name: SERAFINA FERRANTE	Your social insurance number: 501 932 784
Business name: SERA FERRANTE	Business number:
Business address: 33 COUNTRY STROLL CRESCENT	
City: BOLTON	Prov./Terr.: ON; Postal code: L7E 2H3
Fiscal period: From (Date (YYYYMMDD)) 2019-01-01 to (Date (YYYYMMDD)) 2019-12-31	Was this your last year of business? Yes ☐ No ☒
Main product or service: GRAPHIC DESIGN SERVICES	Industry code (see the appendix in Guide T4002): 541430
Accounting method (commission only): ☐ Cash ☒ Accrual	Tax shelter identification number:
Partnership business number:	Your percentage of the partnership: %
Name and address of person or firm preparing this form	SAM DURANTE, CPA,CGA 65 BABAK BLVD. WOODBRIDGE ON L4L 9A5

Part 2 – Internet business activities

If your web pages or websites generate business or professional income, fill in this part of the form.

How many Internet web pages and websites does your business earn income from? Enter "0" if none . . . . . _____

Provide up to five main web page or website addresses, also known as uniform resource locator (URL):

http:// _____

http:// _____

http:// _____

http:// _____

http:// _____

Percentage of your gross income generated from the web pages and websites.
(If no income was generated from the Internet, enter "0".) . . . . . _____ %

Part 3A – Business income
Fill in this part **only** if you have business income. If you have professional income, leave this part blank and fill in Part 3B.
If you have both business and professional income, you have to fill out a separate Form T2125 for each.
Part 3B – Professional income
Fill in this part **only** if you have professional income. If you have business income, leave this part blank and fill in Part 3A.
If you have both business and professional income, you have to fill out a separate Form T2125 for each.

Note: New rules allow you to include your work in progress (WIP) progressively if you elected to use billed basis accounting for the last tax year that started before March 22, 2017. Generally, for the first tax year that starts after March 21, 2017, you must include 20% of the lesser of the cost and the fair market value of WIP. The inclusion rate increases to 40% in the second tax year that starts after March 21, 2017, 60% in the third year, 80% in the fourth year, and 100% in the fifth and all subsequent tax years. For more information, see chapter 2 of guide T4002.

Part 3A – Business income

Gross sales, commissions, or fees (include GST/HST collected or collectible)	6,600.00	3A
GST/HST, provincial sales tax, returns, allowances, discounts, and GST/HST adjustments (included in amount 3A)		3B
Subtotal: Amount 3A **minus** amount 3B	6,600.00	3C
If you are using the quick method for GST/HST – Government assistance calculated as follows:		
GST/HST collected or collectible on sales, commissions and fees eligible for the quick method		3D
GST/HST remitted, (sales, commissions, and fees eligible for the quick method **plus** GST/HST collected or collectible) **multiplied** by the applicable quick method remittance rate		3E
Subtotal: Amount 3D **minus** amount 3E		3F
Adjusted gross sales: Amount 3C **plus** amount 3F (enter on line 8000 of Part 3C)	6,600.00	3G

Part 3B – Professional income

Gross professional fees including work-in-progress (WIP) and GST/HST collected or collectible		3H
GST/HST, provincial sales tax, returns, allowances, discounts, and GST/HST adjustments (included in amount 3H) and any WIP at the end of the year you elected to exclude		3I
Subtotal: Amount 3H **minus** amount 3I		3J
If you are using the quick method for GST/HST – Government assistance calculated as follows:		
GST/HST collected or collectible on professional fees eligible for the quick method		3K
GST/HST remitted, (professional fees eligible for the quick method **plus** GST/HST collected or collectible) **multiplied** by the applicable quick method remittance rate		3L
Subtotal: Amount 3K **minus** amount 3L		3M
Work-in-progress (WIP), start of the year, per election to exclude WIP (see Guide T4002, Chapter 2)		3N
Adjusted professional fees: Amount 3J **plus** amount 3M **plus** amount 3N (enter on line 8000 of Part 3C)		3O

Part 3C – Gross business or professional income

Adjusted gross sales (amount 3G) or adjusted professional fees (amount 3O)			8000	6,600.00
Reserves deducted last year	8290			
Other income	8230			
Subtotal: Line 8290 **plus** line 8230			▶	3P
Gross business or professional income: Line 8000 **plus** amount 3P			8299	6,600.00

Report the gross business or professional income from line 8299 on the applicable line of your income tax and benefit return as indicated below:

- business income on line 13499
- professional income on line 13699
- commission income on line 13899

For Parts 3D, 4, and 5, if GST/HST has been remitted or an input tax credit has been claimed, do not include GST/HST when you calculate the cost of goods sold, expenses, or net income (loss).

Part 3D – Cost of goods sold and gross profit

If you have business income, fill in this part. Enter only the business part of the costs.

Gross business income (line 8299 of Part 3C)			6,600.00 3Q
Opening inventory (include raw materials, goods in process, and finished goods)	8300		3R
Purchases during the year (net of returns, allowances, and discounts)	8320		3S
Direct wage costs	8340		3T
Subcontracts	8360		3U
Other costs	8450		3V
Subtotal: Add amounts 3R to 3V			3W
Closing inventory (include raw materials, goods in process, and finished goods)	8500		
Cost of goods sold: Amount 3W **minus** line 8500	8518	▶	
Gross profit (or loss): Amount 3Q **minus** line 8518		8519	6,600.00

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Part 4 – Net income (loss) before adjustments

Gross business or professional income (line 8299 of Part 3C) or **Gross profit** (line 8519 of Part 3D)				6,600.00 4A
Expenses (enter only the business part)				
Advertising	8521	443.88	4B	
Meals and entertainment	8523	278.44	4C	
Bad debts	8590		4D	
Insurance	8690		4E	
Interest and bank charges	8710	198.77	4F	
Business taxes, licences, and memberships	8760	344.76	4G	
Office expenses	8810	950.13	4H	
Office stationery and supplies	8811		4I	
Professional fees (includes legal and accounting fees)	8860		4J	
Management and administration fees	8871		4K	
Rent	8910		4L	
Repairs and maintenance	8960		4M	
Salaries, wages, and benefits (including employer's contributions)	9060		4N	
Property taxes	9180		4O	
Travel expenses	9200		4P	
Utilities	9220	344.76	4Q	
Fuel costs (except for motor vehicles)	9224		4R	
Delivery, freight, and express	9275		4T	
Motor vehicle expenses (not including CCA) (amount 15 of Chart A)	9281	4,225.34	4T	
Capital cost allowance (CCA). Enter amount i of Area **A minus** any personal part and any CCA for business-use-of-home expenses	9936	316.07	4U	
Other expenses (specify):	9270		4V	
INTERNET 50%X1,402.86		701.43		
Total expenses: Total of amounts 4B to 4V	9368	7,803.58	▶	7,803.58
Net income (loss) before adjustments: Amount 4A **minus** line 9368			9369	-1,203.58

Part 5 – Your net income (loss)

Your share of line 9369 or the amount from your T5013 slip, Statement of Partnership Income		-1,203.58	5A	
GST/HST rebate for partners received in the year	9974			
Total: Amount 5A **plus** line 9974		-1,203.58	▶	-1,203.58 5B
Minus: Other amounts deductible from your share of the net partnership income (loss) (amount 6F)			9943	
Net income (loss) after adjustments: Amount 5B **minus** line 9943				-1,203.58 5C
Business-use-of-home expenses (amount 7P)			9945	
Your net income (loss): Amount 5C **minus** line 9945			9946	-1,203.58

Report the net income amount from line 9946 on the applicable line of your income tax and benefit return as indicated below:

- business income on line 13500
- professional income on line 13700
- commission income on line 13900

Part 6 – Other amounts deductible from your share of the net partnership income (loss)

Claim expenses you incurred that were not included in the partnership statement of income and expenses, and for which the partnership did not reimburse you. These claims must not be included in the claims already calculated for the partnership.

List details of expenses:	Expense amounts	
Business use of motor vehicle		6A
Meals and entertainment		6B
Private health services plan premiums		6C
		6D
		6E
		6E
		6E
		6E
		6E
		6E
		6E
Total other amounts deductible from your share of the net partnership income (loss): Add amounts 6A to 6E (enter this on line 9943 of Part 5)		6F

Part 7 – Calculation of business-use-of-home expenses

Heat	3,417	02	7A
Electricity	1,851	23	7B
Insurance	1,052	30	7C
Maintenance	3,720	22	7D
Mortgage interest	32,663	26	7E
Property taxes	3,175	13	7F
Other expenses (specify): RENT	7,200	00	7G
Subtotal: Add amounts 7A to 7G	53,079	16	7H
Minus: Personal-use part of the business-use-of-home expenses	48,655	90	7I
Subtotal: Amount 7H **minus** amount 7I	4,423	26	7J
Capital cost allowance (business part only), which means amount i of Area A minus any portion of CCA that is for personal use or entered on line 9936 of Part 4			7K
Amount carried forward from previous year	19,284	67	7L
Subtotal: Add amounts 7J to 7L	23,707	93	7M
Net income (loss) after adjustments (amount 5C) (if negative, enter "0")			7N
Business-use-of-home expenses available to carry forward: Amount 7M **minus** amount 7N (if negative, enter "0")	23,707	93	7O
Allowable claim: The lesser of amount 7M and 7N above (enter your share of this amount on line 9945 of Part 5)			7P

Part 8 – Details of other partners

Do not fill in this chart if you must file a partnership information return.

Name of partner				
Address	Prov./Terr.	Postal code	Share of net income or (loss) $	Percentage of partnership %
Name of partner				
Address	Prov./Terr.	Postal code	Share of net income or (loss) $	Percentage of partnership %
Name of partner				
Address	Prov./Terr.	Postal code	Share of net income or (loss) $	Percentage of partnership %
Name of partner				
Address	Prov./Terr.	Postal code	Share of net income or (loss) $	Percentage of partnership %

Part 9 – Details of equity

Total business liabilities	9931	
Drawings in the current year	9932	
Capital contributions in the current year	9933	

Area A – Calculation of capital cost allowance (CCA) claim

CCA other than classes 10.1 and 13

	1 Class number	2 Undepreciated capital cost (UCC) at the start of the year	Amount to be subtracted	3 Cost of additions in the year (see Area B and C below)	4 Cost of additions from column 3 which are AIIP or zero-emission vehicles (ZEV) Note 1	5 Proceeds of dispositions in the year (see Area D and E below)	6* UCC after additions and dispositions (2 + 3 - 5)	7 Proceeds of dispositions available to reduce additions of AIIP and ZEV (5 - 3 + 4) Note 2
1	10	759 82					759 82	
2	8	440 58					440 58	

	1 Class number	8 UCC adjustment for current-year additions of AIIP and ZEV (4 - 7) multiplied by the relevant factor Note 3	9 Adjustment for current-year additions subject to the half year-rule 1/2 x (3 - 4 - 5)	10 Base amount for CCA (6+ 8 - 9)	11 CCA Rate (%)	12 CCA for the year (10 multiplied by 11 or a lower amount)	13 UCC at the end of the year (6 - 12)
1	10			759 82	30.00	227 95	531 87
2	8			440 58	20.00	88 12	352 46

Total CCA for classes other than 10.1 and 13. ▶ 316 07

Total CCA claim for the year: Total of column 12 (enter the amount on line 9936 of Part 4, amount i **minus** any personal part and any CCA for business-use-of-home expenses**) ▶ 316 07 i

* If you have a negative amount in column 6, add it to income as a recapture in Part 3C on line 8230. If no property is left in the class and there is a positive amount in the column, deduct the amount from income as a terminal loss in Part 4 on line 9270. Recapture and terminal loss do not apply to a class 10.1 property. For more information, read Chapter 3 of guide T4002.

** For information on CCA for "Calculation of business-use-of-home expenses," see "Special situations" in Chapter 4 of guide T4002. To help you calculate the capital cost allowance claim, see the calculation charts in Areas B to F.

Note 1: Columns 4, 7, and 8 apply only to accelerated investment incentive properties (AIIPs) (see Regulation 1104(4) of the Income Tax Regulations for the definition), zero-emission vehicles, and zero-emission passenger vehicles. In this chart ZEV represents both zero-emission vehicles and zero-emission passenger vehicles. An AIIP is a property (other than ZEV) that you acquired after November 20, 2018 and became available for use before 2028. A ZEV is a motor vehicle included in Class 54 or 55 that you acquired after March 18, 2019 and became available for use before 2028. For more information on AIIP and ZEV, see guide T4002.

Note 2: The proceeds of disposition of a zero-emission passenger vehicle (ZEPV) that has been included in Class 54 and that is subject to the $55,000 capital cost limit will be adjusted based on a factor equal to the capital cost limit of $55,000 as a proportion of the actual cost of the vehicle. For dispositions after July 29, 2019, the government proposes that the actual cost of the vehicle be adjusted for any payments or repayments of government assistance that you may have received or repaid in respect of the vehicle. For more information on proceeds of disposition, read Class 54 in guide T4002.

Note 3: The relevant factors for properties available for use before 2024 are 2 1/3 (classes 43.1 and 54), 1 1/2 (class 55), 1 (classes 43.2 and 53), 0 (classes 12, 13, 14, 15), and 1/2 for the remaining accelerated investment incentive properties

For more information on accelerated investment incentive properties, see guide T4002 or go to canada.ca/taxes-accelerated-investment-income.

Area B – Equipment additions in the year

1 Class number	2 Property description	3 Total cost	4 Personal part (if applicable)	5 Business part (column 3 minus column 4)
			Total equipment additions in the year: Total of column 5 9925	

Area C – Building additions in the year

1 Class number	2 Property description	3 Total cost	4 Personal part (if applicable)	5 Business part (column 3 minus column 4)
			Total of building additions in the year: Total of column 5 9927	

Area D – Equipment dispositions in the year

1 Class number	2 Property description	3 Proceeds of disposition (should not be more than the capital cost)	4 Personal part (if applicable)	5 Business part (column 3 minus column 4)
			Total equipment dispositions in the year: Total of column 5 9926	

Note: If you disposed of property in the year, see Chapter 3 of guide T4002 for information about your proceeds of disposition.

Area E – Building dispositions in the year

1 Class number	2 Property description	3 Proceeds of disposition (should not be more than the capital cost)	4 Personal part (if applicable)	5 Business part (column 3 minus column 4)
			Total building dispositions in the year: Total of column 5 9928	

Note: If you disposed of property in the year, see Chapter 3 of guide T4002 for information about your proceeds of disposition.

Area F – Land additions and dispositions in the year

Total cost of all land additions in the year	9923	
Total proceeds from all land dispositions in the year	9924	

Note: You cannot claim capital cost allowance on land. For more information, see Chapter 3 of Guide T4002.

See the privacy notice on your return

Attached Schedule with Total

Office expenses

Title Office expenses

Description	Operator (Note)	Amount	
PAID LUCA FOR OFFICE HELP		770	00
OFFICE SUPPLIES	+	180	13
	Total	950	13

Note: The calculations are performed one at a time, from the first to the last line, and not according to the priority rules of the operations. For example, the formula 1+2*3 will not result in the same thing as the formula 1+3*2.

T2125 – Calculating Vehicle Expenses for Business Use Purposes

Self-employment statement

Business name: SERA FERRANTE

Fiscal period from: Year Month Day 2019-01-01 to Year Month Day 2019-12-31

Motor vehicle description

	Vehicle no. 1	Vehicle no. 2	Vehicle no. 3
Make			
Model			
Year			
Date of acquisition			
Date of disposition (if in the year)			
Partnership's vehicle	☐	☐	☐

Kilometres

Number of kilometres driven during the fiscal period to earn business income	4,987			1
Total kilometres driven in the fiscal period	14,321			2
Percentage of business use	34.82 %	. %	. %	

GST/HST rebate for eligible expenses on which the GST and HST have been paid

Select this box if a GST/HST rebate can be claimed for one or more vehicles ☐

Chart A – Expenses related to motor vehicles

		Vehicle no. 1	Vehicle no. 2	Vehicle no. 3	
Fuel (gasoline, propane, oil, electricity)		2,011 55			3
Interest (see chart B below)	+				4
Interest on a motor vehicle other than an automobile	+				5
Insurance	+	1,951 48			6
Licence and registration fees	+	120 00			7
Maintenance and repairs	+	433 88			8
Leasing costs (see chart C below)	+	7,616 86			9
Other expenses (specify)					
407 ETR & CAR WASH	+				10
Total motor vehicle expenses (total of lines 3 to 10)	=	12,133 77			11
Business part: (line 1 + line 2 x line 11)		4,225 34			12
Parking fees related to business activities	+				13
Additional business insurance	+				14
Reimbursement, rebates	−				15
Eligible motor vehicle expenses	=	4,225 34			

Sole owner – Total expenses related to motor vehicles (without CCA) = 4,225 34

Partnership – Total expenses related to motor vehicles (without CCA) =

Chart B – Eligible interest for passenger vehicles

		Vehicle no. 1	Vehicle no. 2	Vehicle no. 3	
Total interest payable (accrual accounting) or paid (cash basis) in the fiscal period					A
Number of days in the fiscal period during which interest was payable		365			
Multiply by the daily rate	x	10.00	10.00	10.00	
		3,650 00			B
Eligible interest expenses (A or B, whichever is less)	=				

Chart C – Eligible leasing costs for passenger vehicles

	Vehicle no. 1	Vehicle no. 2	Vehicle no. 3	
Date lease began	2018-01-02			
Date lease terminated	2022-01-02			
Total leasing costs incurred in the 2019 fiscal period for the vehicle	7,616 86			1
Total leasing payments deducted before the 2019 fiscal period for the vehicle	7,616 86			2
Number of days since the lease began	729			3
Manufacturer's suggested price				4
Taxes on the eligible cost				
GST rate at the time the contract was entered into	5.00			
PST rate at the time the contract was entered into	8.000	8.000	8.000	
PST calculated on the GST	☐	☐	☐	
(Eligible cost + taxes) / 85%	39,882 35			5
Greater of lines 4 and 5 x 85%	33,900 00			6
Taxes on the monthly limit				
GST rate during the current taxation year	5.00	5.00	5.00	
PST rate during the current taxation year	8.000	8.000	8.000	
PST calculated on the GST	☐	☐	☐	
Interest on refundable amounts in excess of $1,000 and that are deemed paid				
since the amount became refundable				A
in the current year				B
Reimbursements receivable				
since the lease began				C
in the current year				D
Limit 1				
(Monthly limit + taxes) x line 3 + 30 - line 2 - line A - line C	14,350 34			7
Limit 2				
(Eligible cost + taxes) x line 1 + line 6 - line B - line D	7,616 86			8
Eligible leasing costs (line 7 or 8, whichever is less)	7,616 86			

Chart D – Capital Cost Allowance

		Vehicle no. 1	Vehicle no. 2	Vehicle no. 3	
Information relating to zero-emission vehicles					
Is the vehicle a zero-emission passenger vehicle? (Class 54)		☐	☐	☐	
Class		10	10	10	
Final loss		☐	☐	☐	
Cost before GST and PST					A
GST and PST					B
UCC at the beginning of the year					1
Cost of acquisition	+				2
GST/PST rebate	−				3
Proceeds of disposition	−				4
(Line 2 - line 3 - line 4) x 1/2	−				5
Base amount for CCA (Note 1)	=				6
Rate		30.00	30.00	30.00	7
Line 6 multiplied by the rate on line 7 **CCA**	−				8
Closing balance	=				9
Percentage of business use		34.82 %	%	%	
Business part of CCA					

Sole owner – Total CCA related to motor vehicles =

Partnership – Total CCA related to motor vehicles =

Note 1: If data relating to more than one class 10 vehicle has been entered in this form and one of those vehicles has been disposed of in the year, the CCA balance of the vehicle disposed of will be transferred to the CCA balance of one of the class 10 vehicles that have not been disposed of.

1 Class number	2 Undepreciated capital cost (UCC) at the start of the year	Amount to be subtracted	3 Cost of additions in the year	4 Proceeds of dispositions in the year	7 Base amount for CCA	8 Rate (%)	9 CCA for the year (col. 7 x col. 8 or an adjusted amount)	10 UCC at the end of the year
10						30.00		
10						30.00		
10						30.00		

Canada Training Credit

The Canada training credit is a refundable tax credit designed to provide financial assistance to cover up to half of the tuition and other eligible expenses associated with training. **This credit can only be claimed as of the 2020 taxation year.**

The amount that may be claimed for a taxation year (beginning in 2020) will be equal to the lesser of:

- half of the tuition and other eligible expenses paid for the taxation year; and
- the balance of the individual's training amount limit for the taxation year (based on the amounts used and accumulated in respect of previous years).

However, for eligible individuals to claim this credit on their tax return for the 2020 taxation year, **their training amount limit must be calculated with the information from the 2019 tax return.**

For 2019, to accumulate the amount of $250 corresponding to the training amount limit, an individual must:

- file a tax return for the year;
- be at least 26 years old and less than 66 years old at the end of the year (as of the 2020 taxation year);
- be resident in Canada throughout the year;
- have earnings (including income from an office or employment, self-employment income, Maternity and Parental Employment Insurance benefits or benefits paid under the *Act respecting parental insurance*, the taxable part of scholarship income, and the tax-exempt part of earnings of status Indians and emergency service volunteers) of $10,000 or more in the year; and
- have individual net income for the year that does not exceed the top of the third tax bracket for the year ($147,667 in 2019).

The taxpayer's account balance will be communicated to them each year in their Notice of Assessment and will be available through the Canada Revenue Agency's My Account portal.

Individuals will be able to accumulate up to a maximum amount of $5,000 over a lifetime. Any unused balance will expire at the end of the year in which an individual turns 65.

Training amount limit

In 2019, are you eligible to accumulate the amount of $250 corresponding to the training amount limit?		[X] Yes [ ] No		
Part A – Working income and maternity and parental benefits				
Employment income and other employment income reported on line 10100 and line 10400 of the return		65,176	32	1
Taxable scholarships, fellowships, bursaries, and artists' project grants reported on line 13010 of the return	+			2
Total self-employment income reported on lines 13500, 13700, 13900, 14100, and 14300 of the return (excluding losses)	+			3
Tax-exempt working income earned on a reserve reported on line 10000 of Form T90, Income Exempt Under the Indian Act or an allowance received as an emergency volunteer reported on line 10105 of the return	+			4
Employment insurance maternity and parental benefits and provincial parental insurance plan benefits reported on line 11905 of the return and/or on line 10019 of Form T90, Income Exempt Under the Indian Act	+			5
Add lines 1 to 5 **Working income and maternity and parental benefits**	=	65,176	32	6
Part B – Net income				
Net income amount from line 23600 of the return		57,654	69	7
Training amount limit		250	00	8

You can accumulate the amount of $250 corresponding to the training amount limit if your working income and maternity and parental benefits (amount on line 6) is more than $10,000 and if your net income (amount on line 7) does not exceed $147,667.

Canada Child Benefit Worksheet (CCB)

For the months of July 2020 to June 2021.

This worksheet is provided for information purposes only. The exact amount of Canada Child Benefit will be confirmed by the CRA.

Income information

		Taxpayer	Spouse	Total	
Net income as per line 23600		57,654 69			1
Total repayment under the terms of the UCCB (line 21300 of the T1 return) and an RDSP (line 23200 of the T1 return)	+				2
Add lines 1 and 2.		57,654 69			3
Total income from the UCCB (line 11700 of the T1 return) and an RDSP (line 12500 of the T1 return)	−				4
Net income used to calculate the CCB	=	57,654 69		57,654 69	5

CCB calculation

Month	Number of eligible children under the age of 6	Number of eligible children under the age of 6 in shared custody	Number of eligible children between the age of 6 and 17	Number of eligible children between the age of 6 and 17 in shared custody	Number of children with a disability	Monthly payments
July 2020			1			324 33
August			1			324 33
September			1			324 33
October			1			324 33
November			1			324 33
December			1			324 33
January 2021			1			324 33
February			1			324 33
March			1			324 33
April			1			324 33
May			1			324 33
June			1			324 31
					Total	3,891 94

Summary of the results

Canada Child Benefit	3,891 94
Ontario Child Benefit (detail of the calculation presented on the PROV BEN form)	

Two-Year Comparative Summary – Federal – 2019

	2019	2018
10100 Employment income	65,176	63,158
10400 Other employment income		
11300 OAS pension		
11400 CPP/QPP benefits		
11500 Other pensions		
11600 Elected split-pension amount		
11700 Universal Child Care Benefit		
11900 EI benefits		
12000 Taxable dividends		
12100 Interest/other inv. income		
12200 Limited partnership income		
12500 RDSP income		
12600 Rental income	-6,237	-3,279
12700 Taxable capital gains		
12800 Support payments received		
12900 RRSP income		
13000 Other income		
13010 Taxable scholarship		
13500-14300 Self-employment income	-1,204	
14400 Workers' compensation		
14500 Social assistance payments		
14600 Net federal supplements		
15000 Total income	57,736	59,879
20700 RPP deduction		
20800 RRSP deduction		
21000 Deduct. elected split-pension		
21200 Union/professional dues		
21300 UCCB repayment		
21400 Child care expenses		
21500 Disability supports deduction		
21700 Business investment loss		
21900 Moving expenses		
22000 Support payments made		
22100 Carrying charges		
22200 CPP/QPP - self-employment		
22215 CPP/QPP - employment income	81	
22300 Deduction for PPIP		
22400 Expl./dev. expenses		
22900 Other employment expenses		
23100-23200 Other deductions		
23500 Social benefits repayment		
23600 Net income	57,655	59,879
24400 Canadian forces police deduct.		
24900 Security options deductions		
25000 Other payments deduction		
25100 Limited partnership losses		
25200 Non-capital losses		
25300 Net capital losses		
25400 Capital gains deduction		
25500 Northern residents		
25600 Additional deductions		
26000 Taxable income	57,655	59,879

GST/HST credit and prov. benefits	212	
CCB and provincial benefits	3,892	536
RRSP limit (2020)	134,270	

	2019	2018
30000 Basic amount	12,069	11,809
30100 Age amount		
30300-30400 Spouse or eligible dep.	12,069	
30425-30450 Caregiver amount		
30500 Caregiver (infirm under 18 years)		
30800-31000 CPP/QPP	2,668	2,593
31200-31217 Tot. empl./self-empl. EI prem.	860	858
31205-31215 PPIP premiums		
31220-31240 Vol. (firefighters/rescue)		
31260 Canadian employment amount	1,222	1,195
31270-31285 Home (buyers' amt/acc.)		
31300 Adoption expenses		
31400 Pension income amount		
31600-31800 Disability amount		
31900 Interest/student loans		
32300 Tuition and education amounts		
32400-32600 Spouse/dependant trans.		
33200 Allowable medical expenses		
33500 Total amounts	28,888	16,455
33800 Credits	4,333	2,468
34900 Donations and gifts		
35000 Non-refundable credits	4,333	2,468
Tax on taxable income	9,200	9,712
40425 Dividend tax credit		
40427 Minimum tax carry-over		
Non-resident surtax		
40600 Federal tax	4,867	7,244
41000 Political contribution credit		
41200 Investment tax credit		
41400 Labour-sponsored funds credit		
AMT/TOSI adjustment		
41500 CWB advance payments		
41800 Special taxes		
42000 Net federal tax	4,867	7,244
42100-42120 Self-employment CPP		
42200 Social benefits repayment		
42800-43200 Provincial or territorial tax	2,909	3,620
43500 Total payable	7,776	10,864
43700 Total income tax deducted	12,442	11,837
43800 Tax deducted transfer		
44000 Refundable abatement		
44800 to 45100 CPP/EI overpayment	277	
45110 Climate action incentive	392	
45200 Medical expense supplement		
45300 CWB		
ITC refund/Credit Part XII.2		
45700 GST/HST rebate (GST370)		
46900 Eligible educator school supply cr.		
47600 Instalments		
47900 Provincial or territorial credits		

48200 Total credits	13,110	11,837
Balance due/refund (-)	-5,335	-973

Two-Year Comparative Summary – Provincial – 2019

		2019	2018
Province of residence		ON	ON
Form 428			
Taxable income		57,655	59,879
Tax on taxable income		3,475	3,717
Non-refundable tax credits			
Basic personal amount	58040	10,582	10,354
Amount for an eligible dependant	58160	8,985	
Amount from line 30800, Schedule 1	58240	2,668	2,593
Amount from line 31200, Schedule 1	58300	860	858
Non-refundable tax credits	58800	23,095	13,805
Rate		5.05 %	5.05 %
Total	58840	1,166	697
Non-refundable tax credits	61500	1,166	697
Tax credits			
Ontario health premium		600	600
Provincial tax (T1, line 42800)		2,909	3,620

Canada Revenue Agency / Agence du revenu du Canada

Protected B when completed

T1 Income Tax and Benefit Return 2020

Before you start:
If you are filling out this return for a **deceased person**, make sure you enter **their information** in all the boxes in Step 1.

Step 1 – Identification and other information

ON 7

Identification

First name and initial: SERAFINA

Last name: FERRANTE

Mailing address: Apt No. – Street No. Street name: 33 COUNTRY STROLL CRESCENT

PO Box:

RR:

City: BOLTON

Prov./Terr.: ON

Postal code: L7E 2H3

Email address

By providing an email address, you are **registering** to receive email notifications from the CRA and **agree** to the **Terms of use** under Step 1 in the guide.
Enter an email address:

Information about your residence

Enter your province or territory of residence on **December 31, 2020**: Ontario

Enter the province or territory where you **currently** reside if it is not the same as your mailing address above:

If you were self-employed in 2020, enter the province or territory where your business had a permanent establishment: Ontario

If you **became** or **ceased** to be a **resident of Canada** for income tax purposes in **2020**, enter the date of:
entry (Month Day) or departure (Month Day)

Information about you

Enter your social insurance number (SIN): 501 932 784

Enter your date of birth: Year Month Day 1979-02-09

Your language of correspondence / Votre langue de correspondance : English [X] Français [ ]

Is this return for a deceased person?

Ensure the SIN information above is for the deceased person.

If this **return** is for a **deceased person**, enter the date of death: Year Month Day

Marital status

Tick the box that applies to your marital status on December 31, 2020:

1 [ ] Married 2 [ ] Living common-law 3 [ ] Widowed
4 [ ] Divorced 5 [X] Separated 6 [ ] Single

Information about your spouse or common-law partner (if you ticked box 1 or 2 above)

Enter their SIN:

Enter their first name:

Enter their net income for 2020 to claim certain credits:

Enter the amount of universal child care benefit (UCCB) from line 11700 of their return:

Enter the amount of UCCB repayment from line 21300 of their return:

Tick this box if they were self-employed in 2020: 1 [ ]

Do not use this area

Do not use this area	17200					17100				

Step 1 – Identification and other information (continued)

Please answer the following questions.

Elections Canada (For more information, see "Elections Canada" under Step 1, in the guide.)

A) Do you have Canadian citizenship? Yes [X] 1 No [ ] 2

If yes, go to question B. If no, skip question B.

B) As a Canadian citizen, do you authorize the Canada Revenue Agency to give your name, address, date of birth, and citizenship to Elections Canada to update the National Register of Electors or, if you are aged 14 to 17, to update the Register of Future Electors? Yes [ ] 1 No [X] 2

Your authorization is valid until you file your next tax return. Your information will only be used for purposes permitted under the Canada Elections Act, which include sharing lists of electors produced from the National Register of Electors with provincial and territorial electoral agencies, members of Parliament, registered and eligible political parties, and candidates at election time.

Your information in the Register of Future Electors will be included in the National Register of Electors once you turn 18 and your eligibility is confirmed. Information from the Register of Future Electors can be shared only with provincial and territorial electoral agencies that are allowed to collect future elector information. In addition, Elections Canada can use information in the Register of Future Electors to provide youth with educational information about the electoral process.

Indian Act – Exempt income

Tick this box if you have any income that is exempt under the Indian Act.
For more information on this type of income, go to **canada.ca/taxes-aboriginal-peoples**. 1 [ ]

If you **tick** the box, complete Form T90, Income Exempt From Tax Under the Indian Act. Complete this form so that the CRA can calculate your Canada training credit limit for the 2021 tax year. The information you provide may also be used to calculate your Canada workers benefit for the 2020 tax year, if applicable. It also may be used to calculate your family's provincial or territorial benefits.

Foreign property

Did you own or hold specified foreign property where the total cost amount of all such property, at any time in 2020, was more than CAN$100,000? 26600 Yes [ ] 1 No [X] 2

If **yes**, complete Form T1135, Foreign Income Verification Statement. There are substantial penalties for not completing and filing Form T1135 by the due date. For more information, see Form T1135.

Attach only the documents (schedules, information slips, forms, or receipts) **requested** to support any claim or deduction. Keep all other supporting documents.
If a line does not apply, leave it blank unless instructed otherwise.

Step 2 – Total income

As a resident of Canada, you have to report your income from all sources both inside and outside Canada.
The Income Tax and Benefit Guide may have additional information for certain lines.

Employment income (box 14 of all T4 slips)			10100	66,214.41	1
Tax-exempt income for emergency services volunteers (see line 10100 in the guide)	10105				
Commissions included on line 1 (box 42 of all T4 slips)	10120				
Wage-loss replacement contributions (see line 10100 in the guide)	10130				
Other employment income			10400		2
Old age security pension (box 18 of the T4A(OAS) slip)			11300		3
CPP or QPP benefits (box 20 of the T4A(P) slip)			11400		4
Disability benefits included on line 4 (box 16 of the T4A(P) slip)	11410				
Other pensions and superannuation (see line 11500 in the guide and complete line 31400 in the Worksheet for the return)			11500		5
Elected split-pension amount (complete Form T1032)			11600		6
Universal child care benefit (UCCB) (go to **canada.ca/line-11700**) (see the RC62 slip)			11700		7
UCCB amount designated to a dependant	11701				
Employment insurance and other benefits (box 14 of the T4E slip)			11900	1,000.00	8
Employment insurance maternity and parental benefits and provincial parental insurance plan benefits	11905				
Taxable amount of dividends (eligible **and** other than eligible) from taxable Canadian corporations (complete the Worksheet for the return)			12000		9
Taxable amount of dividends other than eligible dividends, included on line 9, from taxable Canadian corporations (complete the Worksheet for the return)	12010				
Interest and other investment income (complete the Worksheet for the return)			12100		10
Net partnership income: limited or non-active partners only			12200		11
Registered disability savings plan income (box 131 of the T4A slip)			12500		12
Rental income (see Guide T4036)	Gross 12599		Net 12600		13
Taxable capital gains (complete Schedule 3)			12700		14
Support payments received (see Guide P102)	Total 12799		Taxable amount 12800		15
RRSP income (from all T4RSP slips)			12900		16
Other income	Specify:		13000		17
Taxable scholarship, fellowships, bursaries, and artists' project grants			13010		18
Self-employment income (see Guide T4002)					
Business income	Gross 13499	6,678.00	Net 13500	-4,587.69	19
Professional income	Gross 13699		Net 13700		20
Commission income	Gross 13899		Net 13900		21
Farming income	Gross 14099		Net 14100		22
Fishing income	Gross 14299		Net 14300		23
Workers' compensation benefits (box 10 of the T5007 slip)	14400		24		
Social assistance payments	14500		25		
Net federal supplements (box 21 of the T4A(OAS) slip)	14600		26		
Add lines 24 to 26 (see line 54 in Step 4).	14700		▶		27
Add lines 1 to 23 and 27.		This is your **total income.**	15000	62,626.72	28

Step 3 – Net income

Enter your **total income** from line 28 on the previous page.				15000	62,626	72	29
Pension adjustment (box 52 of all T4 slips and box 034 of all T4A slips)	20600						
Registered pension plan deduction (box 20 of all T4 slips and box 032 of all T4A slips)		20700		30			
RRSP deduction (see Schedule 7 and **attach** receipts)		20800		31			
Pooled registered pension plan (PRPP) **employer** contributions (amount from your PRPP contribution receipts)	20810						
Deduction for elected split-pension amount (complete Form T1032)		21000		32			
Annual union, professional, or like dues (receipts and box 44 of all T4 slips)		21200		33			
Universal child care benefit repayment (box 12 of all RC62 slips)		21300		34			
Child care expenses (complete Form T778)		21400		35			
Disability supports deduction (complete Form T929)		21500		36			
Business investment loss (see Guide T4037) Gross	21699	Allowable deduction	21700	37			
Moving expenses (complete Form T1-M)		21900		38			
Support payments made (see Guide P102) Total	21999	Allowable deduction	22000	39			
Carrying charges and interest expenses (complete the Worksheet for the return)		22100		40			
Deduction for CPP or QPP contributions on self-employment and other earnings (complete Schedule 8 or Form RC381, whichever applies)		22200		•41			
Deduction for CPP or QPP enhanced contributions on employment income (complete Schedule 8 or Form RC381, whichever applies)		(maximum $165.60)	22215	165 60	•42		
Exploration and development expenses (go to **canada.ca/line-22400**) (complete Form T1229)		22400		43			
Other employment expenses (see Guide T4044)		22900		44			
Clergy residence deduction (complete Form T1223)		23100		45			
Other deductions Specify:		23200		46			
Add lines 30 to 46.		23300	165 60	▶	165	60	47
Line 29 minus line 47 (if negative, enter "0")		This is your **net income before adjustments.**		23400	62,461	12	48
Social benefits repayment (If you reported income at line 8 and the amount at line 48 is **more than $67,750**, see the repayment chart on the back of your T4E slip. If you reported income on lines 3 or 26, and the amount at line 48 is **more than $79,054**, or you have an amount at code 202 on your T4A slip, and the amount at line 48 is **more than $38,000**, complete the chart for line 23500 on the Worksheet for the return. Otherwise, enter "0")				23500			•49
Line 48 minus line 49 (if negative, enter "0")		This is your **net income.**		23600	62,461	12	50

Step 4 – Taxable income

Enter your **net income** from line 50 on the previous page.			23600	62,461 12	51
Canadian Forces personnel and police deduction (box 43 of all T4 slips)	24400		52		
Security options deductions (boxes 39 and 41 of T4 slips or see Form T1212)	24900		53		
Other payments deduction (claim the amount from line 27, unless it includes an amount at line 26. If so, see line 25000 in the guide)	25000		54		
Limited partnership losses of other years (go to **canada.ca/line-25100**)	25100		55		
Non-capital losses of other years (go to **canada.ca/line-25200**)	25200		56		
Net capital losses of other years	25300		57		
Capital gains deduction (complete Form T657)	25400		58		
Northern residents deductions (complete Form T2222)	25500		59		
Additional deductions Specify:	25600		60		
Add lines 52 to 60.	25700		▶		61
Line 51 minus line 61 (if negative, enter "0")		This is your **taxable income.**	26000	62,461 12	62

Step 5 – Federal tax

Part A – Federal tax on taxable income

Enter your **taxable income** from line 62.				62,461 12	63

Complete the appropriate column depending on the amount on line 63.	Line 63 is **$48,535** or less	Line 63 is more than **$48,535** but not more than **$97,069**	Line 63 is more than **$97,069** but not more than **$150,473**	Line 63 is more than **$150,473** but not more than **$214,368**	Line 63 is more than **$214,368**	
Enter the amount from line 63.		62,461 12				64
Line 64 minus line 65 (cannot be negative)	0 00	48,535 00	97,069 00	150,473 00	214,368 00	65
		13,926 12				66
Multiply line 66 by line 67.	15 %	20.5 %	26 %	29 %	33 %	67
		2,854 85				68
	0 00	7,280 25	17,229 72	31,114 76	49,644 31	69
Add lines 68 and 69. Enter this amount on line 108 on page 7 of this return.		10,135 10				70

Part B – Federal non-refundable tax credits

If your net income at line 23600 is **$150,473 or less**, enter $13,229 on line 30000. If your net income is **$214,368 or more**, enter $12,298. Otherwise, complete the calculation using the Worksheet for the return to determine how much to claim on line 30000.

Basic personal amount		(maximum $13,229)	30000	13,229 00	71
Age amount (if you were born in 1955 or earlier) (complete the Worksheet for the return)		(maximum $7,637)	30100		72
Spouse or common-law partner amount (complete Schedule 5)			30300		73
Amount for an eligible dependant (complete Schedule 5)			30400	13,229 00	74
Canada caregiver amount for spouse or common-law partner, or eligible dependant age 18 or older (complete Schedule 5)			30425		75
Canada caregiver amount for other infirm dependants age 18 or older (complete Schedule 5)			30450		76
Canada caregiver amount for infirm children under 18 years of age (go to **canada.ca/lines-30499-30500**)					
Enter the number of children for whom you are claiming this amount.	30499	x $2,273 =	30500		77
Add lines 71 to 77.		**Subtotal**		26,458 00	78

Continue on the next page

Part B – Federal non-refundable tax credits (continued)

Enter the **subtotal** amount from line 78 on the previous page.			26,458	00	79
Base CPP or QPP contributions:					
through employment income (complete Schedule 8 or Form RC381, whichever applies)		30800	2,732	40	• 80
on self-employment and other earnings (complete Schedule 8 or Form RC381, whichever applies)		31000			• 81
Employment insurance premiums:					
through employment from box 18 and box 55 of all T4 slips	(maximum $856.36)	31200	856	36	• 82
on self-employment and other eligible earnings (complete Schedule 13)		31217			• 83
Volunteer firefighters' amount (go to **canada.ca/lines-31220-31240**)		31220			84
Search and rescue volunteers' amount (go to **canada.ca/lines-31220-31240**)		31240			85
Canada employment amount (enter $1,245 or the total of your employment income you reported on lines 1 and 2, **whichever is less**)		31260	1,245	00	86
Home buyers' amount (go to **canada.ca/line-31270**)		31270			87
Home accessibility expenses (go to **canada.ca/line-31285**) (complete the Worksheet for the return)	(maximum $10,000)	31285			88
Adoption expenses (go to **canada.ca/line-31300**)		31300			89
Digital news subscription expenses	(maximum $500)	31350			90
Pension income amount (complete the Worksheet for the return)	(maximum $2,000)	31400			91
Disability amount (for self) (claim $8,576 or if you were under 18 years of age, complete the Worksheet for the return)		31600			92
Disability amount transferred from a dependant (complete the Worksheet for the return)		31800			93
Interest paid on your student loans (see Guide P105)		31900			94
Your tuition, education, and textbook amounts (complete Schedule 11)		32300			95
Tuition amount transferred from a child		32400			96
Amounts transferred from your spouse or common-law partner (complete Schedule 2)		32600			97
Medical expenses for **self, spouse or common-law partner, and your dependent children born in 2003 or later**	33099		98		
Enter $2,397 or 3% of line 50, **whichever is less.**			99		
Line 98 minus line 99 (if negative, enter "0")			100		
Allowable amount of medical expenses for **other dependants** (complete the Worksheet for the return)	33199		101		
Add lines 100 and 101.	33200		▶		102
Add lines 79 to 97, and line 102.		33500	31,291	76	103
Federal non-refundable tax credit rate			15 %		104
Multiply line 103 by line 104.		33800	4,693	76	105
Donations and gifts (complete Schedule 9)		34900			106
Add lines 105 and 106. Enter this amount on line 111 on the next page.	**Total federal non-refundable tax credits**	35000	4,693	76	107

Part C – Net federal tax

Enter the amount from line 70.			10,135	10	108			
Federal tax on split income (complete Form T1206)		40424			•109			
Add lines 108 and 109.		40400	10,135	10	▶	10,135	10	110
Enter your total federal non-refundable tax credits from line 107 on the previous page.		35000	4,693	76	111			
Federal dividend tax credit (see line 40425 in the guide)		40425			•112			
Minimum tax carryover (go to **canada.ca/line-40427**) (complete Form T691)		40427			•113			
Add lines 111 to 113.			4,693	76	▶	4,693	76	114
Line 110 minus line 114 (if negative, enter "0")					**Basic federal tax** 42900	5,441	34	115
Federal foreign tax credit (complete Form T2209)					40500			116
Line 115 minus line 116 (if negative, enter "0")					**Federal tax** 40600	5,441	34	117
Total federal political contributions (attach receipts)	40900				118			
Federal political contribution tax credit (complete the Worksheet for the return)				(maximum $650)	41000			•119
Investment tax credit (complete Form T2038(IND))					41200			•120
Labour-sponsored funds tax credit (see lines 41300 and 41400 in the guide)								
Net cost of shares of a provincially registered fund	41300			Allowable credit	41400			•121
Add lines 119 to 121.					41600			▶ 122
Line 117 minus line 122 (if negative, enter "0")					41700	5,441	34	123
Canada workers benefit advance payments received (box 10 of the RC210 slip)					41500			•124
Special taxes (see line 41800 in the guide)					41800			125
Add lines 123 to 125. Enter this amount on line 127 below.					**Net federal tax** 42000	5,441	34	126

Step 6 – Provincial or territorial tax

Complete and attach Form 428 to calculate your provincial or territorial tax.

Step 7 – Refund or balance owing

Net federal tax: enter the amount from line 126.	42000	5,441	34	127
CPP contributions payable on self-employment and other earnings (complete Schedule 8 or Form RC381, whichever applies)	42100			•128
Employment insurance premiums payable on self-employment and other eligible earnings (complete Schedule 13)	42120			129
Social benefits repayment (amount from line 49)	42200			130
Provincial or territorial tax (attach Form 428, even if the result is "0")	42800	3,292	33	131
Add lines 127 to 131. This is your **total payable.**	43500	8,733	67	•132

Continue on the next page

Step 7 – Refund or balance owing (continued)

Enter the **total payable** amount from line 132 on the previous page			43500	8,733 67 133
Total income tax deducted (amounts from all Canadian slips)	43700	12,564 66	• 134	
Refundable Quebec abatement (see line 44000 in the guide)	44000		• 135	
CPP overpayment (see line 30800 in the guide)	44800		• 136	
Employment insurance overpayment (see line 45000 in the guide)	45000		• 137	
Climate action incentive (complete Schedule 14)	45110	450 00	• 138	
Refundable medical expense supplement (complete the Worksheet for the return)	45200		• 139	
Canada workers benefit (CWB) (complete Schedule 6)	45300		• 140	
Canada training credit (CTC) (complete Schedule 11)	45350		• 141	
Refund of investment tax credit (complete Form T2038(IND))	45400		• 142	
Part XII.2 trust tax credit (box 38 of all T3 slips and box 209 of all T5013 slips)	45600		• 143	
Employee and partner GST/HST rebate (complete Form GST370)	45700		• 144	
Eligible educator school supply tax credit Supplies expenses (maximum $1,000) 46800 x 15%	46900		• 145	
Canadian journalism labour tax credit (box 236 of all T5013 slips)	47555		• 146	
Tax paid by instalments	47600		• 147	
Provincial or territorial credits (complete Form 479, if it applies)	47900		• 148	
Add lines 134 to 148. These are your **total credits.**	48200	13,014 66	▶	13,014 66 149
Line 133 minus line 149 This is your **refund or balance owing.**				-4,280 99 150

If the result is negative, you have a **refund**. If the result is positive, you have a **balance owing**.
Enter the amount below on whichever line applies.

Generally, we do not charge or refund a difference of $2 or less.

Refund 48400 4,280 99 •

For more information on how to enrol for direct deposit, go to **canada.ca/cra-direct-deposit**.

Balance owing 48500 •

For more information on how to make your payment, go to **canada.ca/payments**. Your balance owing is due no later than April 30, 2021.

Ontario **Ontario opportunities fund**

You can help reduce Ontario's debt by completing this area to donate some or all of your 2020 refund to the Ontario opportunities fund. Please see the provincial pages for details.

Amount from line 48400 above			1
Your donation to the Ontario opportunities fund	46500		• 2
Net refund (line 1 minus line 2)	46600		• 3

I certify that the information given on this return and in any documents attached is correct and complete and fully discloses all my income.

Sign here

It is a serious offence to make a false return.

Telephone number: (905) 857-6874

Date: 2021-06-11

If this return was completed by a tax professional, tick the applicable box and provide the following information:

49000 Was a fee charged? Yes [X] 1 No [ ] 2

48900 EFILE number (if applicable): I2621

Name of tax professional: SAM DURANTE, CPA

Telephone number: (416) 727-7444

Personal information (including the SIN) is collected for the purposes of the administration or enforcement of the Income Tax Act and related programs and activities including administering tax, benefits, audit, compliance, and collection. The information collected may be used or disclosed for purposes of other federal acts that provide for the imposition and collection of a tax or duty. It may also be disclosed to other federal, provincial, territorial, or foreign government institutions to the extent authorized by law. Failure to provide this information may result in interest payable, penalties, or other actions. Under the Privacy Act, individuals have a right of protection, access to and correction of their personal information, or to file a complaint with the Privacy Commissioner of Canada regarding the handling of their personal information. Refer to Personal Information Bank CRA PPU 005 on Info Source at **canada.ca/cra-info-source**.

Do not use this area 48700 48800 • 48600 •

T1-2020

Schedule 5

Protected B when completed

Amounts for Spouse or Common-Law Partner and Dependants

Complete this schedule and attach it to your return to claim an amount on line 30300, 30400, 30425, or 30450 of your return.
For more information, see lines 30300 and 30400 in the Federal Income Tax and Benefit Guide, and lines 30425 and 30450 on this form.

Line 30300 – Spouse or common-law partner amount

Did your marital status change to other than married or common-law in 2020?

If yes, tick this box 55220 ☐ and enter the date of the change. ▶ Month Day

Your basic personal amount (line 30000 of your return)			1
If you are entitled to the **Canada caregiver amount** for your spouse or common-law partner, enter $2,273. (See the "Canada caregiver amount" in Step 5 of the guide and at line 30425 below.)	51090		2
Add lines 1 and 2.			3
Spouse's or common-law partner's net income from page 1 of your return			4
Line 3 minus line 4 (if negative, enter "0"). Enter this amount on line 30300 of your return.			5

Line 30400 – Amount for an eligible dependant

Did your marital status change to married or common-law in 2020?

If yes, tick this box 55290 ☐ and enter the date of the change. ▶ Month Day

Provide the requested information and complete the following calculation for this dependant.

First and last name:	LUCA FERRANTE	Year of birth	Relationship to you	Is this dependant physically or mentally infirm?
Address:	33 COUNTRY STROLL CRESCENT BOLTON ON L7E 2H3	2005	son	Yes ☐ No ☒

Your basic personal amount (line 30000 of your return)		13,229 00	1
If you are entitled to the **Canada caregiver amount** for your dependant (**other than** your infirm child under 18 years of age), enter $2,273. (See "Canada caregiver amount" in Step 5 of the guide, read the note below, and see line 30425 below.)	51100		2
Add lines 1 and 2.		13,229 00	3
Dependant's net income (line 23600 of their return)	51106		4
Line 3 minus line 4 (if negative, enter "0"). Enter this amount on line 30400 of your return.		13,229 00	5

Note: If the dependant is your or your spouse's or common-law partner's infirm child under 18 years of age, you **must** claim the Canada caregiver amount on line 30500, **not** on line 51100.

Line 30425 – Canada caregiver amount for spouse or common-law partner, or your eligible dependant age 18 or older

If you can claim an amount for your spouse or common-law partner on line 30300 of your return or for an eligible dependant 18 years of age or older on line 30400 of your return, you may be able to claim an amount on line 30425 of your return. However, you must first claim the amount of $2,273 in calculating either the amount on line 30300 or the amount on line 30400, whichever applies.

To claim an amount on line 30425 of your return, you must **first** calculate your spouse's, common-law partner's, or eligible dependant's net income (line 23600 of their return or the amount it would be if they filed a return). Then complete the calculation above for either line 30300 or line 30400, whichever applies. Finally, complete the calculation for line 30425 on the next page.

If you cannot claim an amount on line 30425 of your return for an eligible dependant 18 years of age or older because you have a spouse or common-law partner, you still may be able to claim the Canada caregiver amount for other infirm dependants age 18 or older on line 30450 of your return. See line 30450 on the next page.

Only one claim can be made for this amount. You cannot split this amount with another person.

Continue on the next page.

Line 30425 – Canada caregiver amount for spouse or common-law partner, or your eligible dependant age 18 or older (continued)

Complete this calculation **only** if you entered $2,273 on line 51090 or line 51100 of this schedule for a person whose **net income is between $7,295 and $24,361.**

Base amount		1
Net income of this person (line 23600 of their return)		2
Line 1 minus line 2 (if negative, enter "0")	(maximum $7,276)	3
If you claimed this person on line 30300 or 30400 of your return, enter the amount you claimed.		4
Allowable amount for this person: line 3 minus line 4 (if negative, enter "0") Enter this amount on line 30425 of your return.		5

Line 30450 – Canada caregiver amount for other infirm dependants age 18 or older
(Attach a separate sheet if you need more space)

You can claim an amount for each dependent who meets all the following conditions. They:

- were dependent on you because of an impairment in physical or mental functions
- were 18 years of age or older
- were your or your spouse's or common-law partner's child, grandchild, parent, grandparent, brother, sister, aunt, uncle, niece, or nephew
- were a resident of Canada at any time in the year (but not a person who was only visiting you)
- had a net income (line 23600 of their return or the amount it would be if they filed a return) of less than $24,361

You cannot claim an amount on line 30450 of your return for dependants who do not have an impairment in physical or mental functions, including a parent or grandparent. A parent includes someone on whom you were completely dependent and who had custody and control of you when you were under 19 years of age. Similarly, a child can include someone older than you who has become completely dependent on you for support and over whom you have custody and control.

If anyone (including you) is claiming an amount on line 30300 or on line 30400 of the return for the dependant, you cannot claim an amount on line 30450 of the return for that dependant.

If you had to make support payments for a child, you cannot claim an amount on line 30450 of your return for that child. However, if you were separated from your spouse or common-law partner for only part of 2020 because of a breakdown in your relationship, you may be able to claim an amount for that child on line 30450 of your return if you do not claim any support amounts paid to your spouse or common-law partner on line 22000 of your return. You can claim whichever is better for you.

The Canada Revenue Agency may ask for a signed statement from a medical practitioner indicating that the person is dependent on others because of this impairment in physical or mental functions, as well as the nature of the impairment, when it began, and how long it is expected to last.

Note
If you **and** another person support the **same** dependant, you can split the claim for that dependant. However, the total amount of your claim and the other person's claim cannot be more than the maximum amount allowed for that dependant.

Provide the requested information and complete the following calculation for each dependant.

First and last name:	Year of birth	Relationship to you
Address:		

Base amount		1
Infirm dependant's net income (line 23600 of their return)		2
Allowable amount for this dependant: line 1 minus line 2 (if negative, enter "0")	(maximum $7,276)	3

Enter on line 30450 of your return the **total** amount you are claiming for all dependants.

Enter the **total** number of dependants for whom you are claiming an amount at line 30450 of your return. 51120

See the privacy notice on your return.

Protected B when completed

T1-2020

Canada Pension Plan Contributions and Overpayment

Schedule 8

The Canada Pension Plan (CPP) was amended to provide for the enhancement of pensions. The government of Quebec also adopted legislative amendments to enhance the Quebec Pension Plan (QPP) in a similar way to the federal plan. The enhancements are funded by additional enhancements are funded by additional enhanced contributions, which began in January 2019.

As an employee, your employer will already have deducted the contributions from your salary and wages. The contributions consist of a base and an enhanced amount. As a self-employed individual, you will calculate your required contributions (if any) on this schedule, which will include the base and the enhanced amounts.

Complete this schedule and **attach** it to your return to calculate your required Canada Pension Plan (CPP) contributions or overpayment for 2020 if you were a **resident of a province or territory other than Quebec** on December 31, 2020, **and** have **no earned income from the province of Quebec.**

Do not use this schedule if any of your T4 slips have Quebec Pension Plan (QPP) contributions. Instead complete Form RC381, Inter-Provincial Calculation for CPP and QPP Contributions and Overpayments for 2020.

Part 1 – Complete this part if you are electing to stop contributing to the CPP or revoking a prior election.

Part 2 – Complete this part to determine the number of months for the CPP contributions calculation.

Part 3 – Complete this part if you are reporting employment income.

Part 4 – Complete this part if you are reporting **only** self-employment income or other earnings you are electing to pay CPP contributions on.

Part 5 – Complete this part if you are reporting employment income **and** self-employment income or other earnings you are electing to pay CPP contributions on. You must first complete **Part 3**.

For more information, see lines 22200, 22215, 30800, and 31000 in the guide.

Part 1 – Election to stop contributing to the Canada Pension Plan or revocation of a prior election

If in 2020 you were 60 to 70 years of age, you received a CPP or QPP retirement pension, and you had employment and/or self-employment income, you were considered a CPP working beneficiary and you were required to make CPP contributions. However, if you were at least 65 years of age but under 70, you can elect to stop paying CPP contributions.

If you have **employment income** for 2020 and elected in 2020 to stop paying CPP contributions or revoked in 2020 an election made in a prior year, you should have already completed Form CPT30, Election to Stop Contributing to the Canada Pension Plan or Revocation of a Prior Election, and sent it to us and your employer(s).

If you had **only self-employment** income for 2020 and elect in 2020 to stop paying CPP contributions on your self-employment earnings, enter the month in 2020 for which you choose to start this election in **box 50372** on the next page. The date cannot be earlier than the month you turn 65 and you are receiving a CPP or QPP retirement pension. For example, if you turn 65 in June, you can choose any month from June to December. If you choose the month of June, enter 06 in box 50372 because June is the sixth month of the year. If in 2020 you are revoking an election made in a prior year on contributions on self-employment earnings, enter the month in 2020 for which you choose to revoke this election in **box 50374** on the next page. Your election remains valid until you revoke it or you turn 70. If you start receiving employment income (other than employment income earned in Quebec) in a future year, you will have to complete Form CPT30 in that year for your election to remain valid.

If you had **both** employment income and self-employment income in 2020 and wanted to elect to stop paying CPP contributions in 2020, or to revoke in 2020 an election made in a prior year, you should have completed Form CPT30 in 2020. An election filed using Form CPT30 applies to all income from pensionable earnings, including self-employment earnings, as of the first day of the month after the date you gave this form to your employer. If you completed and submitted Form CPT30 when you became employed in 2020 but your intent was to elect in 2020 to stop paying CPP contributions or revoke an election made in a prior year on your self-employment income before you became employed, enter the month you want to stop contributing in **box 50372** on the next page, or if you want to revoke in 2020 an election made in a prior year, enter the month you want to resume contributing in **box 50374** on the next page. If you did not complete and submit Form CPT30 for 2020 when you became employed, you cannot elect to stop paying CPP contributions or revoke an election made in a prior year on your self-employment earnings for 2020 on this schedule.

Part 1 – Election to stop contributing to the Canada Pension Plan or revocation of a prior election (continued)

If you had self-employment income in 2020, an election or revocation that begins in 2020 must be filed on or before June 15, 2022 to be valid.

I elect to **stop** contributing to the Canada Pension Plan on my self-employment earnings on the first day of the month that I entered in box 50372. — Month 50372

I want to **revoke** an election made in a prior year to stop contributing to the Canada Pension Plan on my self-employment earnings and resume contributing on the first day of the month that I entered in box 50374. — Month 50374

Part 2 – Determine the number of months for the CPP contributions calculation

Enter "12" in box A **unless** any of the situations below apply:

- if you turned 18 years of age in 2020, enter the number of months in the year after the month you turned 18
- if for all of 2020 you were receiving a CPP or QPP disability pension, enter "0". If you started or stopped receiving a CPP or QPP disability pension in 2020, enter the number of months during which you were not receiving a disability pension
- if you were 65 to 70 years of age in 2020, you were receiving a CPP or QPP retirement pension, and you elected to stop paying CPP contributions in 2020, enter the number of months in the year up to and including the month you made the election. If you had self-employment income in 2020 and have an entry in box 50372 of Part 1, enter the number of months in the year prior to the month you entered in box 50372 of Part 1
- if you were 65 to 70 years of age in 2020, you were receiving a CPP or QPP retirement pension, you elected to stop paying CPP contributions in a prior year, and you have not revoked that election, enter "0"
- if you were 65 to 70 years of age in 2020, you were receiving a CPP or QPP retirement pension, you elected to stop paying CPP contributions in a prior year, and you revoked that election in 2020, enter the number of months in the year after the month you revoked the election. If you had self-employment income in 2020 and have an entry in box 50374 of Part 1, enter the number of months in the year after and including the month you entered in box 50374 of Part 1
- if you turned 70 years of age in 2020 and you did not elect to stop paying CPP contributions, enter the number of months in the year up to and including the month you turned 70 years of age
- if for all of 2020 you were 70 years of age or older, enter "0"
- if the individual died in 2020, enter the number of months in the year up to and including the month the individual died

Enter the number of months during which the **CPP** applies in 2020 — 12 A

Monthly proration table for 2020

Applicable number of months	Maximum CPP pensionable earnings	Maximum basic CPP exemption[1]	Applicable number of months	Maximum CPP pensionable earnings	Maximum basic CPP exemption[1]
1	$4,891.67	$291.67	7	$34,241.67	$2,041.67
2	$9,783.33	$583.33	8	$39,133.33	$2,333.33
3	$14,675.00	$875.00	9	$44,025.00	$2,625.00
4	$19,566.67	$1,166.67	10	$48,916.67	$2,916.67
5	$24,458.33	$1,458.33	11	$53,808.33	$3,208.33
6	$29,350.00	$1,750.00	12	$58,700.00	$3,500.00

(1) If you started receiving CPP retirement benefits in 2020, your basic exemption may be prorated by the CRA.

Part 3 – Calculating your CPP contributions and overpayment on employment income

Enter your yearly maximum **CPP** pensionable earnings (see the monthly proration table on the previous page to find the amount that corresponds to the number of months entered in box A of Part 2).		(maximum $58,700)	58,700 00	
Total CPP pensionable earnings: Enter the total of box 26 of all your T4 slips (maximum $58,700 per slip). If box 26 is blank, enter the amount from box 14.		50339	58,700 00	2
Enter the amount from line 1 or the amount from line 2, whichever is less.			58,700 00	3
Enter your maximum basic **CPP** exemption (see the monthly proration table on the previous page to find the amount that corresponds to the number of months entered in box A of Part 2).		(maximum $3,500)	3,500 00	4
Earnings subject to CPP contributions: Line 3 minus line 4 (if negative, enter "0")		(maximum $55,200)	55,200 00	5
Actual total contributions on CPP pensionable earnings: Enter the total CPP contributions deducted from box 16 of all your T4 slips.		50340	2,898 00	• 6
Actual base contributions on CPP pensionable earnings: amount from line 6	2,898 00 x 94.2857% =		2,732 40	7
Actual enhanced contributions on CPP pensionable earnings: Line 6 minus line 7			165 60	8
Required base contributions on CPP pensionable earnings: amount from line 5	55,200 00 x 4.95% =	(maximum $2,732.40)	2,732 40	9
Required enhanced contributions on CPP pensionable earnings: amount from line 5	55,200 00 x 0.3% =	(maximum $165.60)	165 60	10
Total required contributions on CPP pensionable earnings: Add lines 9 and 10.			2,898 00	11
Enter the amount from line 6.			2,898 00	12
Enter the amount from line 11.			2,898 00	13
Line 12 minus line 13 (if negative, enter "0")				14

If you are self-employed or you are electing to pay additional CPP contributions on other earnings, continue with Part 5. You may be able to make additional CPP contributions if the calculated amount on line 14 is negative. See Form CPT20, Election To Pay Canada Pension Plan Contributions.

Note: If you are completing Part 5, and you calculate that your self-employment and other earnings subject to contributions (line 18 of Part 5) are "0", report your CPP contributions as noted below.

If your earnings subject to contributions are from **employment only**, claim the deduction and tax credit as follows:

- Enter the amount, in dollars and cents, from line 7 or line 9, **whichever is less**, on line 30800 of your return. If applicable, also enter this amount, in dollars and cents, on **line 58240** of your Form 428.
- Enter the amount, in dollars and cents, from line 8 or line 10, **whichever is less**, on **line 22215** of your return.
- If the amount on line 14 is positive, enter the amount, in dollars and cents, on **line 44800** of your return.

Part 4 – CPP contributions on self-employment income and other earnings only (no employment income)

Pensionable net self-employment earnings[2] (amounts from lines 12200, 13500, 13700, 13900, 14100, and 14300 of your return)			1
Employment earnings **not shown** on a T4 slip on which you elect to pay additional CPP contributions (complete Form CPT20)	50373		2
CPP pensionable earnings Add lines 1 and 2 (if negative enter "0").	(maximum $58,700)		3
Basic exemption	(maximum $3,500)		4
Line 3 minus line 4 (if negative enter "0")	(maximum $55,200)		5
CPP rate		10.5 %	6
Total CPP contributions payable on self-employment and other earnings: Multiply line 5 by line 6. Enter this amount, in dollars and cents, on **line 42100** of your return.			7

Deduction and tax credit for CPP contributions on self-employment and other earnings

Required base contributions on CPP pensionable earnings amount from line 7	x 94.2857% =		8
Required enhanced contributions on CPP pensionable earnings: Line 7 minus line 8			9
Enter the result of the following calculation, in dollars and cents, on **line 31000** of your return. Amount from line 8	x 50% =		10
Add lines 9 and 10. Enter this amount, in dollars and cents, on **line 22200** of your return.			11

(2) Self-employment earnings, CPP pensionable earnings, and the basic exemption should be prorated according to the number of months entered in box A of Part 2. See the monthly proration table under Part 2 to find the amount that corresponds to the number of months entered in box A of Part 2. Do not prorate the self-employment earnings if the individual died in 2020.

Part 5 – CPP contributions on self-employment income and other earnings when you have employment income

Pensionable net self-employment earnings[3] (amounts from lines 12200, 13500, 13700, 13900, 14100, and 14300 of your return)		-4,587 69	1
Employment earnings **not shown** on a T4 slip on which you elect to pay additional CPP contributions (Complete Form CPT20.)	50373		2
Employment earnings **shown** on a T4 slip on which you elect to pay additional CPP contributions (Complete Form CPT20.)	50399		3
Add lines 1, 2, and 3.		-4,587 69	4
Enter the amount from line 6 of Part 3. **Actual total CPP contributions**		2,898 00	5
If the amount on line 14 of Part 3 is positive, complete lines 6 to 8. Otherwise, enter "0" on line 8 and continue on line 9.			
If the amount on line 14 of Part 3 is positive, enter the amount from line 14 of Part 3. Otherwise, enter "0".			6
Line 5 minus line 6 (if negative, enter "0")		2,898 00	7
Amount from line 7	2,898 00 x 19.04762 =	55,200 00	8
CPP pensionable earnings Enter the amount from line 1 of Part 3.	**(maximum $58,700)[2]**	58,700 00	9
Basic exemption Enter the amount from line 4 of Part 3.	**(maximum $3,500)[2]**	3,500 00	10
Line 9 minus line 10 (if negative, enter "0")	**(maximum $55,200)**	55,200 00	11
Enter the amount from line 8.		55,200 00	12
Line 11 minus line 12 (if negative, enter "0")			13
Enter **whichever is less:** amount from line 4 or line 13		-4,587 69	14

If the amount on line 2 of Part 3 is less than the amount on line 4 of Part 3, complete lines 15 to 17. Otherwise, enter "0" on line 17 and continue on line 18.

Line 4 of Part 3 minus line 2 of Part 3	15		
Line 4 minus line 11 (if negative, enter "0")	16		
Line 15 minus line 16 (if negative, enter "0")	▶		17
Earnings subject to contributions: Line 14 minus line 17 (if the result is negative, enter "0" and follow the instructions at the end of Part 3 to claim the deduction and tax credit for the contributions on your employment income. If the result is positive, continue at line 19.)			18
Amount from line 18	x 10.5% =		19
Amount from line 14 of Part 3 (if positive only)	x 2 =		20
Line 19 minus line 20 (if negative, enter the amount as a positive amount on line 28 on the next page and enter "0" on line 21)			21

(3) Self-employment earnings should be prorated according to the number of months entered in box A of Part 2. Do not prorate the self-employment earnings if the individual died in 2020.

Continue on the next page.

Part 5 – CPP contributions on self-employment income and other earnings when you have employment income (continued)

Deductions and tax credits for CPP contributions

Enter the amount from line 7 of Part 3.		2,732 40	22
Enter the amount from line 9 of Part 3.		2,732 40	23
Line 22 minus line 23 (if negative enter "0")			24

Enter the amount, in dollars and cents, from line 22 or line 23, **whichever is less**, on line 30800 of your return.

Enter the amount from line 8 of Part 3.		165 60	25
Enter the amount from line 10 of Part 3.		165 60	26
Line 25 minus line 26 (if negative enter "0")			27

Enter the amount, in dollars and cents, from line 25 or line 26, **whichever is less**, on line 22215 of your return.

If the calculated amount on line 21 from the previous page is negative, complete lines 28 to 33 below.

If the calculated amount on line 21 from the previous page is positive, complete lines 34 to 40 below.

Otherwise, if the calculated amount on line 21 from the previous page is "0", enter the amount, in dollars and cents, from line 24 on **line 31000** of your return, and enter the amount, in dollars and cents, from line 27 on **line 22200** of your return.

Enter the calculated amount from line 21 from the previous page as a positive amount.			28
Enter the result of the following calculation, in dollars and cents, on **line 44800** of your return. Amount from line 28	x 50% =		29
Amount from line 29	x 94.2857% =		30
Line 29 minus line 30			31
Line 24 minus line 30. Enter this amount, in dollars and cents, on **line 31000** of your return.			32
Line 27 minus line 31. Enter this amount, in dollars and cents, on **line 22200** of your return.			33
Enter the amount from line 21 from the previous page. Enter this amount, in dollars and cents, on **line 42100** of your return.			34
Amount from line 34	x 94.2857% =		35
Line 34 minus line 35			36
Amount from line 35	x 50% =		37
Add lines 36 and 37.			38
Add lines 24 and 37. Enter this amount, in dollars and cents, on **line 31000** of your return.			39
Add lines 27 and 38. Enter this amount, in dollars and cents, on **line 22200** of your return.			40

See the privacy notice on your return.

T1-2020

Climate Action Incentive

Schedule 14
Protected B when completed

The climate action incentive (CAI) consists of a basic amount and a supplement for residents of small and rural communities.

You **cannot** claim the CAI if **any** of the following applies to you:

- you were a non-resident of Canada at any time in 2020
- you were confined to a prison or a similar institution for a period of at least 90 days during 2020
- you were exempt from income tax in Canada at any time in 2020 because you were an officer or servant of the government of another country, such as a diplomat, or a family member who resided with such a person, or an employee of such a person
- you were a person for whom a children's special allowance (CSA) was payable at any time in 2020

Note: If you are completing a return for a person who died before April 1, 2021, you **cannot** claim the CAI for that person for the 2020 tax year.

Complete this schedule and **attach** it to your return to claim the CAI if, on **December 31, 2020,** you were a **resident of Ontario** and you met **any** of the following conditions:

- you were 18 years of age or older
- you had a spouse or a common-law partner
- you were a parent who lived with your child

Note: If you were married or living in a common-law relationship but your spouse or common-law partner was not an **eligible spouse or common-law partner** for the purpose of the CAI or you did not have a **qualified dependant**, complete this schedule using the instructions as if you did not have an eligible spouse or common-law partner or a qualified dependant.

Definitions

Eligible spouse or common-law partner

For the purpose of the CAI, an eligible spouse or common-law partner is a person who meets **all** of the following conditions:

- was your spouse or common-law partner on December 31, 2020
- was a resident of Canada throughout 2020
- was not confined to a prison or a similar institution for a period of at least 90 days during 2020
- was not exempt from income tax in Canada at any time in 2020 because they were an officer or servant of the government of another country, such as a diplomat, or a family member who resided with such a person, or an employee of such a person
- was not a person for whom a CSA was payable at any time in 2020
- did not die before April 1, 2021

Notes: Either you or your spouse or common-law partner may claim the CAI for the family, but not both of you.
When two individuals in the family reside in different locations, the province of residence for the individual making the claim will be used when calculating the CAI for the family.

Qualified dependant

For the purpose of the CAI, a qualified dependant is a person who meets **all** of the following conditions:

- was your or your cohabiting spouse's or your common-law partner's child or a person dependent on either one of you for support on December 31, 2020
- resided with you on December 31, 2020
- was under 18 years of age on December 31, 2020
- was a resident of Canada throughout 2020
- was not married or living with a common-law partner on December 31, 2020
- was not a parent who lived with their child on December 31, 2020
- was not confined to a prison or a similar institution for a period of at least 90 days during 2020
- was not exempt from income tax in Canada at any time in 2020 because they were an officer or servant of the government of another country, such as a diplomat, or a family member who resided with such a person, or an employee of such a person
- was not a person for whom a CSA was payable at any time in 2020
- did not die before April 1, 2021

Single parents of a qualified dependant

For the purpose of the CAI, if, on December 31, 2020, you **did not** have a spouse or a common-law partner but you had a dependant who met **all** of the conditions for a qualified dependant, claim an amount for that dependant on line 60102. If you had more than one qualified dependant, enter the number of remaining qualified dependants on line 60103.

Shared custody

Only one claim can be made per child. You cannot split the amount for a qualified dependant with another person.

Supplement for residents of small and rural communities

To claim the CAI supplement for residents of small and rural communities, you **must have resided outside** of a census metropolitan area (CMA) on December 31, 2020, as defined by Statistics Canada in the last census they published before 2020.

Therefore, you **cannot** claim the supplement for residents of small and rural communities if your principal place of residence was located in one of the following Ontario CMAs: Barrie, Belleville, Brantford, Greater Sudbury, Guelph, Hamilton, Kingston, Kitchener-Cambridge-Waterloo, London, Oshawa, the Ontario part of Ottawa-Gatineau, Peterborough, St. Catharines-Niagara, Thunder Bay, Toronto, or Windsor.

For more information on how to determine if you resided outside a CMA, go to **canada.ca/census-metropolitan-areas**.

Step 1 – Calculating your basic climate action incentive

Base amount	claim $300.00 60100	300 00	1
Amount for an eligible spouse or common-law partner	claim $150.00 60101		2
Amount for a single parent's qualified dependant	claim $150.00 60102	150 00	3
Amount for qualified dependants (Do not include the qualified dependant claimed on line 60102 above, if applicable.)	Number of qualified dependants 60103 x $75.00 =		4
Add lines 1 to 4.		450 00	5

Step 2 – Calculating your supplement for residents of small and rural communities

Did you **reside outside** of a census metropolitan area on December 31, 2020, as defined by Statistics Canada? 60104 Yes ☐ 1 No ☐ 2

If yes, continue on line 6. Otherwise, enter the amount from line 5 on line 7 below.

Enter the amount from line 5.	x 10% =		6

Step 3 – Calculating your total climate action incentive

Add lines 5 and 6. Enter this amount on line 45110 of your return.	450 00	7

See the privacy notice on your return.

Canada Revenue Agency | Agence du revenu du Canada

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Calculation of Cumulative Net Investment Loss (CNIL) to December 31, 2020

- Use this form if you had any **investment income** or **investment expenses** for 2020.
- Your CNIL reduces the amount of your cumulative gains limit for the year and may affect the allowable amount of your capital gains deduction.
- Even if you are not claiming a capital gains deduction in 2020, you should still complete this form if you had any investment income or expenses in 2020.
- Because the balance in your CNIL account represents a cumulative total, you may need this information in a future year. Keep a copy for your records and attach another copy to your return.
- For more information, call **1-800-959-8281.**

Note
If, in 2020, you have capital gains other than from the disposition of qualified farm or fishing property, or qualified small business corporation shares, first complete Chart A on page 3 of this form to determine if you have additional investment income to include when you calculate your CNIL.

Part 1 – Investment expenses claimed on your 2020 return

Carrying charges and interest expenses (line 22100)			1
Net rental losses (line 12600)			2
Limited or non-active partnership losses (line 12200) other than allowable capital losses			3
Limited partnership losses of other years after 1985 (line 25100)			4
50% of exploration and development expenses (line 22400)			5
Any other investment expenses claimed in 2020 to earn property income (see the list of other investment expenses below)	68080		6
Additional investment expenses: if you did not complete Chart A on page 3 of this form, enter "0". Otherwise, enter the amount from line 14 in Chart A or from line 25300 of your return, **whichever is less.**			7
Add lines 1 to 7	**Total investment expenses claimed in 2020**		A

Part 2 – Investment income reported on your 2020 return

Investment income (lines 12000 and 12100)			8
Net rental income, including recaptured capital cost allowance (line 12600)			9
Net income from limited or non-active partnership (line 12200) other than taxable capital gains			10
Any other property income reported in 2020 (see the list of other property income below), including annuity payments taxable under paragraph 56(1)(d) **minus** the capital portion deducted under paragraph 60(a)	68100		11
50% of income from the recovery of exploration and development expenses (line 13000)	68110		12
Additional investment income: if you did not complete Chart A on page 3 of this form, enter "0". Otherwise, enter the amount from line 14 in Chart A.			13
Add lines 8 to 13	**Total investment income reported in 2020**		B

Do not use this area
68130

Other investment expenses

Include: • repayments of inducements • repayments of refund interest • the uncollectible portion of proceeds from dispositions of depreciable property (except passenger vehicles that cost more than $30,000) • sale of agreement for sale, mortgage or hypothecary claim included in proceeds of disposition in a previous year under subsection 20(5) • foreign non-business tax under subsections 20(11) and 20(12) • life insurance premiums deducted from property income • capital cost allowance claimed on certified films and videotapes • farming or fishing losses claimed by a non-active partner or a limited partner

Do not include: • expenses incurred to earn business income • repayment of shareholders' loans deducted under paragraph 20(1)(j)
• interest paid on money borrowed to:
i) buy an income averaging annuity contract
ii) pay a premium under a registered retirement savings plan
iii) make a contribution to a registered pension plan
iv) make a contribution to a deferred profit-sharing plan

Other property income

Include: • amounts from insurance proceeds for the recapture of capital cost allowance (other than amounts already included on line 9) • home insulation or energy conversion grants under paragraph 12(1)(u) • payments received as an inducement or reimbursement • income from the appropriation of property to a shareholder • farming and fishing income reported by a non-active or a limited partner • other income from a trust • allowable capital losses included in partnership losses of other years after 1985 • amounts withdrawn from AgriInvest Fund 2 • CPP or QPP death benefit payments reported on your T1 return

Do not include: • income amounts that relate to business income • payments received from an income averaging annuity contract • payments received from an annuity contract bought under a deferred profit-sharing plan • shareholders' loans included in income under subsection 15(2)

Part 3 – Cumulative net investment loss (CNIL)

Total investment expenses claimed in 2020 (line A in Part 1)		14		
Total investment expenses claimed in previous years after 1987: enter the amount from line 16 in Part 3 of Form T936 for 2019. If you did not complete Form T936 for 2019, see note 1 below.	52,494 40	15		
Cumulative investment expenses (total of lines 14 and 15)	52,494 40	▶	52,494 40	16
Total investment income reported in 2020 (line B in Part 2)		17		
Total investment income reported in previous years after 1987: enter the amount from line 19 in Part 3 of Form T936 for 2019. If you did not complete Form T936 for 2019, see note 2 below.		18		
Cumulative investment income (total of lines 17 and 18)		▶		19
Line 16 **minus** line 19; if negative, enter "0"	**Cumulative net investment loss (CNIL) to December 31, 2020**		52,494 40	C

If you are claiming a capital gains deduction on your 2020 return, enter the amount from line C on line 28 of Form T657 for 2020.

Notes

1. To calculate your **total investment expenses from previous years**, complete Part 1 of Form T936 for each year from 1988 to 2019 in which you had investment expenses (do not complete line 7 for 1988 to 1991). Add the amounts from line A and enter the total on line 15 above.
2. To calculate your **total investment income from previous years**, complete Part 2 of Form T936 for each year from 1988 to 2019 in which you had investment income (do not complete line 13 for 1988 to 1991). Add the amounts from line B and enter the total on line 18 above.

Chart A

Enter the amount from line 19900 of Schedule 3 (if negative, show it in brackets). If the amount on this line is "0", do not complete lines 2 to 13, and enter "0" on line 14.				1
Amount from line 10700 of Schedule 3		2		
Amount from line 11000 of Schedule 3		3		
Amount from line 12400 of Schedule 3		4		
Add lines 2 to 4 (if negative, show it in brackets).		5		
If you reported an amount on line 19200 of Schedule 3, enter the amount from line 12 on Form T2017. Otherwise, enter the amount from line 5 on line 7.		6		
Line 5 **plus** line 6 (if negative, enter "0")		7		
Amount from line 7 x 1/2 =		▶		8
Line 1 **minus** line 8 (if negative, enter "0"). If the amount on this line is "0", do not complete lines 10 to 13, and enter "0" on line 14. If the amount on this line includes an amount from a T3 slip, complete lines 10 to 12 below. Otherwise, enter "0" on line 13.				9
Enter the amount from box 21 of all 2020 T3 slips	68140	10		
Enter the amount from box 30 of all 2020 T3 slips		11		
Line 10 **minus** line 11	68150	12		
Amount from line 12 x 1/2 =		▶		13
Line 9 **minus** line 13; if negative, enter "0"	**Additional investment income**			14

See the privacy notice on your return.

Ontario

Ontario Tax

Form ON428
2020

Protected B when completed

Part A – Ontario tax on taxable income

Enter your taxable income from line 26000 of your return. 62,461.12 1

Use the amount from line 1 to decide which column to complete.

	Line 1 is $44,740 or less	Line 1 is more than $44,740 but not more than $89,482	Line 1 is more than $89,482 but not more than $150,000	Line 1 is more than $150,000 but not more than $220,000	Line 1 is more than $220,000	
Amount from line 1		62,461.12				2
Line 2 minus line 3 (cannot be negative)	0.00	44,740.00	89,482.00	150,000.00	220,000.00	3
		17,721.12				4
Line 4 multiplied by the percentage from line 5	5.05 %	9.15 %	11.16 %	12.16 %	13.16 %	5
		1,621.48				6
Line 6 plus line 7	0.00	2,259.00	6,353.00	13,107.00	21,619.00	7
Ontario tax on taxable income		3,880.48				8

Enter the amount from line 8 on line 48 and continue at line 9.

Part B – Ontario non-refundable tax credits

		Internal use	56050		
Basic personal amount		Claim $10,783	58040	10,783.00	9
Age amount (if born in 1955 or earlier) (use Worksheet ON428)		(maximum $5,265)	58080		10
Spouse or common-law partner amount:					
Base amount			11		
Your spouse's or common-law partner's net income from line 23600 of their return			12		
Line 11 minus 12 (if negative, enter "0")	(maximum $9,156) 58120		▶		13
Amount for an eligible dependant:					
Base amount		10,071.00	14		
Your eligible dependant's net income from line 23600 of their return			15		
Line 14 minus line 15 (if negative, enter "0")	(maximum $9,156) 58160	9,156.00	▶	9,156.00	16
Ontario caregiver amount (use Worksheet ON428)			58185		17
Add lines 9, 10, 13, 16, and 17.				19,939.00	18
CPP or QPP contributions:					
Amount from line 30800 of your return	58240	2,732.40	• 19		
Amount from line 31000 of your return	58280		• 20		
Employment insurance premiums:					
Amount from line 31200 of your return	58300	856.36	• 21		
Amount from line 31217 of your return	58305		• 22		
Adoption expenses	(maximum $13,156 per child) 58330		23		
Add lines 19 to 23.		3,588.76	▶	3,588.76	24
Line 18 plus line 24				23,527.76	25

Continue on the next page.

Part B – Ontario non-refundable tax credits (continued)

Amount from line 25 of the previous page			23,527 76	26
Pension income amount (maximum $1,491)	58360			27
Line 26 plus line 27			23,527 76	28
Disability amount for self (claim $8,712 or, if you were under 18 years of age, use Worksheet ON428)	58440			29
Disability amount transferred from a dependant (use Worksheet ON428)	58480			30
Add lines 28 to 30.			23,527 76	31
Interest paid on your student loans (amount from line 31900 of your return)	58520			32
Your unused tuition and education amounts (attach Schedule ON(S11))	58560			33
Amounts transferred from your spouse or common-law partner (attach Schedule ON(S2))	58640			34
Add lines 31 to 34.			23,527 76	35
Medical expenses:				
Read line 58689 of your Ontario Information Guide.	58689		36	
Enter whichever is less: $2,440 or 3% of the amount on line 23600 of your return			37	
Line 36 minus line 37 (if negative, enter "0")			38	
Allowable amount of medical expenses for other dependants (use Worksheet ON428)	58729		39	
Line 38 plus line 39	58769		▶	40
Line 35 plus line 40		58800	23,527 76	41
Ontario non-refundable tax credit rate			5.05%	42
Line 41 multiplied by the percentage from line 42		58840	1,188 15	43
Donations and gifts:				
Amount from line 17 of your federal Schedule 9 x 5.05% =			44	
Amount from line 18 of your federal Schedule 9 x 11.16% =			45	
Line 44 plus line 45	58969		▶	46
Line 43 plus line 46 Enter this amount on line 51.	Ontario non-refundable tax credits	61500	1,188 15	47

Part C – Ontario tax

Ontario tax on taxable income from line 8			3,880 48	48
Ontario tax on split income (complete Form T1206)		61510		• 49
Line 48 plus line 49			3,880 48	50
Ontario non-refundable tax credits from line 47			1,188 15	51
Line 50 minus line 51 (if negative, enter "0")			2,692 33	52
Ontario minimum tax carryover:				
Amount from line 52 above	2,692 33	53		
Ontario dividend tax credit (use Worksheet ON428)		• 54		
Line 53 minus line 54 (if negative, enter "0")	2,692 33	55		
Amount from line 40427 of your return x 33.67% =		56		
Enter whichever is less: amount from line 55 or line 56		61540		• 57
Line 52 minus line 57 (if negative, enter "0")			2,692 33	58

Continue on the next page.

Part C – Ontario tax (continued)

Amount from line 58 of the previous page		2,692.33	59
Ontario surtax:			
Amount from line 59 above	2,692.33		60
Ontario tax on split income from line 49			61
Line 60 minus line 61 (if negative, enter "0")	2,692.33		62

Complete lines 63 to 65 if the amount on line 62 is **more than $4,830**.
If the amount is **less than $4,830**, enter "0" on line 65 and continue on line 66.

(Line 62 2,692.33 – $4,830) × 20% (if negative, enter "0") =			63
(Line 62 2,692.33 – $6,182) × 36% (if negative, enter "0") =			64
Line 63 plus line 64		▶	65
Line 59 plus line 65		2,692.33	66
Ontario dividend tax credit from line 54			67
Line 66 minus line 67 (if negative, enter "0")		2,692.33	68
Ontario additional tax for minimum tax purposes: If you entered an amount on line 98 of Form T691, use Worksheet ON428 to calculate your additional tax for minimum tax purposes.			69
Line 68 plus line 69		2,692.33	70

Ontario tax reduction

Enter "0" on line 77 if **any** of the following applies to you:

- You were **not** a resident of Canada at the beginning of the year
- You were **not** a resident of Ontario on December 31, 2020
- There is an amount on line 69
- The amount on line 70 is "0"
- Your return is filed for you by a trustee in bankruptcy
- You are **not** claiming an Ontario tax reduction

If **none** of the above applies to you, complete lines 71 to 77 to calculate your Ontario tax reduction.

Basic reduction			249.00	71
If you had a spouse or common-law partner on December 31, 2020, **only** the individual with the **higher net income** can claim the amounts on lines 72 and 73.				
Reduction for dependent children born in 2002 or later:				
Number of dependent children	60969	2 × $460 =	920.00	72
Reduction for dependants with a mental or physical impairment:				
Number of dependants	60970	× $460 =		73
Add lines 71 to 73.			1,169.00	74
Amount from line 74 above	1,169.00	x 2 =	2,338.00	75
Amount from line 70 above			2,692.33	76
Line 75 minus line 76 (if negative, enter "0")		**Ontario tax reduction**	▶	77
Line 70 minus line 77 (if negative, enter "0")			2,692.33	78
Provincial foreign tax credit (complete Form T2036)				79
Line 78 minus line 79 (if negative, enter "0")			2,692.33	80

Continue on the next page.

Part C – Ontario tax (continued)

Amount from line 80 of the previous page			2,692 33	81
Low-income individuals and families tax (LIFT) credit (complete Schedule ON428–A)		62140		82
Line 81 minus line 82 (if negative, enter "0")			2,692 33	83
Community food program donation tax credit for farmers: Enter the amount of qualifying donations that have also been claimed as a charitable donation.	62150	× 25% =		84
Line 83 minus line 84 (if negative, enter "0")			2,692 33	85
Ontario health premium (complete the chart below)			600 00	86
Line 85 plus line 86 Enter this amount on line 42800 of your return.		Ontario tax	3,292 33	87

Ontario health premium

Go to the line on the chart below that corresponds to your taxable income from line 1 to determine your Ontario health premium.
Enter the result on line 86 above.

Taxable income								Ontario health premium
$20,000 or less	▶		▶		▶			$ 0
more than $20,000 but not more than $25,000	[ ]	– $	20,000 =	[ ]	× 6 % =			[ ]
more than $25,000 but not more than $36,000	▶		▶		▶			$ 300
more than $36,000 but not more than $38,500	[ ]	– $	36,000 =	[ ]	× 6 % =	[ ]	+ $ 300 =	[ ]
more than $38,500 but not more than $48,000	▶		▶		▶			$ 450
more than $48,000 but not more than $48,600	[ ]	– $	48,000 =	[ ]	× 25 % =	[ ]	+ $ 450 =	[ ]
more than $48,600 but not more than $72,000	▶		▶		▶			$ 600
more than $72,000 but not more than $72,600	[ ]	– $	72,000 =	[ ]	× 25 % =	[ ]	+ $ 600 =	[ ]
more than $72,600 but not more than $200,000	▶		▶		▶			$ 750
more than $200,000 but not more than $200,600	[ ]	– $	200,000 =	[ ]	× 25 % =	[ ]	+ $ 750 =	[ ]
more than $200,600	▶		▶		▶			$ 900

See the privacy notice on your return.

Ontario

Application for the 2021 Ontario Trillium Benefit and Ontario Senior Homeowners' Property Tax Grant

Form ON-BEN
2020

Protected B when completed

To find out if you are eligible for the Ontario trillium benefit and the Ontario senior homeowners' property tax grant, see the Ontario Information Guide in your Income tax package.

Complete the application areas and parts that apply to you and attach this form to your return.

To estimate the amount of the Ontario trillium benefit and Ontario senior homeowners' property tax grant you may be entitled to, use the calculator at **canada.ca/child-family-benefits-calculator.**

The payments for these benefits will be issued separately from your tax refund.

If you had a spouse or common-law partner on December 31, 2020, the same spouse or common-law partner has to apply for the Ontario energy and property tax credit, the Northern Ontario energy credit, and the Ontario senior homeowners' property tax grant for both of you. **If only one of you is 64 years of age or older** on December 31, 2020, that spouse or common-law partner has to apply for these credits and the grant for both of you.

For a description of **principal residence** for the purposes of the Ontario energy and property tax credit and the Northern Ontario energy credit, or the Ontario senior homeowners' property tax grant, see the Ontario Information Guide in your Income tax package.

Ontario trillium benefit (OTB)

Ontario sales tax credit (OSTC)

You do not need to apply for the OSTC when you file your tax return. The Canada Revenue Agency will tell you if you are entitled to receive the credit. For families, the OSTC is paid to the person whose return is assessed first.

Application for the Ontario energy and property tax credit (OEPTC)

You may qualify for the OEPTC if, on December 31, 2020, you resided in Ontario and **any** of the following conditions applied:

- Rent or property tax for your principal residence was paid by or for you for 2020
- You lived in a student residence
- You lived in a long-term care home and an amount for accommodation was paid by or for you in 2020
- You lived on a reserve and home energy costs were paid by or for you for your principal residence on the reserve for 2020

If you met **any** of these conditions and are applying for the 2021 OEPTC, tick this box and complete Parts A and B of this form. 61020 X

Application for the Northern Ontario energy credit (NOEC)

You may qualify for the NOEC if, on December 31, 2020, you resided in Northern Ontario (see the definition in the Ontario Information Guide in your tax package), and **any** of the following conditions applied:

- Rent or property tax for your principal residence in Northern Ontario was paid by or for you for 2020
- You lived in a long-term care home in Northern Ontario and an amount for accommodation was paid by or for you in 2020
- You lived on a reserve in Northern Ontario and home energy costs were paid by or for you for your principal residence on the reserve for 2020

If you met any of these conditions and are applying for the 2021 NOEC, tick this box and complete Parts A and B of this form. 61040

Choice for delayed single OTB payment

By ticking this box, you are choosing to **wait until June 2022** to get your 2021 OTB entitlement. You will get your OTB in **one payment** at the end of the benefit year (June 2022) instead of receiving it monthly from July 2021 to June 2022. 61060

Continue on the next page.

Protected B when completed

Application for the Ontario senior homeowners' property tax grant (OSHPTG)

You may qualify for the OSHPTG if, on December 31, 2020, **both** of the following conditions applied:

- You were **64 years of age or older**
- You owned and occupied a principal residence in Ontario that you, or someone on your behalf, paid property tax on for 2020

If you met these conditions and are applying for the 2021 OSHPTG, tick this box.
Enter the total amount of property tax paid on line 61120 in Part A and complete Part B of this form. 61070 ☐

Part A – Amount paid for a principal residence for 2020

If, on December 31, 2020, you and your spouse or common-law partner occupied separate principal residences for medical reasons and you are **choosing** to apply individually for the OEPTC, the NOEC, or the OSHPTG, tick this box and enter your spouse's or common-law partner's address in Part C of this form.	61080 ☐	
Enter the total amount of rent paid for your principal residence (including a **private** long-term care home) in Ontario for 2020. (Do **not** include rent paid for a principal residence that was not subject to property tax. If you lived in a subsidized housing unit, check with your landlord to find out if property tax was paid for your unit.)	61100	29,088 00
Enter the total amount of property tax paid for your principal residence in Ontario for 2020. (If your municipality let you defer all or some of your 2020 property tax, enter only the amount of property tax actually paid to the municipality for the year.)	61120	
If you resided in a designated student residence in Ontario in 2020, tick this box.	61140 ☐	
Enter the total amount of home energy costs (like electricity and heat) paid for your principal residence if you lived on a reserve in Ontario for 2020.	61210	
Enter the total amount paid for your accommodation in a **public** long-term care home or **non-profit** long-term care home in Ontario for 2020.	61230	

Part B – Declaration

Complete this part if you are applying for the OEPTC, the NOEC, or the OSHPTG.

Enter the amounts paid for rent, property tax, home energy costs on a reserve, and accommodation in a public long-term care home or non-profit long-term care home in the column "Amount paid for 2020".

If you need more space, attach a separate sheet of paper.

I declare the following information about my principal residences in Ontario during 2020:

Address	Postal code	Number of months resident in 2020	Amount paid for 2020	Check this box if this is a long-term care home	Name of landlord, municipality, or supplier payment was made to
58 HARVEST MOON BOLTON, ONTARIO	L7E 2L2			☐	BOLTON
33 COUNTRY STROLL CRESCENT BOLTON ON	L7E 2H3	12	29,088 00	☐	DAMIEN GUIDO
				☐	
				☐	

Part C – Involuntary separation

If, on December 31, 2020, you and your spouse or common-law partner occupied separate principal residences in Ontario for medical reasons and you are **choosing** to apply individually for the OEPTC, the NOEC, or the OSHPTG, enter your spouse's or common-law partner's address:

See the privacy notice on your return.

Calculation of the OSHPTG and the Ontario Trillium Benefit

The amounts calculated in this worksheet are amounts estimated based on the information available at the time the return was prepared. This is provided for your information only.

Ontario Senior Homeowners' Property Tax Grant (OSHPTG) for 2021

Calculation

Property tax paid in 2020

	Property tax paid (maximum $500)		Adjusted family income			
Person living alone		− (	% x (	− $	))	
Spouse or common-law partner		− (	% x (	− $	)) ▶	

Ontario Senior Homeowners' Property Tax Grant for 2021

You should receive this amount within 4 to 8 weeks after you receive your 2020 notice of assessment.

Ontario Trillium Benefit

Month	Ontario Sales Tax Credit (OSTC)	Ontario Energy and Property Tax Credit (OEPTC)	Northern Ontario Energy Credit (NOEC)	Monthly payments
July 2021		20 40		20 40
August		20 40		20 40
September		20 40		20 40
October		20 40		20 40
November		20 40		20 40
December		20 40		20 40
January 2022		20 40		20 40
February		20 40		20 40
March		20 40		20 40
April		20 40		20 40
May		20 40		20 40
June		20 44		20 44
			Total	244 84

Total Ontario Trillium Benefit (from July 2021 to June 2022)

Ontario Sales Tax Credit (OSTC)	
Ontario Energy and Property Tax Credit (OEPTC)	244 84
Northern Ontario Energy Credit (NOEC)	
Total	244 84

Note: The OSTC, the OEPTC and the NOEC will paid in one payment, in June 2022, if the election to receive the Ontario Trillium Benefit has been made at field 61060 of the ONBEN form and the amount of the benefit is greater than $360.

If the Ontario Trillium Benefit is less than or equal to $360 and greater than $2, the benefit will be paid in one payment, in June 2021.

T1028 – RRSP Deduction Limit Statement

This statement indicates the actual amount of 2020 RRSP deduction limit.

RRSP deduction limit

Enter the amount of maximum RRSP deduction room from the 2019 Notice of Assessment				
OR perform the following calculation:				
2019 RRSP deduction limit				123,878
Allowable RRSP/PRPP deducted in 2019			–	
2019 employer PRPP contribution amount			–	
Contributions to a United States retirement plan or a foreign employer-sponsored pension plan (RC267/RC268/RC269)			–	
		Unused RRSP deduction limit at the end of 2019	=	123,878
2019 earned income	57,736 x 18% (maximum $27,230.00)	10,392		
2019 pension adjustment		–		
2020 prescribed amount for connected persons		–		
		= 10,392		10,392
		Subtotal	=	134,270
2019 Net past-service pension adjustment (T215)			–	
2020 pension adjustment reversal (PAR) (T10)			+	
		RRSP deduction limit for 2020	=	134,270
Unused RRSP contributions				

2020 PRPP non-deductible limit (tax exempt income)

Note: Starting in 2013, with regards to contributions to a pooled registered pension plan (PRPP), the *Income Tax Act* allows tax exempt earned income by an Indian (as per the *Indian Act* definition) to be included in the calculation of his or her non-deductible PRPP limit.

Enter the amount of maximum PRPP non-deductible room from the 2019 Notice of Assessment			
OR perform the following calculation:			
2019 PRPP non-deductible limit			
2019 PRPP contributions		–	
2019 employer PRPP contribution amount		–	
	Unused PRPP contributions at the end of 2019	=	
2019 tax-exempt earned income	x 18% (maximum $27,230.00)	+	
	PRPP non-deductible limit for 2020	=	

Next Year RRSP Deduction Limit

Step 1 – Calculation of the unused RRSP deduction room at the end of 2020

2020 RRSP deduction limit		134,270.00	1
Total RRSP contributions deducted on line 20800	–		2
2020 employer PRPP contribution amount	–		3
Contributions to a United States retirement plan or a foreign employer-sponsored pension plan (RC267/RC268/RC269)	–		4
Unused RRSP deduction room at the end of 2020. (This amount can be negative.)	=	134,270.00	5

Step 2 – 2021 RRSP dollar limit

2020 earned income	61,626.72	x 18%	=	11,092.81	6
RRSP dollar limit for 2021				27,830.00	7
Enter the amount from line 6 or 7, **whichever is less**			=	11,092.81	8

Step 3 – 2020 pension adjustment (PA)

2020 PA (the total from box 52 of 2020 T4 slips and box 034 of 2020 T4A slips)	–		9
Line 8 minus line 9 (if negative, enter "0")	=	11,092.81	10

Step 4 – 2021 pension adjustment reversal (PAR)

PAR (the total from box 2 of 2021 T10 slips)	+		11
Line 10 plus line 11 (enter amount on line 19)	=	11,092.81	12

Step 5 – 2021 net past service pension adjustment (PSPA)

Exempt PSPA for 2020 (the total from box 2 of T215 slips)			13
Certified PSPA for 2021 (line A in Part 3 of Form T1004, *Applying for the Certification of a Provisional PSPA*)	+		14
Line 13 plus line 14	=		15
Qualifying withdrawals for 2021 (Part 3 of Form T1006, *Designating an RRSP Withdrawal as a Qualifying Withdrawal*)	–		16
2021 net PSPA (This amount can be negative.)	=		17

Step 6 – 2021 RRSP deduction limit

2020 unused RRSP deduction		134,270.00	18
Amount from line 12	+	11,092.81	19
Line 18 plus line 19	=	145,362.81	20
2021 net PSPA from line 17	–		21
2021 RRSP deduction limit (if negative, enter "0")	=	145,362.81	22

Step 7 – 2021 unused RRSP deduction room

Amount from line 20		145,362.81	23
Amount from line 21	–		24
2021 unused RRSP deduction room that can be carried forward to 2022 (This amount can be negative.)	=	145,362.81	25

Step 8 – 2021 RRSP contribution

RRSP deduction limit for 2021		145,362.81	26
Undeducted RRSP contributions carried forward	–		27
Line 26 minus line 27	=	145,362.81	28
Excess contribution of $2,000 permitted	+		29
Maximum contributions that may be made to RRSPs for 2021 (except for transfers)	=	145,362.81	30

Canada Revenue Agency | Agence du revenu du Canada

Protected B when completed

Statement of Business or Professional Activities

- Use this form to calculate your self-employment business and professional income.
- For each business or profession, fill in a **separate** Form T2125.
- Fill in this form and send it with your income tax and benefit return.
- For more information on how to fill in this form, see Guide T4002, Self-employed Business, Professional, Commission, Farming, and Fishing Income.

Part 1 – Identification

Your name SERAFINA FERRANTE	Your social insurance number 501 932 784
Business name SERA FERRANTE	Business number
Business address 33 COUNTRY STROLL CRESCENT	
City BOLTON	Prov./Terr. ON / Postal code L7E 2H3
Fiscal period From Date (YYYYMMDD) 2020-01-01 to Date (YYYYMMDD) 2020-12-31	Was this your last year of business? Yes ☐ No ☒
Main product or service GRAPHIC DESIGN SERVICES	Industry code (see the appendix in Guide T4002) 541430
Accounting method (commission only) ☐ Cash ☒ Accrual	Tax shelter identification number / Partnership business number / Your percentage of the partnership %
Name and address of the person or firm preparing this form	SAM DURANTE, CPA 65 BABAK BLVD. WOODBRIDGE ON L4L 9A5

Part 2 – Internet business activities

If your web pages or websites generate business or professional income, fill in this part of the form.

How many Internet web pages and websites does your business earn income from? Enter "0" if none . . . . . _____

Provide up to five main web page or website addresses, also known as uniform resource locator (URL):

http:// _____

http:// _____

http:// _____

http:// _____

http:// _____

Percentage of your gross income generated from the web pages and websites.
(If no gross income was generated from the Internet, enter "0".) . . . . . _____ %

Part 3A – Business income
Fill in this part **only** if you have business income. If you have professional income, leave this part blank and fill in Part 3B.
If you have both business and professional income, you have to fill out a separate Form T2125 for each.
Part 3B – Professional income
Fill in this part **only** if you have professional income. If you have business income, leave this part blank and fill in Part 3A.
If you have both business and professional income, you have to fill out a separate Form T2125 for each.

Note: New rules allow you to include your work in progress (WIP) progressively if you elected to use billed basis accounting for the last tax year that started before March 22, 2017. Generally, for the first tax year that starts after March 21, 2017, you must include 20% of the lesser of the cost and the fair market value of WIP. The inclusion rate increases to 40% in the second tax year that starts after March 21, 2017, 60% in the third year, 80% in the fourth year, and 100% in the fifth and all subsequent tax years. For more information, see Chapter 2 of Guide T4002.

Part 3A – Business income

Gross sales, commissions, or fees (include GST/HST collected or collectible)	6,678 00	3A
GST/HST, provincial sales tax, returns, allowances, discounts, and GST/HST adjustments (included in amount 3A)		3B
Subtotal: Amount 3A **minus** amount 3B	6,678 00	3C
If you are using the quick method for GST/HST – Government assistance calculated as follows: GST/HST collected or collectible on sales, commissions and fees eligible for the quick method		3D
GST/HST remitted, (sales, commissions, and fees eligible for the quick method **plus** GST/HST collected or collectible) **multiplied** by the applicable quick method remittance rate		3E
Subtotal: Amount 3D **minus** amount 3E		3F
Adjusted gross sales: Amount 3C **plus** amount 3F (enter on line 8000 of Part 3C)	6,678 00	3G

Part 3B – Professional income

Gross professional fees including work-in-progress (WIP) and GST/HST collected or collectible		3H
GST/HST, provincial sales tax, returns, allowances, discounts, and GST/HST adjustments (included in amount 3H) and any WIP at the end of the year you elected to exclude		3I
Subtotal: Amount 3H **minus** amount 3I		3J
If you are using the quick method for GST/HST – Government assistance calculated as follows: GST/HST collected or collectible on professional fees eligible for the quick method		3K
GST/HST remitted, (professional fees eligible for the quick method **plus** GST/HST collected or collectible) **multiplied** by the applicable quick method remittance rate		3L
Subtotal: Amount 3K **minus** amount 3L		3M
Work-in-progress (WIP), start of the year, per election to exclude WIP (see Guide T4002, Chapter 2)		3N
Adjusted professional fees: Amount 3J **plus** amount 3M **plus** amount 3N (enter on line 8000 of Part 3C)		3O

Part 3C – Gross business or professional income

Adjusted gross sales (amount 3G) or adjusted professional fees (amount 3O)			8000	6,678 00
Reserves deducted last year	8290			
Other income (specify)*:	8230			
Subtotal: Line 8290 **plus** line 8230			▶	3P
Gross business or professional income: Line 8000 **plus** amount 3P			8299	6,678 00

Report the gross business or professional income from line 8299 on the applicable line of your income tax and benefit return as indicated below:

- business income on line 13499
- professional income on line 13699
- commission income on line 13899

* You may have received assistance from COVID-related measures from the federal, provincial or territorial governments. For more information, go to **canada.ca/cra-coronavirus**.

For Parts 3D, 4, and 5, if GST/HST has been remitted or an input tax credit has been claimed, do not include GST/HST when you calculate the cost of goods sold, expenses, or net income (loss).

Part 3D – Cost of goods sold and gross profit

If you have business income, fill in this part. Enter only the business part of the costs.

Gross business income (line 8299 of Part 3C)				6,678 00 3Q
Opening inventory (include raw materials, goods in process, and finished goods)	8300		3R	
Purchases during the year (net of returns, allowances, and discounts)	8320		3S	
Direct wage costs	8340		3T	
Subcontracts	8360	2,926 80	3U	
Other costs	8450		3V	
Subtotal: Add amounts 3R to 3V		2,926 80	3W	
Closing inventory (include raw materials, goods in process, and finished goods)	8500			
Cost of goods sold: Amount 3W **minus** line 8500	8518	2,926 80	▶	2,926 80
Gross profit (or loss): Amount 3Q **minus** line 8518			8519	3,751 20

Part 4 – Net income (loss) before adjustments

Gross business or professional income (line 8299 of Part 3C) or **Gross profit** (line 8519 of Part 3D)			3,751 20	4A
Expenses (enter only the business part)				
Advertising	8521	598 88		4B
Meals and entertainment	8523	253 73		4C
Bad debts	8590			4D
Insurance	8690			4E
Interest and bank charges	8710	211 77		4F
Business taxes, licences, and memberships	8760	345 00		4G
Office expenses	8810	2,132 99		4H
Office stationery and supplies	8811			4I
Professional fees (includes legal and accounting fees)	8860			4J
Management and administration fees	8871			4K
Rent	8910			4L
Repairs and maintenance	8960			4M
Salaries, wages, and benefits (including employer's contributions)	9060			4N
Property taxes	9180			4O
Travel expenses	9200			4P
Utilities	9220	1,221 88		4Q
Fuel costs (except for motor vehicles)	9224			4R
Delivery, freight, and express	9275			4S
Motor vehicle expenses (not including CCA) (amount 16 of Chart A)	9281	2,693 67		4T
Capital cost allowance (CCA). Enter amount i of Area A **minus** any personal part and any CCA for business-use-of-home expenses	9936	230 05		4U
Other expenses (specify): INTERNET 50%X1,402.86	9270	650 92		4V
Total expenses: Total of amounts 4B to 4V	9368	8,338 89	▶ 8,338 89	
Net income (loss) before adjustments: Amount 4A **minus** line 9368			9369 -4,587 69	

Part 5 – Your net income (loss)

Your share of line 9369 or the amount from your T5013 slip, Statement of Partnership Income		-4,587 69		5A
GST/HST rebate for partners received in the year	9974			
Total: Amount 5A **plus** line 9974		-4,587 69	▶ -4,587 69	5B
Other amounts deductible from your share of net partnership income (loss) (amount 6F)			9943	
Net income (loss) after adjustments: Amount 5B **minus** line 9943			-4,587 69	5C
Business-use-of-home expenses (amount 7P)			9945	
Your net income (loss): Amount 5C **minus** line 9945			9946 -4,587 69	

Report the net income amount from line 9946 on the applicable line of your income tax and benefit return as indicated below:

- business income on line 13500
- professional income on line 13700
- commission income on line 13900

Part 6 – Other amounts deductible from your share of net partnership income (loss)

Claim expenses you incurred that were not included in the partnership statement of income and expenses, and for which the partnership did not reimburse you. These claims must not be included in the claims already calculated for the partnership.

List details of expenses:	Expense amounts	
Business use of motor vehicle		6A
Meals and entertainment		6B
Private health services plan premiums		6C
		6D
		6E
		6E
		6E
		6E
		6E
		6E
		6E
Total other amounts deductible from your share of the net partnership income (loss): Add amounts 6A to 6E (enter this on line 9943 of Part 5)		6F

Part 7 – Calculating business-use-of-home expenses

Heat			7A
Electricity			7B
Insurance	518	16	7C
Maintenance			7D
Mortgage interest			7E
Property taxes			7F
Other expenses (specify): RENT	29,088	00	7G
Subtotal: Add amounts 7A to 7G	29,606	16	7H
Minus: Personal-use part of the business-use-of-home expenses	27,138	98	7I
Subtotal: Amount 7H **minus** amount 7I	2,467	18	7J
Capital cost allowance (business part only), which means amount I of Area A minus any portion of CCA that is for personal use or entered on line 9936 of Part 4			7K
Amount carried forward from previous year	23,707	93	7L
Subtotal: Add amounts 7J to 7L	26,175	11	7M
Net income (loss) after adjustments (amount 5C) (if negative, enter "0")			7N
Business-use-of-home expenses available to carry forward: Amount 7M **minus** amount 7N (if negative, enter "0")	26,175	11	7O
Allowable claim: Amount 7M or 7N above, whichever is less (enter your share of this amount on line 9945 of Part 5)			7P

Part 8 – Details of other partners

Do not fill in this chart if you must file a partnership information return.

Name of partner				
Address	Prov./Terr.	Postal code	Share of net income or (loss) $	Percentage of partnership %
Name of partner				
Address	Prov./Terr.	Postal code	Share of net income or (loss) $	Percentage of partnership %
Name of partner				
Address	Prov./Terr.	Postal code	Share of net income or (loss) $	Percentage of partnership %
Name of partner				
Address	Prov./Terr.	Postal code	Share of net income or (loss) $	Percentage of partnership %

Part 9 – Details of equity

Total business liabilities	9931	
Drawings in the current year	9932	
Capital contributions in the current year	9933	

Area A – Calculation of capital cost allowance (CCA) claim

CCA other than classes 10.1 and 13

	1 Class number	2 Undepreciated capital cost (UCC) at the start of the year	Amount to be subtracted	3 Cost of additions in the year (see Areas B and C below)	4 Cost of additions from column 3 which are AIIP or zero-emission vehicles (ZEV) Note 1	5 Proceeds of dispositions in the year (see Areas D and E below)	6* UCC after additions and dispositions (2 + 3 - 5)	7 Proceeds of dispositions available to reduce additions of AIIP and ZEV (5 - 3 + 4) Note 2
1	10	531 87					531 87	
2	8	352 46					352 46	

	1 Class number	8 UCC adjustment for current-year additions of AIIP and ZEV (4 - 7) multiplied by the relevant factor Note 3	9 Adjustment for current-year additions subject to the half year-rule 1/2 x (3 - 4 - 5)	10 Base amount for CCA (6+ 8 - 9)	11 CCA Rate (%)	12 CCA for the year (10 multiplied by 11 or a lower amount)	13 UCC at the end of the year (6 - 12)
1	10			531 87	30.00	159 56	372 31
2	8			352 46	20.00	70 49	281 97

Total CCA for classes other than 10.1 and 13. ▶ 230 05

Total CCA claim for the year: Total of column 12 (enter the amount on line 9936 of Part 4, amount i **minus** any personal part and any CCA for business-use-of-home expenses**) ▶ 230 05 i

* If you have a negative amount in column 6, add it to income as a recapture in Part 3C on line 8230. If no property is left in the class and there is a positive amount in the column, deduct the amount from income as a terminal loss in Part 4 on line 9270. Recapture and terminal loss do not apply to a Class 10.1 property. For more information, read Chapter 3 of Guide T4002.

** For information on CCA for "Calculating business-use-of-home expenses," see "Special situations" in Chapter 4 of Guide T4002. To help you calculate the capital cost allowance claim, see the calculation charts in Areas B to F.

Note 1: Columns 4, 7, and 8 apply only to accelerated investment incentive properties (AIIPs) (see Regulation 1104(4) of the Income Tax Regulations for the definition), zero-emission vehicles, zero-emission passenger vehicles and, under proposed legislation, other eligible zero-emission automotive equipment and vehicles that become available for use in the year. In this chart, ZEV represents zero-emission vehicles, zero-emission passenger vehicles and other eligible zero-emission automotive equipment and vehicles. An AIIP is a property (other than ZEV) that you acquired after November 20, 2018, and became available for use before 2028. A ZEV is a motor vehicle included in Class 54 or 55 that you acquired after March 18, 2019, and became available for use before 2028, or eligible zero-emission automotive equipment and vehicles included in Class 56 acquired after March 1, 2020, and that became available for use before 2028. For more information, see Guide T4002.

Note 2: The proceeds of disposition of a zero-emission passenger vehicle (ZEPV) that has been included in Class 54 and that is subject to the $55,000 capital cost limit will be adjusted based on a factor equal to the capital cost limit of $55,000 as a proportion of the actual cost of the vehicle. For dispositions after July 29, 2019, the government proposes that the actual cost of the vehicle be adjusted for any payments or repayments of government assistance that you may have received or repaid in respect of the vehicle. For more information on proceeds of disposition, read "Class 54 (30%)" in Guide T4002.

Note 3: The relevant factors for properties available for use before 2024 are 2 1/3 (Classes 43.1, 54 and 56), 1 1/2 (Class 55), 1 (Classes 43.2 and 53), 0 (Classes 12,13,14,15), and 1/2 for the remaining accelerated investment incentive properties.

For more information on accelerated investment incentive properties, see Guide T4002 or go to canada.ca/taxes-accelerated-investment-income.

Area B – Equipment additions in the year

1 Class number	2 Property description	3 Total cost	4 Personal part (if applicable)	5 Business part (column 3 minus column 4)
			Total equipment additions in the year: Total of column 5 9925	

Area C – Building additions in the year

1 Class number	2 Property description	3 Total cost	4 Personal part (if applicable)	5 Business part (column 3 minus column 4)
			Total building additions in the year: Total of column 5 9927	

Area D – Equipment dispositions in the year

1 Class number	2 Property description	3 Proceeds of disposition (should not be more than the capital cost)	4 Personal part (if applicable)	5 Business part (column 3 minus column 4)
			Total equipment dispositions in the year: Total of column 5 9926	

Note: If you disposed of property in the year, see Chapter 3 of Guide T4002 for information about your proceeds of disposition.

Area E – Building dispositions in the year

1 Class number	2 Property description	3 Proceeds of disposition (should not be more than the capital cost)	4 Personal part (if applicable)	5 Business part (column 3 minus column 4)
			Total building dispositions in the year: Total of column 5 9928	

Note: If you disposed of property in the year, see Chapter 3 of Guide T4002 for information about your proceeds of disposition.

Area F – Land additions and dispositions in the year

Total cost of all land additions in the year	9923	
Total proceeds from all land dispositions in the year	9924	

Note: You cannot claim capital cost allowance on land. For more information, see Chapter 3 of Guide T4002.

See the privacy notice on your return

Attached Schedule with Total

Office expenses

Title Office expenses

Description	Operator (Note)	Amount
PAID LUCA FOR OFFICE HELP		1,955 00
OFFICE SUPPLIES	+	177 99
	Total	2,132 99

Note: The calculations are performed one at a time, from the first to the last line, and not according to the priority rules of the operations. For example, the formula 1+2*3 will not result in the same thing as the formula 1+3*2.

T2125 – Calculating Vehicle Expenses for Business Use Purposes

Self-employment statement

Business name: SERA FERRANTE

Fiscal period from: Year Month Day 2020-01-01 to Year Month Day 2020-12-31

Motor vehicle description

	Vehicle no. 1	Vehicle no. 2	Vehicle no. 3
Make			
Model			
Year			
Date of acquisition			
Date of disposition (if in the year)			
Partnership's vehicle	☐	☐	☐

Kilometres

Number of kilometres driven during the fiscal period to earn business income	4,666			1
Total kilometres driven in the fiscal period	22,233			2
Percentage of business use	20.99 %	. %	. %	

GST/HST rebate for eligible expenses on which the GST and HST have been paid

Select this box if a GST/HST rebate can be claimed for one or more vehicles ☐

Chart A – Expenses related to motor vehicles

		Vehicle no. 1	Vehicle no. 2	Vehicle no. 3	
Fuel (gasoline, propane, oil, electricity)		2,887 90			3
Interest (see chart B below)	+				4
Interest on a motor vehicle other than an automobile	+				5
Insurance	+	1,540 80			6
Licence and registration fees	+	120 00			7
Maintenance and repairs	+	669 48			8
Leasing costs (see chart C below)	+	7,616 88			9
Other expenses (specify)					
407 ETR & CAR WASH	+				10
Total motor vehicle expenses (total of lines 3 to 10)	=	12,835 06			11
Business part: (line 1 + line 2 x line 11)		2,693 67			12
Parking fees related to business activities	+				13
Additional business insurance	+				14
Reimbursement, rebates	–				15
Eligible motor vehicle expenses	=	2,693 67			

Sole owner – Total expenses related to motor vehicles (without CCA) = 2,693 67

Partnership – Total expenses related to motor vehicles (without CCA) =

Chart B – Eligible interest for passenger vehicles

		Vehicle no. 1	Vehicle no. 2	Vehicle no. 3	
Total interest payable (accrual accounting) or paid (cash basis) in the fiscal period					A
Number of days in the fiscal period during which interest was payable		366			
Multiply by the daily rate	x	10.00	10.00	10.00	
		3,660 00			B
Eligible interest expenses (A or B, whichever is less)	=				

Chart C – Eligible leasing costs for passenger vehicles

	Vehicle no. 1	Vehicle no. 2	Vehicle no. 3	
Date lease began	2018-01-02			
Date lease terminated	2022-01-02			
Total leasing costs incurred in the 2020 fiscal period for the vehicle	7,616 88			1
Total leasing payments deducted before the 2020 fiscal period for the vehicle	15,233 72			2
Number of days since the lease began	1095			3
Manufacturer's suggested price				4
Taxes on the eligible cost				
GST rate at the time the contract was entered into	5.00			
PST rate at the time the contract was entered into	8.000	8.000	8.000	
PST calculated on the GST	☐	☐	☐	
(Eligible cost + taxes) / 85%	39,882 35			5
Greater of lines 4 and 5 x 85%	33,900 00			6
Taxes on the monthly limit				
GST rate during the current taxation year	5.00	5.00	5.00	
PST rate during the current taxation year	8.000	8.000	8.000	
PST calculated on the GST	☐	☐	☐	
Interest on refundable amounts in excess of $1,000 and that are deemed paid				
since the amount became refundable				A
in the current year				B
Reimbursements receivable				
since the lease began				C
in the current year				D
Limit 1				
(Monthly limit + taxes) x line 3 + 30 - line 2 - line A - line C	17,762 28			7
Limit 2				
(Eligible cost + taxes) x line 1 + line 6 - line B - line D	7,616 88			8
Eligible leasing costs (line 7 or 8, whichever is less)	7,616 88			

Chart D – Capital Cost Allowance

		Vehicle no. 1	Vehicle no. 2	Vehicle no. 3	
Information relating to zero-emission vehicles					
Is the vehicle a zero-emission passenger vehicle? (Class 54)		☐	☐	☐	
Class		10	10	10	
Final loss		☐	☐	☐	
Cost before GST and PST					A
GST and PST					B
UCC at the beginning of the year					1
Cost of acquisition	+				2
GST/PST rebate	−				3
Proceeds of disposition	−				4
(Line 2 - line 3 - line 4) x 1/2	−				5
Base amount for CCA (Note 1)	=				6
Rate		30.00	30.00	30.00	7
Line 6 multiplied by the rate on line 7 **CCA**	−				8
Closing balance	=				9
Percentage of business use		20.99 %	%	%	
Business part of CCA					

Sole owner – Total CCA related to motor vehicles =

Partnership – Total CCA related to motor vehicles =

Note 1: If data relating to more than one class 10 vehicle has been entered in this form and one of those vehicles has been disposed of in the year, the CCA balance of the vehicle disposed of will be transferred to the CCA balance of one of the class 10 vehicles that have not been disposed of.

1 Class number	2 Undepreciated capital cost (UCC) at the start of the year	Amount to be subtracted	3 Cost of additions in the year	4 Proceeds of dispositions in the year	7 Base amount for CCA	8 Rate (%)	9 CCA for the year (col. 7 x col. 8 or an adjusted amount)	10 UCC at the end of the year
10						30.00		
10						30.00		
10						30.00		

Canada Training Credit Limit for 2021

The Canada training credit is a refundable tax credit designed to provide financial assistance to cover up to half of the tuition and other eligible expenses associated with training.

The amount that may be claimed for a taxation year is equal to the lesser of:

- half of the tuition and other eligible expenses paid for the taxation year; and
- the balance of the individual's Canada training credit limit for the taxation year (based on the amounts used and accumulated in respect of previous years).

To accumulate an amount of $250 corresponding to the Canada training credit limit for 2021, an individual must:

- file a tax return for the year;
- be at least 25 years old and less than 65 years old at the end of the year;
- be resident in Canada throughout the year;
- have earnings (including income from an office or employment, self-employment income, Maternity and Parental Employment Insurance benefits or benefits paid under the *Act respecting parental insurance*, the taxable part of scholarship income, and the tax-exempt part of earnings of status Indians and emergency service volunteers) of $10,100 or more in the year; and
- have individual net income for the preceding year that does not exceed the top of the third tax bracket for the preceding year.

The taxpayer's account balance will be communicated to them each year in their Notice of Assessment and will be available through the Canada Revenue Agency's My Account portal.

Individuals will be able to accumulate up to a maximum amount of $5,000 over a lifetime. Any unused balance will expire at the end of the year in which an individual turns 65.

Canada training credit limit for 2021

Previous year's Canada training credit limit (maximum $250)			250 00	1
Canada training credit limit				
You can accumulate the amount of $250 corresponding to the training amount limit if your working income and maternity and parental benefits (amount on line 7) is more than $10,100 and if your net income (amount on line 8) does not exceed $150,473.00.				
In 2020, are you eligible to accumulate the amount of $250 corresponding to the training amount limit?	[X] Yes [ ] No			
Working income and maternity and parental benefits				
Employment income and other employment income reported on line 10100 and line 10400 of the return	+	66,214 41		2
Taxable scholarships, fellowships, bursaries, and artists' project grants reported on line 13010 of the return	+			3
Total self-employment income reported on lines 13500, 13700, 13900, 14100, and 14300 of the return (excluding losses)	+			4
Tax-exempt working income earned on a reserve reported on line 10000 of Form T90, Income Exempt From Tax Under the Indian Act or an allowance received as an emergency volunteer reported on line 10105 of the return	+			5
Employment insurance maternity and parental benefits and provincial parental insurance plan benefits reported on line 11905 of the return and/or on line 10019 of Form T90, Income Exempt From Tax Under the Indian Act	+			6
Add lines 2 to 6	=	66,214 41		7
Net income amount from line 23600 of the return		62,461 12		8
Canada training credit limit			+ 250 00	9
Canada training credit claimed in 2020 (line 45350 of your return)			−	10
Line 1 plus line 9 minus line 10			= 500 00	11
Maximum limit ($5,000)		5,000 00		12
Canada training credit claimed in 2020 (line 45350 of your return)	▶		= 5,000 00	13
Canada training credit limit for 2021	The lesser of line 11 and line 13		500 00	14

Canada Child Benefit Worksheet (CCB)

For the months of July 2021 to June 2022.

This worksheet is provided for information purposes only. The exact amount of Canada Child Benefit will be confirmed by the CRA.

Income information

		Taxpayer	Spouse	Total	
Net income as per line 23600		62,461 12			1
Total repayment under the terms of the UCCB (line 21300 of the T1 return) and an RDSP (line 23200 of the T1 return)	+				2
Add lines 1 and 2.		62,461 12			3
Total income from the UCCB (line 11700 of the T1 return) and an RDSP (line 12500 of the T1 return)	−				4
Net income used to calculate the CCB	=	62,461 12		62,461 12	5

CCB calculation

Month	Number of eligible children under the age of 6	Number of eligible children under the age of 6 in shared custody	Number of eligible children between the age of 6 and 17	Number of eligible children between the age of 6 and 17 in shared custody	Number of children with a disability	Monthly payments
July 2021 (see note below)			1			302 89
August			1			302 89
September			1			302 89
October (see note below)			1			302 89
November			1			302 89
December			1			302 89
January 2022			1			302 89
February			1			302 89
March			1			302 89
April			1			302 89
May			1			302 89
June			1			302 89
					Total	3,634 68

Note: In its *Fall Economic Statement 2020*, the Government of Canada announced that it would provide temporary support for families who have young children and who are entitled to the Canada Child Benefit (CCB) for 2021. This will provide CCB-entitled families four additional CCB payments, i.e. for the months of January, April, July and October 2021.

This worksheet takes the additional CCB payments into account for the months of July and October 2021 and are calculated as follow:

- $300 per child under the age of six to families entitled to the CCB with a family net income equal to or less than $120,000; and
- $150 per child under the age of six to families entitled to the CCB with a family net income above $120,000.

Summary of the results

Canada Child Benefit	3,634 68
Ontario Child Benefit (detail of the calculation presented on the PROV BEN form)	

Two-Year Comparative Summary – Federal – 2020

	2020	2019
10100 Employment income	66,214	65,176
10400 Other employment income		
11300 OAS pension		
11400 CPP/QPP benefits		
11500 Other pensions		
11600 Elected split-pension amount		
11700 Universal Child Care Benefit		
11900 EI benefits	1,000	
12000 Taxable dividends		
12100 Interest/other inv. income		
12200 Limited partnership income		
12500 RDSP income		
12600 Rental income		-6,237
12700 Taxable capital gains		
12800 Support payments received		
12900 RRSP income		
13000 Other income		
13010 Taxable scholarship		
13500-14300 Self-employment income	-4,588	-1,204
14400 Workers' compensation		
14500 Social assistance payments		
14600 Net federal supplements		
15000 Total income	62,627	57,736
20700 RPP deduction		
20800 RRSP deduction		
21000 Deduct. elected split-pension		
21200 Union/professional dues		
21300 UCCB repayment		
21400 Child care expenses		
21500 Disability supports deduction		
21700 Business investment loss		
21900 Moving expenses		
22000 Support payments made		
22100 Carrying charges		
22200 CPP/QPP - self-employment		
22215 CPP/QPP - employment income	166	81
22300 Deduction for PPIP		
22400 Expl./dev. expenses		
22900 Other employment expenses		
23100-23200 Other deductions		
23500 Social benefits repayment		
23600 Net income	62,461	57,655
24400 Canadian forces police deduct.		
24900 Security options deductions		
25000 Other payments deduction		
25100 Limited partnership losses		
25200 Non-capital losses		
25300 Net capital losses		
25400 Capital gains deduction		
25500 Northern residents		
25600 Additional deductions		
26000 Taxable income	62,461	57,655
GST/HST credit and prov. benefits	245	212
CCB and provincial benefits	3,635	3,892
RRSP limit (2021)	145,363	

	2020	2019
30000 Basic amount	13,229	12,069
30100 Age amount		
30300-30400 Spouse or eligible dep.	13,229	12,069
30425-30450 Caregiver amount		
30500 Caregiver (infirm under 18 years)		
30800-31000 CPP/QPP	2,732	2,668
31200-31217 Tot. empl./self-empl. EI prem.	856	860
31205-31215 PPIP premiums		
31220-31240 Vol. (firefighters/rescue)		
31260 Canadian employment amount	1,245	1,222
31270-31285 Home (buyers' amt/acc.)		
31300 Adoption expenses		
31350 Digital news subscription expenses		
31400 Pension income amount		
31600-31800 Disability amount		
31900 Interest/student loans		
32300 Tuition and education amounts		
32400-32600 Spouse/dependant trans.		
33200 Allowable medical expenses		
33500 Total amounts	31,292	28,888
33800 Credits	4,694	4,333
34900 Donations and gifts		
35000 Non-refundable credits	4,694	4,333
Tax on taxable income	10,135	9,200
40425 Dividend tax credit		
40427 Minimum tax carry-over		
Non-resident surtax		
40600 Federal tax	5,441	4,867
41000 Political contribution credit		
41200 Investment tax credit		
41400 Labour-sponsored funds credit		
41450 Section 217 tax adjustment		
AMT/TOSI adjustment		
41500 CWB advance payments		
41800 Special taxes		
42000 Net federal tax	5,441	4,867
42100-42120 Self-employment CPP		
42200 Social benefits repayment		
42800-43200 Provincial or territorial tax	3,292	2,909
43500 Total payable	8,734	7,776
43700 Total income tax deducted	12,565	12,442
43800 Tax deducted transfer		
44000 Refundable abatement		
44800 to 45100 CPP/EI overpayment		277
45110 Climate action incentive	450	392
45200 Medical expense supplement		
45300 Canada workers benefit		
45350 Canada training credit (CTC)		
ITC refund/Credit Part XII.2		
45700 GST/HST rebate (GST370)		
46900 Eligible educator school supply cr.		
47555 Canadian journ. labour tax credit		
47600 Instalments		
47900 Provincial or territorial credits		
48200 Total credits	13,015	13,110
Balance due/refund (-)	-4,281	-5,335

Two-Year Comparative Summary – Provincial – 2020

		2020	2019
Province of residence		ON	ON
Form 428			
Taxable income		62,461	57,655
Tax on taxable income		3,880	3,475
Non-refundable tax credits			
Basic personal amount	58040	10,783	10,582
Amount for an eligible dependant	58160	9,156	8,985
Amount from line 30800, Schedule 1	58240	2,732	2,668
Amount from line 31200, Schedule 1	58300	856	860
Non-refundable tax credits	58800	23,528	23,095
Rate		5.05 %	5.05 %
Total	58840	1,188	1,166
Non-refundable tax credits	61500	1,188	1,166
Tax credits			
Ontario health premium		600	600
Provincial tax (T1, line 42800)		3,292	2,909

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2017-07-08 13:27

RINO FERRANTE
503 170 250

Canada Revenue Agency | Agence du revenu du Canada

Information Return for Electronic Filing of an Individual's Income Tax and Benefit Return

Protected B when completed

- The information found on this form corresponds to the tax year indicated on the right.
- Before you fill out this form, read the information and instructions on page 2.
- The individual (or legal representative) identified in Part A must sign Part F. Part G is to be filled out by your electronic filer once the return has been submitted.
- Give the signed original of this form to your electronic filer and keep a copy for yourself.

Tax year: 2016

Part A – Identification and address as shown on your return (mandatory)

First name	Last name	Social insurance number
RINO	FERRANTE	503 170 250

Mailing address: Apt no – Street no Street name
58 HARVEST MOON DRIVE

PO Box	RR	City	Prov./Terr	Postal code
		BOLTON	ON	L7E 2L2

Part B – Declaration of amounts from your General Income Tax and Benefit Return (mandatory)

Enter the following amounts from your return, if applicable:

Total income (line 150)	62,475 65	Refund (line 484)	6,158 27
Taxable income (line 260)	49,780 02	or	
Total federal non-refundable tax credits (line 350 of Schedule 1)	2,420 15	Balance owing (line 485)	

Part C – Optional sign up for new Canada Revenue Agency (CRA) services

▷ Want to go paperless? Give CRA your email address and your CRA mail will be delivered electronically to My Account.

Email Address (optional):

I understand that by providing an email address, I am **registering** for online mail and I **accept the terms and conditions**. For more information, refer to **page 2**. To access online mail you must be registered for My Account.

▷ Want instant CRA assessment results and your Notice of Assessment faster? Tick this box: ☐

I understand that by ticking (X) the box above, I am allowing the CRA to electronically provide my assessment results and my notice of assessment and reassessment to the electronic filer (including a discounter) named in Part **E. For more information, refer to page 2.**

▷ Want to Pre-authorize CRA to withdraw a specified amount from your bank account? Fill in the info below:

I hereby authorize the electronic filer to create this personal pre-authorized debit on my behalf. I authorize the CRA to automatically withdraw the funds from my bank account as per the agreement details listed below. I acknowledge that I have read and understood the information about pre-authorized debit on **page 2** of this form.

Signature | Year Month Day

One time payment for your Individual income tax (T1), to be withdrawn on _____ (Year Month Day), for the amount of ☐

▷ Want to ReFILE like you EFILE? Tick this box: ☐

I understand that by ticking (X) the box above, I authorize the electronic filer named in Part E to ReFILE my amended T1 return.

Part D – Authorizing an electronic filer to represent you

☐ By ticking (X) this box, I authorize the Canada Revenue Agency to deal with the electronic filer named in Part E as my representative for income tax matters on my tax return.

This authorization is limited to the specific tax year and does not provide my representative with online access. This authorization will expire on _____ (Year Month Day)

If you do not show an expiry date, this authorization **will remain in effect** until you, the undersigned, cancel it. Read page 2 of this form for more details.

Signature (individual identified in Part A or legal representative) | Name and title of legal representative | Year Month Day

Part E – Electronic filer identification (mandatory)

By signing Part F below, you declare that the following person or firm is electronically filing the T1 return and/or the amended T1 return (if ReFILE is ticked above) of the person named in Part A. Part **F must be signed** before the return is electronically transmitted.

Name of person or firm: SAM DURANTE, CPA

Electronic filer number: I2621

Part F – Declaration and authorization (mandatory)

I declare that the information entered in Part **A, B** and **E** are correct and complete and fully disclose my income from all sources. I also declare that I have read the information on **page 2** of this form, and that the electronic filer identified in Part **E** is filing my return. I allow this electronic filer to communicate with CRA to correct any errors or omissions.

Signature (individual identified in Part A or legal representative) | Name and title of legal representative | 2017-07-08 Year Month Day

Part G – Document control number (mandatory)

Enter the document control number for the individual's electronic record:

I262116EZVH6A

Privacy Act, personal information bank numbers CRA PPU 005 and CRA PPU 175

Canada

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Canada Revenue Agency / Agence du revenu du Canada

T1 GENERAL 2016

Income Tax and Benefit Return

Step 1 – Identification and other information

ON 7

Identification

First name and initial: RINO

Last name: FERRANTE

Mailing address: Apt No – Street No Street name: 58 HARVEST MOON DRIVE

PO Box:

RR:

City: BOLTON

Prov./Terr.: ON

Postal code: L7E 2L2

Email address

I understand that by providing an email address, I am registering for online mail. I have read and I accept the terms and conditions on page 17 of the guide.

Enter an email address:

Information about your residence

Enter your province or territory of residence on December 31, 2016: Ontario

Enter the province or territory where you currently reside if it is not the same as your mailing address above:

If you were self-employed in 2016, enter the province or territory of self-employment:

If you became or ceased to be a resident of Canada for income tax purposes in 2016, enter the date of:

entry Month Day ____ or departure Month Day ____

Information about you

Enter your social insurance number (SIN): 503 170 250

Enter your date of birth: Year Month Day 1978-08-18

Your language of correspondence: English [X] Français [ ]
Votre langue de correspondance :

Is this return for a deceased person?

If this return is for a deceased person, enter the date of death: Year Month Day

Marital status

Tick the box that applies to your marital status on December 31, 2016:

1 [X] Married 2 [ ] Living common-law 3 [ ] Widowed
4 [ ] Divorced 5 [ ] Separated 6 [ ] Single

Information about your spouse or common-law partner (if you ticked box 1 or 2 above)

Enter his or her SIN: 501 932 784

Enter his or her first name: SERAFINA

Enter his or her net income for 2016 to claim certain credits: 58,417 89

Enter the amount of universal child care benefit (UCCB) from line 117 of his or her return:

Enter the amount of UCCB repayment from line 213 of his or her return:

Tick this box if he or she was self-employed in 2016: 1 [X]

Do not use this area

Elections Canada (For more information, see page 19 in the guide.)

A) Do you have Canadian citizenship? . . . . . Yes [X] 1 No [ ] 2

Answer the following question **only if you have Canadian citizenship.**

B) As a Canadian citizen, do you authorize the Canada Revenue Agency to give your name, address, date of birth, and citizenship to Elections Canada to update the National Register of Electors? . . . . . Yes [ ] 1 No [X] 2

Your authorization is valid until you file your next tax return. Your information will only be used for purposes permitted under the *Canada Elections Act*, which include sharing the information with provincial/territorial election agencies, members of Parliament, registered political parties, and candidates at election time.

Do not use this area	172					171				

Step 1 – Identification and other information (continued)

Protected B when completed **2**

Please answer the following question:

Did you own or hold specified foreign property where the total cost amount of all such property, at any time in 2016, was more than CAN$100,000?
See "Specified foreign property" in the guide for more information. . . . . 266 Yes ☐ 1 No ☒ 2

If yes, complete Form T1135 and attach it to your return.
If you had dealings with a non-resident trust or corporation in 2016, see "Other foreign property" in the guide.

Step 2 – Total income

As a resident of Canada, you have to report your income from all sources both inside and outside Canada. When you come to a line on the return that applies to you, go to the line number in the guide for more information.

Employment income (box 14 of all T4 slips)			101	63,927 40
Commissions included on line 101 (box 42 of all T4 slips)	102			
Wage loss replacement contributions (see line 101 in the guide)	103			
Other employment income			104	1,424 92
Old age security pension (box 18 of the T4A(OAS) slip)			113	
CPP or QPP benefits (box 20 of the T4A(P) slip)			114	
Disability benefits included on line 114 (box 16 of the T4A(P) slip)	152			
Other pensions and superannuation			115	
Elected split-pension amount (attach Form T1032)			116	
Universal child care benefit (UCCB)			117	720 00
UCCB amount designated to a dependant	185			
Employment insurance and other benefits (box 14 of the T4E slip)			119	
Taxable amount of dividends (eligible and other than eligible) from taxable Canadian corporations (attach Schedule 4)			120	
Taxable amount of dividends other than eligible dividends, included on line 120, from taxable Canadian corporations	180			
Interest and other investment income (attach Schedule 4)			121	
Net partnership income: limited or non-active partners only			122	
Registered disability savings plan income			125	
Rental income Gross	160	10,200 00	Net 126	-3,596 67
Taxable capital gains (attach Schedule 3)			127	
Support payments received Total	156		Taxable amount 128	
RRSP income (from all T4RSP slips)			129	
Other income Specify:			130	
Self-employment income				
Business income Gross	162		Net 135	
Professional income Gross	164		Net 137	
Commission income Gross	166		Net 139	
Farming income Gross	168		Net 141	
Fishing income Gross	170		Net 143	
Workers' compensation benefits (box 10 of the T5007 slip)	144			
Social assistance payments	145			
Net federal supplements (box 21 of the T4A(OAS) slip)	146			
Add lines 144, 145, and 146 (see line 250 in the guide).			▶ 147	
Add lines 101, 104 to 143, and 147.		This is your total income.	150	62,475 65

Attach only the documents (schedules, information slips, forms, or receipts) **requested in the guide** to support any claim or deduction. Keep all other supporting documents.

Step 3 – Net income

Enter your **total income** from line 150.				150	62,475 65
Pension adjustment (box 52 of all T4 slips and box 034 of all T4A slips)	206				
Registered pension plan deduction (box 20 of all T4 slips and box 032 of all T4A slips)		207			
RRSP/pooled registered pension plan (PRPP) deduction (see Schedule 7 and attach receipts)		208	700 00		
PRPP **employer** contributions (amount from your PRPP contribution receipts)	205				
Deduction for elected split-pension amount (**attach** Form T1032)		210			
Annual union, professional, or like dues (box 44 of all T4 slips, and receipts)		212			
Universal child care benefit repayment (box 12 of all RC62 slips)		213			
Child care expenses (**attach** Form T778)		214			
Disability supports deduction		215			
Business investment loss — Gross	228	Allowable deduction	217		
Moving expenses		219			
Support payments made — Total	230	Allowable deduction	220		
Carrying charges and interest expenses (**attach** Schedule 4)		221			
Deduction for CPP or QPP contributions on self-employment and other earnings (**attach** Schedule 8 or Form RC381, whichever applies)		222			
Exploration and development expenses (**attach** Form T1229)		224			
Other employment expenses		229	11,995 63		
Clergy residence deduction		231			
Other deductions — Specify:		232			
Add lines 207, 208, 210 to 224, 229, 231, and 232.		233	12,695 63	▶	12,695 63
Line 150 minus line 233 (if negative, enter "0") — This is your **net income before adjustments.**				234	49,780 02
Social benefits repayment (if you reported income on line 113, 119, or 146, see line 235 in the guide) Use the federal worksheet to calculate your repayment.				235	
Line 234 minus line 235 (if negative, enter "0") If you have a spouse or common-law partner, see line 236 in the guide. — This is your **net income.**				236	49,780 02

Step 4 – Taxable income

Canadian Forces personnel and police deduction (box 43 of all T4 slips)		244			
Employee home relocation loan deduction (box 37 of all T4 slips)		248			
Security options deductions		249			
Other payments deduction (if you reported income on line 147, see line 250 in the guide)		250			
Limited partnership losses of other years		251			
Non-capital losses of other years		252			
Net capital losses of other years		253			
Capital gains deduction		254			
Northern residents deductions (**attach** Form T2222)		255			
Additional deductions — Specify:		256			
Add lines 244 to 256.		257		▶	
Line 236 minus line 257 (if negative, enter "0") — This is your **taxable income.**				260	49,780 02

Step 5 – Federal tax and provincial or territorial tax

Use Schedule 1 to calculate your federal tax and Form 428 to calculate your provincial or territorial tax.

Step 6 – Refund or balance owing

Protected B when completed 4

Net federal tax: enter the amount from line 64 of Schedule 1 (attach Schedule 1, even if the result is "0")	420	5,293	94
CPP contributions payable on self-employment and other earnings (attach Schedule 8 or Form RC381, whichever applies)	421		
Employment insurance premiums payable on self-employment and other eligible earnings (attach Schedule 13)	430		
Social benefits repayment (amount from line 235)	422		
Provincial or territorial tax (attach Form 428, even if the result is "0")	428	2,770	06
Add lines 420, 421, 430, 422, and 428. This is your total payable.	435	8,064	00 •

Total income tax deducted		437	12,650	88 •
Refundable Quebec abatement		440		•
CPP overpayment (enter your excess contributions)		448	275	94 •
Employment insurance overpayment (enter your excess contributions)		450	121	01 •
Refundable medical expense supplement (use the federal worksheet)		452		•
Working income tax benefit (WITB) (attach Schedule 6)		453		•
Refund of investment tax credit (attach Form T2038(IND))		454		•
Part XII.2 trust tax credit (box 38 of all T3 slips)		456		•
Employee and partner GST/HST rebate (attach Form GST370)		457	1,174	44 •
Children's fitness tax credit — Eligible fees 458	x 15%	459		•
Eligible educator school supply tax credit — Supplies expenses 468	x 15%	469		•
Tax paid by instalments		476		•
Provincial or territorial credits (attach Form 479 if it applies)		479		•
Add lines 437 to 479. These are your total credits.		482	14,222	27 ▶ 14,222 27
Line 435 minus line 482 This is your refund or balance owing.				-6,158 27

If the result is negative, you have a **refund**. If the result is positive, you have a **balance owing**.

Enter the amount below on whichever line applies.

Generally, we do not charge or refund a difference of $2 or less.

Refund 484 6,158 27 •

Balance owing 485 •

For more information on how to make your payment, see line 485 in the guide or go to **cra.gc.ca/payments**. Your payment is due no later than April 30, 2017.

Direct deposit – Enrol or update (see line 484 in the guide)

You do not have to complete this area every year. Do not complete it this year if your direct deposit information has not changed.

To enrol for direct deposit, to update your banking information, or to request that all of your CRA payments you may be receiving or owed be deposited into the same account as your T1 refund, complete lines 460, 461, and 462 below.

By providing my banking information **I authorize** the Receiver General to deposit in the bank account number shown below **any amounts payable** to me by the CRA, until otherwise notified by me. I understand that this authorization will replace all of my previous direct deposit authorizations.

Branch number 460 (5 digits) Institution number 461 (3 digits) Account number 462 (maximum 12 digits)

Ontario — Ontario opportunities fund

You can help reduce Ontario's debt by completing this area to donate some or all of your 2016 refund to the Ontario opportunities fund. Please see the provincial pages for details.

Amount from line 484 above			1
Your donation to the Ontario opportunities fund	465		• 2
Net refund (line 1 minus line 2)	466		• 3

I certify that the information given on this return and in any documents attached is correct and complete and fully discloses all my income.

Sign here

It is a serious offence to make a false return.

Telephone (905) 857-6874 Date 2017-07-08

490 **If a fee was charged for preparing this return, complete the following:**

Name of preparer: SAM DURANTE, CPA

Telephone: (905) 856-0524

EFILE number (if applicable): 489 I2621

Personal information is collected under the *Income Tax Act* to administer tax, benefits, and related programs. It may also be used for any purpose related to the administration or enforcement of the Act such as audit, compliance and the payment of debts owed to the Crown. It may be shared or verified with other federal, provincial/territorial government institutions to the extent authorized by law. Failure to provide this information may result in interest payable, penalties or other actions. Under the *Privacy Act*, individuals have the right to access their personal information and request correction if there are errors or omissions. Refer to Info Source **cra.gc.ca/gncy/tp/nfsrc/nfsrc-eng.html**, personal information bank CRA PPU 005.

Do not use this area 487 488 486 •

Protected B when completed

T1-2016

Federal Tax

Schedule 1

This is **Step 5** in completing your return. Complete this schedule and **attach** a copy to your return.
For more information, see the related line in the guide.

Step 1 – Federal non-refundable tax credits

Basic personal amount		claim $11,474	300	11,474	00	1
Age amount (if you were born in 1951 or earlier) (use the federal worksheet)		(maximum $7,125)	301			2
Spouse or common-law partner amount (attach Schedule 5)			303			3
Amount for an eligible dependant (attach Schedule 5)			305			4
Family caregiver amount for infirm children under 18 years of age Number of children for whom you are claiming the family caregiver amount	352	x $2,121 =	367			5
Amount for infirm dependants age 18 or older (attach Schedule 5)			306			6
CPP or QPP contributions: through employment from box 16 and box 17 of all T4 slips (attach Schedule 8 or Form RC381, whichever applies)			308	2,544	30	• 7
on self-employment and other earnings (attach Schedule 8 or Form RC381, whichever applies)			310			• 8
Employment insurance premiums: through employment from box 18 and box 55 of all T4 slips		(maximum $955.04)	312	955	04	• 9
on self-employment and other eligible earnings (attach Schedule 13)			317			• 10
Volunteer firefighters' amount			362			11
Search and rescue volunteers' amount			395			12
Canada employment amount (If you reported employment income on line 101 or line 104, see line 363 in the guide.)		(maximum $1,161)	363	1,161	00	13
Public transit amount			364			14
Children's arts amount			370			15
Home accessibility expenses (attach Schedule 12)			398			16
Home buyers' amount			369			17
Adoption expenses			313			18
Pension income amount (use the federal worksheet)		(maximum $2,000)	314			19
Caregiver amount (attach Schedule 5)			315			20
Disability amount (for self) (claim $8,001, or if you were under 18 years of age, use the federal worksheet)			316			21
Disability amount transferred from a dependant (use the federal worksheet)			318			22
Interest paid on your student loans			319			23
Your tuition, education, and textbook amounts (attach Schedule 11)			323			24
Tuition, education, and textbook amounts transferred from a child			324			25
Amounts transferred from your spouse or common-law partner (attach Schedule 2)			326			26
Medical expenses for **self, spouse or common-law partner, and your dependent children born in 1999 or later**	330					27
Enter $2,237 or 3% of line 236 of your return, whichever is less.						28
Line 27 minus line 28 (if negative, enter "0")						29
Allowable amount of medical expenses for **other dependants** (do the calculation at line 331 in the guide)	331					30
Add lines 29 and 30.			▶ 332			31
Add lines 1 to 26, and line 31.			335	16,134	34	32
Federal non-refundable tax credit rate				15 %		33
Multiply line 32 by line 33.			338	2,420	15	34
Donations and gifts (attach Schedule 9)			349			35
Add lines 34 and 35. Enter this amount on line 48 on the next page.		Total federal non-refundable tax credits	350	2,420	15	36

Continue on the next page.

Step 2 – Federal tax on taxable income

Enter your **taxable income** from line 260 of your return.	49,780.02	37

Complete the appropriate column depending on the amount on line 37.	Line 37 is $45,282 or less	Line 37 is more than $45,282 but not more than $90,563	Line 37 is more than $90,563 but not more than $140,388	Line 37 is more than $140,388 but not more than $200,000	Line 37 is more than $200,000	
Enter the amount from line 37.		49,780.02				38
Line 38 minus line 39	0.00	45,282.00	90,563.00	140,388.00	200,000.00	39
(cannot be negative)		4,498.02				40
Multiply line 40	15 %	20.5 %	26 %	29 %	33 %	41
by line 41.		922.09				42
	0.00	6,792.00	16,075.00	29,029.00	46,317.00	43
Add lines 42 and 43.		7,714.09				44

Step 3 – Net federal tax

Enter the amount from line 44.		7,714.09	45	
Federal tax on split income (from line 5 of Form T1206)	424		• 46	
Add lines 45 and 46.	404	7,714.09 ▶		7,714.09 47
Enter your total federal non-refundable tax credits from line 36 on the previous page.	350	2,420.15	48	
Federal dividend tax credit	425		• 49	
Minimum tax carryover (attach Form T691)	427		• 50	
Add lines 48, 49, and 50.		2,420.15 ▶		2,420.15 51
Line 47 minus line 51 (if negative, enter "0")		Basic federal tax	429	5,293.94 52
Federal foreign tax credit (attach Form T2209)			405	53
Line 52 minus line 53 (if negative, enter "0")		Federal tax	406	5,293.94 54
Total federal political contributions (attach receipts)	409		55	
Federal political contribution tax credit (use the federal worksheet)		(maximum $650) 410	• 56	
Investment tax credit (attach Form T2038(IND))		412	• 57	
Labour-sponsored funds tax credit (see lines 413, 414, 411 and 419 in the guide)				
Net cost of shares of a federally registered fund	411	Allowable credit 419	• 58	
Net cost of shares of a provincially registered fund	413	Allowable credit 414	• 59	
Add lines 56 to 59.		416	▶	60
Line 54 minus line 60 (if negative, enter "0") If you have an amount on line 46 above, see Form T1206.			417	5,293.94 61
Working income tax benefit advance payments received (box 10 of the RC210 slip)			415	• 62
Special taxes (see line 418 in the guide)			418	63
Add lines 61, 62, and 63. Enter this amount on line 420 of your return.		Net federal tax	420	5,293.94 64

Protected B when completed

T1-2016

RRSP and PRPP Unused Contributions, Transfers, and HBP or LLP Activities

Schedule 7

A **pooled registered pension plan (PRPP)** is an accessible retirement savings option for individuals, including self-employed individuals. For more information, go to **cra.gc.ca/tx/ndvdls/tpcs/prpp-rpac/menu-eng.html**.

Do not include PRPP contributions made by your employer in the calculation of your contributions in Part A of this schedule. The PRPP "employer contribution amount" from your PRPP receipt must be reported on line 205 of your return and on line 12 in Part C of this schedule.

If you earned income that is tax-exempt (for example, tax-exempt income earned by an Indian as defined by the *Indian Act*) and would like to contribute to a PRPP based on that income, complete Form RC383, *Tax-exempt Earned Income Information for a Pooled Registered Pension Plan*. The CRA will calculate your exempt PRPP room based on this income. **Do not report** contributions made from exempt earnings on this schedule.

Specified Pension Plan (SPP) contributions generally have the same rules as registered retirement savings plan (RRSP) contributions and should be included on this schedule. Currently the Saskatchewan Pension Plan is the only arrangement prescribed to be a specified pension plan. For more information about the Saskatchewan Pension Plan, visit **saskpension.com**.

Complete this schedule and attach it to your return **only** when one or more of the following situations apply:

- You will **not be deducting** on your return for 2016 all the unused RRSP/PRPP contributions, **amount (B)** of "Your 2016 RRSP/PRPP Deduction Limit Statement" shown on your latest notice of assessment, notice of reassessment, or T1028, *Your RRSP/PRPP Information for 2016*.
- You will **not be deducting** on your return for 2016 all the RRSP contributions and your PRPP contributions made from March 1, 2016, to March 1, 2017.
- You have transferred to your RRSP or PRPP certain amounts you included in your income.
- You are designating contributions made to your RRSP, your PRPP, or your SPP as a 2016 repayment under the Home Buyers' Plan (HBP) or the Lifelong Learning Plan (LLP).
- You withdrew funds from your RRSP in 2016 under the HBP or the LLP. (You cannot withdraw funds from your PRPP or SPP under the HBP or the LLP.)
- You will be the beneficiary of income that was contributed to an amateur athlete trust in 2016 and you want that income to be used in calculating your RRSP/PRPP contribution limit.

If none of these situations apply to you, **do not complete** this schedule, and enter your total RRSP and PRPP contributions on line 208 of your return. For more information, see line 208 in the guide.

Part A – Contributions

Unused RRSP/PRPP contributions: **amount (B)** of "Your 2016 RRSP/PRPP Deduction Limit Statement" shown on your latest notice of assessment, notice of reassessment, or T1028, *Your RRSP/PRPP Information for 2016*		700 00	1
Contributions* made to your or your spouse's or common-law partner's RRSP, and your PRPP			
Enter the RRSP and your PRPP contributions made from **March 1, 2016, to December 31, 2016** (attach all your receipts).		2	
Enter the RRSP and your PRPP contributions made from **January 1, 2017, to March 1, 2017** (attach all your receipts).		3	
Add lines 2 and 3.	245	▶	4
Add lines 1 and 4.	**Total RRSP/PRPP contributions**	700 00	5

* Include your transfers and contributions that you are designating as a repayment under the HBP or the LLP. See line 208 in the guide for the list of contributions to exclude.

Part B – Repayments under the HBP and the LLP

Specify the contributions made from January 1, 2016, to March 1, 2017, that you are designating as your repayments under the HBP and the LLP for 2016.

Do not include:

- any amount you deducted or designated as a repayment on your 2015 return or that was refunded to you; or
- any contributions or transfers that you will be including on line 14 or line 15 in Part C on the next page.

Repayment under the HBP	246	6	
Repayment under the LLP	262	7	
Add lines 6 and 7.		▶	8
Line 5 minus line 8 Enter this amount on line 10 on the next page.	**RRSP/PRPP contributions available to deduct**	700 00	9

Continue on the next page

Part C – RRSP/PRPP deduction

Enter the RRSP/PRPP contributions available to deduct from line 9 on the previous page.		700.00	10
RRSP/PRPP deduction limit for 2016: **amount (A)** of "Your 2016 RRSP/PRPP Deduction Limit Statement" on your latest notice of assessment, notice of reassessment, or T1028, *Your RRSP/PRPP Information for 2016*		139,267.00	11
Enter your 2016 **employer** PRPP contributions (amount from line 205 of your return).			12
Line 11 minus line 12		139,267.00	13
RRSP/PRPP contributions you are deducting for 2016 (this amount cannot exceed the amount on line 10, **excluding transfers**, or the amount on line 13, whichever is less)		700.00	14
Transfers (see "Line 15 – Transfers" at line 208 in the guide)	240		15
Add lines 14 and 15.		700.00	16
Enter the amount from line 10 or line 16, whichever is **less**. **Also enter this amount on line 208 of your return.**	RRSP/PRPP deduction 208	700.00	17

Part D – RRSP/PRPP unused contributions available to carry forward

Line 10 minus line 17	**Your unused RRSP/PRPP contributions available to carry forward to a future year**		18

We will show the amount on line 18 as "**Your Available contribution room for 2017**" on your 2016 notice of assessment.

Part E – 2016 withdrawals under the HBP and the LLP

HBP: enter the amount from box 27 of all your 2016 T4RSP slips.	247		19
Tick this box if the address shown on page 1 of your return is the same as the address of the home you purchased under the HBP.	259 ☐		20
LLP: enter the amount from box 25 of all your 2016 T4RSP slips.	263		21
Tick this box to designate your spouse or common-law partner as the student for whom the funds were withdrawn under the LLP.	264 ☐		22

Part F – 2016 contributions to an amateur athlete trust

Enter the amount of income that was contributed to an amateur athlete trust in 2016.	267		23

Protected B when completed

T1-2016

Canada Pension Plan Contributions and Overpayment for 2016

Schedule 8

Complete this schedule to calculate your required Canada Pension Plan (CPP) contributions or overpayment for 2016 if you were **a resident of a province or territory other than Quebec** on December 31, 2016, **and** have **no earned income from the province of Quebec.**

Do not use this schedule if any of your T4 slips have Quebec Pension Plan (QPP) contributions. Instead complete Form RC381, *Inter-provincial calculation for CPP and QPP contributions and overpayments for 2016.*

Part 1 – If you were 60 to 70 years of age, you received a CPP or QPP retirement pension, and you had employment and/or self-employment income, you were considered a CPP working beneficiary and had to make CPP contributions. However, if you were at least 65 years of age but under 70, you can elect to stop paying CPP contributions. Read **Part 1** of this schedule.

Part 2 – Complete this part to determine the number of months for the CPP calculation.

Part 3 – Complete this part to calculate your CPP contributions and any overpayment of CPP made through employment. If you are reporting self-employment or elective income **and** employment income, you must complete **Part 5**.

Part 4 or Part 5 – Complete one of these parts to calculate your CPP contributions if:

- you reported self-employment income on lines 135 to 143 of your return;
- you reported business or professional income from a partnership on line 122 of your return; or
- you made an election on Form CPT20 to pay additional CPP contributions on other earnings.

For more information, see line 222 in the guide.

Complete **Part 4** if you are reporting **only** self-employment or elective income.

Complete **Part 5** if you are reporting self-employment or elective income **and** employment income. You must first complete **Part 3**.

Attach a copy of this schedule to your return.

Part 1 – Election to stop contributing to the Canada Pension Plan or revocation of a prior election

If in 2016 you were 60 to 70 years of age, you received a CPP or QPP retirement pension, and you had employment and/or self-employment income, you were considered a CPP working beneficiary and you were required to make CPP contributions. However, if you were at least 65 years of age but under 70, you can elect to stop paying CPP contributions.

If you have **employment income** for 2016 and elected in 2016 to stop paying CPP contributions or revoked in 2016 an election made in a prior year, you should have already completed Form CPT30, *Election to Stop Contributing to the Canada Pension Plan, or Revocation of a Prior Election*, and sent it to us and your employer(s).

If you had **only self-employment** income for 2016 and elect in 2016 to stop paying CPP contributions on your self-employment earnings, enter the month in 2016 for which you choose to start this election in **box 372** below. The date cannot be earlier than the month you turn 65 and you are receiving a CPP or QPP retirement pension. For example, if you turn 65 in June, you can choose any month from June to December. If you choose the month of June, enter 06 in box 372 because June is the sixth month of the year. If in 2016 you are revoking an election made in a prior year on contributions on self-employment earnings, enter the month in 2016 for which you choose to revoke this election in **box 374** below. Your election remains valid until you revoke it or you turn 70. If you start receiving employment income (other than employment income earned in Quebec) in a future year, you will have to complete Form CPT30 in that year for your election to remain valid.

If you had **both** employment income and self-employment income in 2016 and wanted to elect to stop paying CPP contributions in 2016, or to revoke in 2016 an election made in a prior year, you should have completed Form CPT30 in 2016. An election filed using Form CPT30 applies to all income from pensionable earnings, including self-employment earnings, as of the first day of the month after the date you gave this form to your employer. If you completed and submitted Form CPT30 when you became employed in 2016 but your intent was to elect in 2016 to stop paying CPP contributions or revoke an election made in a prior year on your self-employment income before you became employed, enter the month you want to stop contributing in **box 372** below, or if you want to revoke in 2016 an election made in a prior year, enter the month you want to resume contributing in **box 374** below. If you did not complete and submit Form CPT30 for 2016 when you became employed, you cannot elect to stop paying CPP contributions or revoke an election made in a prior year on your self-employment earnings for 2016 on this schedule.

To be valid, an election or revocation that begins in 2016 must be filed on or before June 15, 2018.

I elect to **stop** contributing to the Canada Pension Plan on my self-employment earnings on the first day of the month that I entered in box 372. — Month **372** [ ]

I want to **revoke** an election made in a prior year to stop contributing to the Canada Pension Plan on my self-employment earnings and resume contributing on the first day of the month that I entered in box 374. — Month **374** [ ]

Part 2 – Determine the number of months for the CPP calculation

Enter 12 in box A **unless** one or more of the situations below apply.

- If you turned 18 years of age in 2016, enter the number of months in the year after the month you turned 18.
- If for all of 2016 you were receiving a CPP or QPP disability pension, enter "0". If you started or stopped receiving a CPP or QPP disability pension in 2016, enter the number of months during which you were not receiving a disability pension.
- If you were 65 to 70 years of age in 2016, you were receiving a CPP or QPP retirement pension, and you elected to stop paying CPP contributions in 2016, enter the number of months in the year up to and including the month you made the election. If you had self-employment income in 2016 and have an entry in box 372, enter the number of months in the year prior to the month you entered in box 372.
- If you were 65 to 70 years of age in 2016, you were receiving a CPP or QPP retirement pension, you elected to stop paying CPP contributions in a prior year, and you have not revoked that election, enter "0".
- If you were 65 to 70 years of age in 2016, you were receiving a CPP or QPP retirement pension, you elected to stop paying CPP contributions in a prior year, and you revoked that election in 2016, enter the number of months in the year after the month you revoked the election. If you had self-employment income in 2016 and have an entry in box 374, enter the number of months in the year after and including the month you entered in box 374.
- If you turned 70 years of age in 2016 and you did not elect to stop paying CPP contributions, enter the number of months in the year up to and including the month you turned 70 years of age.
- If for all of 2016 you were 70 years of age or older, enter "0".
- If the individual died in 2016, enter the number of months in the year up to and including the month the individual died.

Enter the number of months during which the **CPP** applies in 2016. 12 A

Part 3 – Calculating your CPP contributions and overpayment on employment income

Enter your yearly maximum **CPP** pensionable earnings (see the monthly proration table below to find the amount that corresponds to the number of months entered in box A of Part 2).	(maximum $54,900)		54,900 00	1
Total CPP pensionable earnings Enter the total of box 26 of all your T4 slips (maximum $54,900 per slip). If box 26 is blank, use box 14.		5549	61,334 40	2
Enter the amount from line 1 or the amount from line 2, whichever is **less**.	(maximum $54,900)		54,900 00	3
Enter your maximum basic **CPP** exemption (see the monthly proration table below to find the amount that corresponds to the number of months entered in box A of Part 2).	(maximum $3,500)		3,500 00	4
Earnings subject to CPP contributions: Line 3 minus line 4 (if negative, enter "0")	(maximum $51,400)		51,400 00	5
Actual CPP contributions: Enter the total CPP contributions deducted from box 16 of all your T4 slips.		5034	2,820 24	• 6
Required contributions on CPP pensionable earnings: Multiply the amount from line 5 by 4.95%.	(maximum $2,544.30)		2,544 30	7
Line 6 minus line 7 (if negative, enter "0")	**CPP overpayment**		275 94	8

If you are **self-employed** and/or you are **electing to pay additional** CPP contributions on other earnings, enter the amount from line 6 on **line 308** of your Schedule 1 and, if applicable, on **line 5824** of Form 428. Then continue with Part 5.

Otherwise, enter the amount from line 6 or line 7, whichever is **less**, on **line 308** of your Schedule 1 and, if applicable, on **line 5824** of Form 428. If the amount from line 8 is **positive**, enter it on **line 448** of your return. If the amount from line 8 is **negative**, you may be able to make additional CPP contributions; see "Making additional CPP contributions" on page 48 of the *General Income Tax and Benefit Guide.*

Monthly proration table for 2016

Part 3			Part 3 continued		
Applicable number of months	Line 1 Maximum CPP pensionable earnings	Line 4 Maximum basic CPP exemption*	Applicable number of months	Line 1 Maximum CPP pensionable earnings	Line 4 Maximum basic CPP exemption*
1	$4,575	$291.67	7	$32,025	$2,041.67
2	$9,150	$583.33	8	$36,600	$2,333.33
3	$13,725	$875.00	9	$41,175	$2,625.00
4	$18,300	$1,166.67	10	$45,750	$2,916.67
5	$22,875	$1,458.33	11	$50,325	$3,208.33
6	$27,450	$1,750.00	12	$54,900	$3,500.00

* If you started receiving CPP retirement benefits in 2016, your basic exemption may be prorated by the CRA.

Part 4 – CPP contributions on self-employment and other earnings ONLY (no employment income)

Pensionable net self-employment earnings* (amounts from line 122 and lines 135 to 143 of your return)			1
Employment earnings not shown on a T4 slip on which you elect to pay additional CPP contributions (attach Form CPT20)	373		2
Add lines 1 and 2 (if negative enter "0").	CPP pensionable earnings (maximum $54,900)*		3
Basic exemption	(maximum $3,500)*		4
Line 3 minus line 4	(maximum $51,400)		5
CPP rate		9.9 %	6
CPP contributions payable on self-employment and other earnings: Multiply line 5 by line 6. Enter this amount on line 421 of your return.			7
Deduction and tax credit for CPP contributions on self-employment and other earnings: Multiply the amount from line 7 by 50%.			8

Enter the amount from line 8 on line 222 of your return and on line 310 of Schedule 1.

* Self-employment earnings, CPP pensionable earnings, and the basic exemption should be prorated according to the number of months entered in box A of Part 2 (do not prorate the self-employment earnings if the individual died in 2016).

Part 5 – CPP contributions on self-employment and other earnings when you have employment income

Pensionable net self-employment earnings* (amounts from line 122 and lines 135 to 143 of your return)				1
Employment earnings not shown on a T4 slip on which you elect to pay additional CPP contributions (attach Form CPT20)	373			2
Employment earnings shown on a T4 slip on which you elect to pay additional CPP contributions, line 12 of Form CPT20 (attach Form CPT20)	399			3
Add lines 1, 2, and 3.				4
Enter the amount from line 6 of Part 3.	Actual CPP contributions		2,820 24	5
If the amount on line 8 of Part 3 is positive, complete lines 6 to 8. Otherwise, enter "0" on line 8 and continue on line 9.				
Enter the amount from line 5 above.		2,820 24	6	
Enter the amount from line 7 of Part 3.		2,544 30	7	
Line 6 minus line 7 (if negative, enter "0")		275 94 ▶		275 94 8
Line 5 minus line 8 (if negative, enter "0")				2,544 30 9
Multiply the amount from line 9 by 20.202.				51,400 00 10
Enter the amount from line 1 of Part 3.	CPP pensionable earnings (maximum $54,900)			54,900 00 11
Enter the amount from line 4 of Part 3.	Basic exemption (maximum $3,500)			3,500 00 12
Line 11 minus line 12 (if negative, enter "0")	(maximum $51,400)			51,400 00 13
Enter the amount from line 10.				51,400 00 14
Line 13 minus line 14 (if negative, enter "0")				15
Enter the amount from line 4 or line 15, whichever is less.				16
If the amount on line 2 of Part 3 is less than the amount on line 4 of Part 3, complete lines 17 to 19. Otherwise, enter "0" on line 19 and continue on line 20.				
Line 4 of Part 3 minus line 2 of Part 3			17	
Line 4 minus line 13 (if negative, enter "0")			18	
Line 17 minus line 18 (if negative, enter "0")			▶	19
Earnings subject to contributions: line 16 minus line 19 (if negative, enter "0")				20
Multiply the amount from line 20 by 9.9%.				21
Multiply the amount from line 8 of Part 3 (if positive only) by 2.				551 88 22
CPP contributions payable on self-employment and other earnings: Line 21 minus line 22 (if negative, enter "0"). Enter this amount on line 421 of your return. **				23
Deduction and tax credit for CPP contributions on self-employment and other earnings: Multiply the amount from line 23 by 50%.				24

Enter the amount from line 24 on line 222 of your return and on line 310 of Schedule 1.

* Self-employment earnings should be prorated according to the number of months entered in box A of Part 2 (do not prorate the self-employment earnings if the individual died in 2016).

** If the result on line 23 is negative, you may have an overpayment. If so, we will calculate it for you.

Canada Revenue Agency / Agence du revenu du Canada

Employee and partner GST/HST rebate application

Protected B when completed

You do not qualify for this rebate if your employer is a listed financial institution (for example, a person that was, at any time during the year, a bank, an investment dealer, a trust company, an insurance company, a credit union, or a corporation whose principal business is lending money).

For details on how to complete this form, see Guide T4044, *Employment Expenses* (for employees) or Guide RC4091, *GST/HST Rebate for Partners* (for members of a partnership). **This form applies to 2012 and later tax years.**

Part A – Identification (to be completed by claimant)

Last name FERRANTE	First name and initial(s) RINO
Tax year of claim (one year per claim) 2016	Social insurance number 503 170 250
Name of employer or partnership (must be a GST/HST registrant) TURBO CONTRACTING LTD.	Business number of employer or partnership 864437116 RT 0001

Part B – Rebate calculation (to be completed by claimant)

GST rebate for eligible expenses on which you paid the GST								
Eligible expenses, **other than capital cost allowance (CCA)**, on which you paid the GST								1
Eligible CCA on motor vehicles, musical instruments, and aircraft for which you paid the GST								2
Total eligible expenses for the GST rebate (line 1 plus line 2)					6485			3
Eligible GST – multiply line 3 by 5/105								4
HST rebate for eligible expenses on which you paid the HST	3B – 12% HST		3C – 13% HST		3D – 14% HST	3E – 15% HST		
Eligible expenses, **other than CCA**, on which you paid the HST			10,208	62				5
Eligible CCA on motor vehicles, musical instruments, and aircraft for which you paid the HST								6
Total (add lines 5 and 6 in each of columns 3B, 3C, 3D, and 3E)			10,208	62				7
Total eligible expenses for the HST rebate (add the totals of column 3B, 3C, 3D, and 3E together from line 7)					6487	10,208	62	8
Multiply Column 3B line 7 by 12/112								9
Multiply Column 3C line 7 by 13/113						1,174	44	10
Multiply Column 3D line 7 by 14/114								11
Multiply Column 3E line 7 by 15/115								12
Total (add lines 9, 10, 11, and 12). **For more information to complete this section, see Guide T4044 or Guide RC4091.**						1,174	44	13
Total expenses eligible for the HST rebate					6486			14
Rebate for property and services brought into a participating province.								15
Employee and partner GST/HST rebate (add lines 4, 13, and 15). Enter the result on line 16, and enter that amount on line 457 of your income tax return.						1,174	44	16

Part C – Declaration by claimant's employer or partnership

– An authorized officer of your employer or partnership must complete this part only if you are claiming a rebate for any expenses included on lines 4, 13, or 15 in Part B (above) for which you were paid an unreasonable allowance.

I certify that for the tax year stated above, the claimant was paid the following allowance(s), which at the time it was paid, I did not consider to be reasonable for the purposes of subparagraphs 6(1)(b)(v), (vi), (vii), or (vii.1) of the *Income Tax Act*. I will not include an amount equal to this allowance when determining my input tax credit or rebate.

Amount received $	Reason for allowance(s) (list activities)
Name of employer or partnership	

Signature of employer or authorized officer	Position of authorized officer	Year Month Day

Part D – Certification (to be completed by claimant)

I certify that the information in this document is, to the best of my knowledge, true, correct, and complete and that I am eligible for the employee and partner GST/HST rebate for the tax year stated in Part A.

Signature	Year Month Day

Chart A – Eligible expenses on which you paid the GST			
Type of expenses	Total expenses	Non-eligible portion of expenses	Eligible expenses (col. 1 minus col. 2)
Employee expenses			
Accounting and legal fees			
Advertising and promotion			
Food and beverages			
Lodging and travelling expenses			
Entertainment expenses			
Parking			
Supplies			
Other expenses – salary income			
Other expenses – commission income			
Power saw			
Musical instrument costs			
Artists' employment expenses			
Union, professional, or similar dues			
Motor vehicle expenses			
Work space in home expenses			
Meals and lodging expenses – TL2			
Tradesperson's tools expenses (for employees)			
Apprentice mechanic tools expenses (for employees)			
Other employment expenses (T1, line 229)			
Partner expenses			
Deduction other than capital cost			
		Total eligible expenses other than CCA	**A**
CCA on motor vehicles, musical instruments, and aircraft – T777			
CCA - Partners			
		Total capital cost allowance (CCA)	**B**

Chart B – Eligible expenses on which you paid the HST (12%)			
Type of expenses	Total expenses	Non-eligible portion of expenses	Eligible expenses (col. 1 minus col. 2)
Employee expenses			
Accounting and legal fees			
Advertising and promotion			
Food and beverages			
Lodging and travelling expenses			
Entertainment expenses			
Parking			
Supplies			
Other expenses – salary income			
Other expenses – commission income			
Power saw			
Musical instrument costs			
Artists' employment expenses			
Union, professional, or similar dues			
Motor vehicle expenses			
Work space in home expenses			
Meals and lodging expenses – TL2			
Tradesperson's tools expenses (for employees)			
Apprentice mechanic tools expenses (for employees)			
Other employment expenses (T1, line 229)			
Partner expenses			
Deduction other than capital cost			
		Total eligible expenses other than CCA	**C**
CCA on motor vehicles, musical instruments, and aircraft – T777			
CCA - Partners			
		Total capital cost allowance (CCA)	**D**

Chart C – Eligible expenses on which you paid the HST (13%)						
Type of expenses	Total expenses		Non-eligible portion of expenses		Eligible expenses (col. 1 minus col. 2)	
Employee expenses						
Accounting and legal fees						
Advertising and promotion						
Food and beverages						
Lodging and travelling expenses						
Entertainment expenses						
Parking						
Supplies						
Other expenses – salary income						
Other expenses – commission income						
Power saw						
Musical instrument costs						
Artists' employment expenses						
Union, professional, or similar dues						
Motor vehicle expenses	11,995	63	1,787	01	10,208	62
Work space in home expenses						
Meals and lodging expenses – TL2						
Tradesperson's tools expenses (for employees)						
Apprentice mechanic tools expenses (for employees)						
Other employment expenses (T1, line 229)						
Partner expenses						
Deduction other than capital cost						
			Total eligible expenses other than CCA		C 10,208	62
CCA on motor vehicles, musical instruments, and aircraft – T777						
CCA - Partners						

Chart D – Eligible expenses on which you paid the HST (14%)						
Type of expenses	Total expenses		Non-eligible portion of expenses		Eligible expenses (col. 1 minus col. 2)	
Employee expenses						
Accounting and legal fees						
Advertising and promotion						
Food and beverages						
Lodging and travelling expenses						
Entertainment expenses						
Parking						
Supplies						
Other expenses – salary income						
Other expenses – commission income						
Power saw						
Musical instrument costs						
Artists' employment expenses						
Union, professional, or similar dues						
Motor vehicle expenses						
Work space in home expenses						
Meals and lodging expenses – TL2						
Tradesperson's tools expenses (for employees)						
Apprentice mechanic tools expenses (for employees)						
Other employment expenses (T1, line 229)						
Partner expenses						
Deduction other than capital cost						
			Total eligible expenses other than CCA		C	
CCA on motor vehicles, musical instruments, and aircraft – T777						
CCA – Partners						
			Total capital cost allowance (CCA)		D	

Chart E – Eligible expenses on which you paid the HST (15%)			
Type of expenses	Total expenses	Non-eligible portion of expenses	Eligible expenses (col. 1 minus col. 2)
Employee expenses			
Accounting and legal fees			
Advertising and promotion			
Food and beverages			
Lodging and travelling expenses			
Entertainment expenses			
Parking			
Supplies			
Other expenses – salary income			
Other expenses – commission income			
Power saw			
Musical instrument costs			
Artists' employment expenses			
Union, professional, or similar dues			
Motor vehicle expenses			
Work space in home expenses			
Meals and lodging expenses – TL2			
Tradesperson's tools expenses (for employees)			
Apprentice mechanic tools expenses (for employees)			
Other employment expenses (T1, line 229)			
Partner expenses			
Deduction other than capital cost			
		Total eligible expenses other than CCA	C
CCA on motor vehicles, musical instruments, and aircraft – T777			
CCA - Partners			
		Total capital cost allowance (CCA)	D

GST370 – Allocation of Expenses for the GST/HST Rebate

This form is to be used to allocate expenses eligible for the GST/HST rebate if more than one tax rate can be applied to expenses.
If expenses have been incurred in more than one province, perform the allocation according to the applicable tax rates, as the case may be:

- 12% HST: Expenses incurred in British Columbia before April 1, 2013 (Note 1)
- 13% HST: Expenses incurred in Ontario
  Expenses incurred in New Brunswick and Newfoundland and Labrador before July 1, 2016
- 14% HST: Expenses incurred in Prince Edward Island before October 1, 2016
- 15% HST: Expenses incurred in Nova Scotia
  Expenses incurred in New Brunswick and Newfoundland and Labrador on July 1, 2016 or after
  Expenses incurred in Prince Edward Island on October 1, 2016 or after
- 5% GST: Other provinces or territories

Note 1: For British Columbia, expenses incurred on April 1, 2013, or after are subject to the 5% GST.

Once this form is completed, the data entered will be carried over to Form GST370 and will be used to calculate the total amount of tax rebate for which the taxpayer is eligible with regard to his or her eligible expenses.

Taxpayer information

The taxpayer is eligible for a tax rebate	GST/HST [X]	Tax year	2016
Province or territory of residence	Ontario	T1, line 457	1,174 44
Rate used to calculate the GST/HST tax rebate	13% HST		

Chart 1 – Eligible expenses (other than CCA) on which you paid GST/HST

	Total expenses	Eligible expenses 13% HST	GST	12% HST	13% HST	14% HST	15% HST
			Complete only the columns whose tax rate differs from the rate in the "Eligible expenses" column				
Form T777 – Statement of employment expenses							
Accounting and legal fees							
Advertising and promotion							
Food and beverages							
Lodging							
Other lodging and travelling expenses							
Entertainment expenses							
Parking							
Supplies							
Other expenses – Salary income							
Other expenses – Commission income							
Power saw							
Musical instrument costs							
Artists' employment expenses							
Motor vehicle expenses	11,995 63	10,208 62					
Workspace in home expenses							
Tradesperson's tools expenses							
Apprentice mechanic tools expenses							
Other employment expenses (T1, line 229)							
Total	11,995 63	10,208 62					
T1, line 212 – Union, professional, or like dues							
Union, professional, or similar dues **Total**							
Form TL2 – Claim for meal and lodging expenses							
Meals and lodging expenses **Total**							
Partner expenses (Note 1)							
Expenses other than CCA							
Motor vehicle expenses							
Other							
Total							

Note 1: The amounts in this section are from the "GST/HST rebate for partners" section in one of the following forms: T2042, T2121, T2125 and Partner.

Chart 2 – Capital Cost Allowance (CCA) on which you paid GST/HST

	Total expenses	Eligible expenses 13% HST	GST	12% HST	13% HST	14% HST	15% HST
			Complete only the columns whose tax rate differs from the rate in the "Eligible expenses" column				
Employee (Note 2)							
Class 10 – Passenger vehicles Class 9 – Aircraft							
Class 8 – Musical instruments							
Total							
Partner (Note 3)							
Capital cost deduction from statement of income							
Other							
Total							

Note 2: The amounts in this section are from Forms 777 Auto and 777 CCA.

Note 3: The amounts in this section are from the "GST/HST rebate for partners" section in one of the following forms: T2042, T2121 and T2125.

Chart 3 – Rebate for property and services brought into a participating province

Rebate for property and services brought into a participating province. Do not include any expenses for which you paid the HST.

	A – 1% HST	B – 2% HST	C – 3% HST	D – 7% HST	E – 8% HST	F – 9% HST	G – 10% HST	
Eligible expenses, **other than CCA**, on which you paid the provincial part of the HST separately								1
Eligible CCA on motor vehicles, musical instruments, and aircraft for which you paid the provincial part of HST separately +								2
Total (add lines 1 and 2 in each of columns A, B, C, D, E, F, and G) =								3
Total expenses eligible for the HST rebate (add the totals of columns **A, B, C, D, E, F** and **G** together from line 3). Enter the result on line 14 of Part B on page 1 of Form GST370.						6486		4
Multiply the amount on line 3 of column **A** by 1/101								5
Multiply the amount on line 3 of column **B** by 2/102								6
Multiply the amount on line 3 of column **C** by 3/103								7
Multiply the amount on line 3 of column **D** by 7/107								8
Multiply the amount on line 3 of column **E** by 8/108								9
Multiply the amount on line 3 of column **F** by 9/109								10
Multiply the amount on line 3 of column **G** by 10/110								11
Total (add lines 5, 6, 7, 8, 9, 10, and 11). Enter the result on line 15 of Part B on page 1 of Form GST370.								12

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CALCULATION OF CUMULATIVE NET INVESTMENT LOSS (CNIL) TO DECEMBER 31, 2016

- Use this form if you had any **investment income** or **investment expenses** for 2016.
- Your CNIL reduces the amount of your cumulative gains limit for the year and may affect the allowable amount of your capital gains deduction.
- Even if you are not claiming a capital gains deduction in 2016, you should still complete this form if you had any investment income or expenses in 2016.
- Because the balance in your CNIL account is a cumulative total, you may need this information in a future year. Keep a copy for your records and attach another to your return.
- If you need more information, call **1-800-959-8281.**

Note
If you have capital gains other than from the disposition of qualified farm or fishing property or qualified small business corporation shares in 2016, you should start by completing Chart A of this form to determine if you have additional investment income to include when you calculate your CNIL.

Part 1 – Investment expenses claimed on your 2016 return

Carrying charges and interest expenses (from line 221)			1	
Net rental losses (from line 126)		3,596 67	2	
Limited or non-active partnership losses (from line 122) other than allowable capital losses			3	
Limited partnership losses of other years after 1985 (from line 251)			4	
50% of exploration and development expenses (from line 224)			5	
Any other investment expenses claimed in 2016 to earn property income (see the list of other investment expenses below)	6808		6	
Additional investment expenses: If you did not complete Chart A of this form, enter "0." Otherwise, enter the lesser of line 15 in Chart A or the amount you claimed on line 253 of your return			7	
Total investment expenses claimed in 2016 (total of lines 1 to 7)		3,596 67 ▶		3,596 67 A

Part 2 – Investment income reported on your 2016 return

Investment income (from lines 120 and 121)			8	
Net rental income, including recaptured capital cost allowance (from line 126)			9	
Net income from limited or non-active partnership (from line 122) other than taxable capital gains			10	
Any other property income reported in 2016 (see the list of other property income below), including annuity payments taxable under paragraph 56(1)(d) **minus** the capital portion deducted under paragraph 60(a)	6810		11	
50% of income from the recovery of exploration and development expenses (from line 130)	6811		12	
Additional investment income: If you did not complete Chart A of this form, enter "0." Otherwise, enter the amount from line 15 in Chart A			13	
Total investment income reported in 2016 (total of lines 8 to 13)		▶		B

Other investment expenses

Include: • repayments of inducements • repayments of refund interest • the uncollectible portion of proceeds from dispositions of depreciable property (except passenger vehicles that cost more than $30,000) • sale of agreement for sale or mortgage included in proceeds of disposition in a previous year under subsection 20(5) • foreign non-business tax under subsections 20(11) and 20(12) • life insurance premiums deducted from property income • capital cost allowance claimed on certified films and videotapes • farming or fishing losses claimed by a non-active partner or a limited partner

Do not include: • expenses incurred to earn business income • repayment of shareholders' loans deducted under paragraph 20(1)(j) • interest paid on money borrowed to:
i) buy an income-averaging annuity contract;
ii) pay a premium under a registered retirement savings plan;
iii) make a contribution to a registered pension plan; and
iv) make a contribution to a deferred profit-sharing plan.

Other property income

Include: • amounts from insurance proceeds for the recapture of capital cost allowance (other than amounts already included on line 9) • home insulation or energy conversion grants under paragraph 12(1)(u) • payments received as an inducement or reimbursement • income from the appropriation of property to a shareholder • farming and fishing income reported by a non-active or a limited partner • other income from a trust • allowable capital losses included in partnership losses of other years after 1985 • amounts withdrawn from AgriInvest Fund 2 • CPP or QPP death benefit payments reported on your T1 return

Do not include: • income amounts that relate to business income • payments received from an income-averaging annuity contract • payments received from an annuity contract bought under a deferred profit-sharing plan • shareholders' loans included in income under subsection 15(2)

Do not use this area
6813

Part 3 – Cumulative net investment loss (CNIL)

Total investment expenses claimed in 2016 (from line A in Part 1)	3,596 67	14	
Total investment expenses claimed in previous years (after 1987): Enter the amount from line 16 in Part 3 of Form T936 for 2015. If you did not complete Form T936 for 2015, see note 1 below.	36,474 85	15	
Cumulative investment expenses (total of lines 14 and 15)	40,071 52 ▶		40,071 52 16
Total investment income reported in 2016 (from line B in Part 2)		17	
Total investment income reported in previous years (after 1987): Enter the amount from line 19 in Part 3 of Form T936 for 2015. If you did not complete Form T936 for 2015, see note 2 below.		18	
Cumulative investment income (total of lines 17 and 18)		▶	19
Cumulative net investment loss (CNIL) to December 31, 2016 (line 16 **minus** line 19; if negative, enter "0")			40,071 52 C

If you are claiming a capital gains deduction on your 2016 return, enter the amount from line C on line 28 of Form T657 for 2016.

Notes

1. To calculate your **total investment expenses from previous years**, complete Part 1 of Form T936 for each year from 1988 to 2015 in which you had investment expenses (do not complete line 7 for 1988 to 1991). Add the amounts from line A and enter the total on line 15 above.
2. To calculate your **total investment income from previous years**, complete Part 2 of Form T936 for each year from 1988 to 2015 in which you had investment income (do not complete line 13 for 1988 to 1991). Add the amounts from line B and enter the total on line 18 above.

Chart A

Enter the amount from line 199 of Schedule 3			1
Enter the amount from line 173 of Schedule 3			2
Line 1 **plus** line 2 (if negative, enter "0"). If the amount on this line is zero, do not complete lines 4 to 14, and enter "0" on line 15			3
Enter the amount from line 1 above (if negative, enter "0")			4
Enter the total of the amounts from lines 107, 110, and 124 of Schedule 3		5	
If you reported an amount on line 192 of Schedule 3, enter the total of the amounts from lines C and F on Form T2017. Otherwise, enter the amount from line 5 on line 7.		6	
Line 5 **plus** line 6 (if negative, enter "0")		7	
Enter 1/2 of line 7			8
Line 4 **minus** line 8 (if negative, enter "0"). If the amount on this line is zero, do not complete lines 10 to 14, and enter "0" on line 15.			9
Total net non-eligible taxable capital gains (line 3 or line 9, **whichever is less**). If the amount on this line includes an amount from a T3 slip, complete lines 11 to 13 below. Otherwise, enter "0" on line 14.			10
Enter the amount from box 21 of all 2016 T3 slips	5334	11	
Enter the amount from box 30 of all 2016 T3 slips		12	
Line 11 **minus** line 12	5365	13	
Enter 1/2 of line 13			14
Additional investment income (line 10 **minus** line 14; if negative, enter "0")			15

See the privacy notice on your return.

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Ontario

Ontario Tax

ON428
T1 General – 2016

Complete this form and **attach a copy** to your return. For more information, see the related line in the forms book.

Step 1 – Ontario non-refundable tax credits

		For internal use only	5605		
Basic personal amount		claim $10,011	5804	10,011 00	1
Age amount (if born in 1951 or earlier) (use the *Provincial Worksheet*)		(maximum $4,888)	5808		2
Spouse or common-law partner amount					
Base amount					
Minus: his or her net income from page 1 of your return					
Result: (if negative, enter "0")		(maximum $8,500) ▶	5812		3
Amount for an eligible dependant					
Base amount					
Minus: his or her net income from line 236 of his or her return					
Result: (if negative, enter "0")		(maximum $8,500) ▶	5816		4
Amount for infirm dependants age 18 or older (use the *Provincial Worksheet*)			5820		5
CPP or QPP contributions:					
(amount from line 308 of your federal Schedule 1)			5824	2,544 30	• 6
(amount from line 310 of your federal Schedule 1)			5828		• 7
Employment insurance premiums:					
(amount from line 312 of your federal Schedule 1)			5832	955 04	• 8
(amount from line 317 of your federal Schedule 1)			5829		• 9
Adoption expenses		(maximum $12,214)	5833		10
Pension income amount		(maximum $1,384)	5836		11
Caregiver amount (use the *Provincial Worksheet*)			5840		12
Disability amount (for self) (Claim **$8,088**, or if you were under 18 years of age, use the *Provincial Worksheet*.)			5844		13
Disability amount transferred from a dependant (use the *Provincial Worksheet*)			5848		14
Interest paid on your student loans (amount from line 319 of your federal Schedule 1)			5852		15
Your tuition and education amounts (use and **attach** Schedule ON(S11))			5856		16
Tuition and education amounts transferred from a child			5860		17
Amounts transferred from your spouse or common-law partner (use and **attach** Schedule ON(S2))			5864		18
Medical expenses:					
(Read line 5868 in the forms book.)	5868			19	
Enter $2,266 **or** 3% of line 236 of your return, whichever is **less**.				20	
Line 19 minus line 20 (if negative, enter "0")				21	
Allowable amount of medical expenses for other dependants (use the *Provincial Worksheet*)	5872			22	
Add lines 21 and 22.	5876			▶	23
Add lines 1 to 18, and line 23.			5880	13,510 34	24
Ontario non-refundable tax credit rate				5.05%	25
Multiply line 24 by line 25.			5884	682 27	26
Donations and gifts:					
Amount from line 16 of your federal Schedule 9		x 5.05% =		27	
Amount from line 17 of your federal Schedule 9		x 11.16% =		28	
Add lines 27 and 28.	5896			▶	29
Add lines 26 and 29. Enter this amount on line 42.		Ontario non-refundable tax credits	6150	682 27	30

Continue on the next page.

Step 2 – Ontario tax on taxable income

Enter your **taxable income** from line 260 of your return.
If this amount is more than $20,000, you must complete **Step 7 – Ontario health premium.** 49,780.02 31

Complete the appropriate column depending on the amount on line 31.	Line 31 is $41,536 or less	Line 31 is more than $41,536 but not more than $83,075	Line 31 is more than $83,075 but not more than $150,000	Line 31 is more than $150,000 but not more than $220,000	Line 31 is more than $220,000	
Enter the amount from line 31		49,780.02				32
Line 32 minus line 33 (cannot be negative)	0.00	41,536.00	83,075.00	150,000.00	220,000.00	33
		8,244.02				34
	5.05 %	9.15 %	11.16 %	12.16 %	13.16 %	35
Multiply line 34 by line 35.		754.33				36
Add lines 36 and 37.	0.00	2,098.00	5,898.00	13,367.00	21,879.00	37
Ontario tax on taxable income		2,852.33				38

Step 3 – Ontario tax

Enter your Ontario tax on taxable income from line 38.		2,852.33	39
Enter your Ontario tax on split income from Form T1206.	6151		• 40
Add lines 39 and 40.		2,852.33	41
Enter your Ontario non-refundable tax credits from line 30.		682.27	42
Line 41 minus line 42 (if negative, enter "0")		2,170.06	43

Ontario minimum tax carryover:

Enter the amount from line 43.		2,170.06	44
Enter your Ontario dividend tax credit from line 6152 of the *Provincial Worksheet.*			45
Line 44 minus line 45 (if negative, enter "0").		2,170.06	46
Amount from line 427 of your federal Schedule 1	x 33.67% =		47

Enter the amount from line 46 or 47, whichever is less.	6154		• 48
Line 43 minus line 48 (if negative, enter "0")		2,170.06	49

Ontario surtax

Enter the amount from line 49.	2,170.06	50
Enter the amount from line 40.		51
Line 50 minus line 51 (if negative, enter "0")	2,170.06	52

Complete lines 53 to 55 only if the amount on line 52 is **more than $4,484.**
Otherwise, enter "0" on line 55 and continue completing the form.

(Line 52 2,170.06 minus $4,484) × 20% (if negative, enter "0") =		53	
(Line 52 2,170.06 minus $5,739) × 36% (if negative, enter "0") =		54	
Add lines 53 and 54.	▶		55
Add lines 49 and 55.		2,170.06	56

Ontario dividend tax credit:

Enter your Ontario dividend tax credit from line 6152 of the *Provincial Worksheet.*	6152		• 57
Line 56 minus line 57 (if negative, enter "0")		2,170.06	58

Ontario additional tax for minimum tax purposes:

If you entered an amount other than "0" on line 95 of Form T691, enter your Ontario additional tax for minimum tax purposes from line 59 of the *Provincial Worksheet.*			59
Add lines 58 and 59.		2,170.06	60

Continue on the next page.

Enter the amount from line 60 on the previous page.	2,170 06	61

If you are **not** claiming an Ontario tax reduction, there is an amount on line 59, or the amount on line 61 is "0", enter the amount from line 61 on line 69 and continue completing the form. Otherwise, complete lines 62 to 68 to calculate the Ontario tax reduction.

Step 4 – Ontario tax reduction

Basic reduction		231 00	62
If you had a spouse or common-law partner on December 31, 2016, **only** the individual with the **higher net income** can claim the amounts on lines 63 and 64.			
Reduction for dependent children born in 1998 or later			
Number of dependent children 6269	× $427 =		63
Reduction for dependants with a mental or physical impairment			
Number of dependants 6097	× $427 =		64
Add lines 62, 63, and 64.		231 00	65
Enter the amount from line 65.	231 00 x 2 =	462 00	66
Enter the amount from line 61.		2,170 06	67
Line 66 minus line 67 (if negative, enter "0")	**Ontario tax reduction claimed**	▶	68
Line 61 minus line 68 (if negative, enter "0")		2,170 06	69

Step 5 – Ontario foreign tax credit

Enter the Ontario foreign tax credit from Form T2036.		70
Line 69 minus line 70 (if negative, enter "0")	2,170 06	71

Step 6 – Community food program donation tax credit for farmers

Enter the amount of qualifying donations that have also been claimed as charitable donations	6098	× 25% =	72
Line 71 minus line 72 (if negative, enter "0")		2,170 06	73

Step 7 – Ontario health premium

If your taxable income (from line 31) is not more than $20,000, enter "0". Otherwise, enter the amount calculated in the chart on the next page.	**Ontario health premium** ▶	600 00	74
Add lines 73 and 74. Enter the result on line 428 of your return.	**Ontario tax**	2,770 06	75

Continue on the next page.

Ontario Health Premium

Enter your **taxable income** from line 31. 49,780|02 1

Go to the line that corresponds to your taxable income.

- If there is an Ontario health premium amount on that line, enter that amount on line 74.
- Otherwise, enter your taxable income in the first box, complete the calculation, and enter the result on line 74.

Taxable income										Ontario health premium
not more than $20,000	▶		▶		▶				$	0
more than $20,000, but not more than $25,000	[ ]	– $	20,000 =	[ ]	x	6 % =				[ ]
more than $25,000, but not more than $36,000	▶		▶		▶					$ 300
more than $36,000, but not more than $38,500	[ ]	– $	36,000 =	[ ]	x	6 % =	[ ]	+ $	300 =	[ ]
more than $38,500, but not more than $48,000	▶		▶		▶					$ 450
more than $48,000, but not more than $48,600	[ ]	– $	48,000 =	[ ]	x	25 % =	[ ]	+ $	450 =	[ ]
more than $48,600, but not more than $72,000	▶		▶		▶					$ 600
more than $72,000, but not more than $72,600	[ ]	– $	72,000 =	[ ]	x	25 % =	[ ]	+ $	600 =	[ ]
more than $72,600, but not more than $200,000	▶		▶		▶					$ 750
more than $200,000, but not more than $200,600	[ ]	– $	200,000 =	[ ]	x	25 % =	[ ]	+ $	750 =	[ ]
more than $200,600	▶		▶		▶					$ 900

See the privacy notice on your return.

T1028 – RRSP Deduction Limit Statement

This statement indicates the actual amount of 2016 RRSP deduction limit.

RRSP deduction limit

Enter the amount of maximum RRSP deduction room from the 2015 Notice of Assessment			
OR perform the following calculation:			
2015 RRSP deduction limit			110,148
Allowable RRSP/PRPP deducted in 2015		–	
Contributions to a United States retirement plan or a foreign employer-sponsored pension plan (RC267/RC268/RC269)		–	
	Unused RRSP deduction limit at the end of 2015	=	110,148
2015 earned income 71,009 x 18% (maximum $25,370.00)	12,781		
2015 pension adjustment	–		
2016 prescribed amount for connected persons	–		
	= 12,781		12,781
	Subtotal	=	122,929
2016 Net past-service pension adjustment (T215)		–	
2016 pension adjustment reversal (PAR) (T10)		+	
	RRSP deduction limit for 2016	=	139,267
Unused RRSP contributions			700

2016 PRPP non-deductible limit (tax exempt income)

Note: Starting in 2013, with regards to contributions to a pooled registered pension plan (PRPP), the *Income Tax Act* allows tax exempt earned income by an Indian (as per the *Indian Act* definition) to be included in the calculation of his or her non-deductible PRPP limit.

Enter the amount of maximum PRPP non-deductible room from the 2015 Notice of Assessment			
OR perform the following calculation:			
2015 PRPP non-deductible limit			
2015 PRPP contributions		–	
2015 employer PRPP contribution amount		–	
	Unused PRPP contributions at the end of 2015	=	
2015 tax-exempt earned income	x 18% (maximum $25,370.00)	+	
	PRPP non-deductible limit for 2016	=	

RRSP/PRPP/SPP Deduction Worksheet

Contributions

Type	Issuer's name	Contribution date	Contributions paid*	Amount	Employer's contribution amount (PRPP only)	Contribution made with tax-exempt income (PRPP only)	Spouse's RRSP/SPP
			Total				

* Contributions made in the first 60 days of the year should have been declared on the previous year tax return, whether deducted or not.

Summary of contributions

		Taxpayer's plan	Spousal plan	
Undeducted contributions from previous year				
Carried forward from 2015				
Paid in the first 60 days of 2016 and not deducted in 2015	+	700		
Contributions made				
Slips				
During the remainder of the year	+			
In the first 60 days of 2017	+			
Workers fund (T5006)				
During the rest of the year	+			
In the first 60 days of 2017	+			
Amount designated as a repayment under the				
Home Buyers' Plan (HBP)	−			
Lifelong Learning Plan (LLP)	−			
Reduction of eligible contributions due to withdrawal of				
HBP or LLP	−			
Withdrawal of excess contributions	−			
Withdrawal of unclaimed RRSP/PRPP contributions	−			
Total contributions	=	700 00		A

RRSP deduction limit

2016 RRSP deduction limit		139,267		
2016 employer PRPP contribution amount	−			
2016 RRSP/PRPP/SPP deduction limit	=	139,267 00	139,267 00	
2017 RRSP deduction limit (including contributions carried forward)			147,523 80	

RRSP/PRPP/SPP deduction

Designated transfer to RRSP/PRPP/SPP				B
Contributions available		700 00		C
Contributions deducted for 2016		700 00		D
Line B plus the lesser of C or D	=	700 00		E
Deduction claim on line 208 of T1 jacket				
Total of taxpayer and spousal plan		700 00		F
Amount A minus amount F				
Undeducted contributions which may be carried forward	=			G

Calculation of the cumulative excess amount in respect of RRSPs for 2016

Available contributions made prior to 2017			700 00	
Unused 2015 deduction room				
2016 RRSP deduction limit	+	139,267 00		
Overcontribution tolerance (maximum $2,000)	+	2,000 00		
Amount of non-discretionary contributions made to a group RRSP in 2016	+			
Contributions made before February 27, 1995, not deducted (maximum $8,000)	+			
2016 Pension adjustment reversal	+			
Subtotal (if negative, enter « 0 »)	=	141,267 00	− 141,267 00	
Cumulative excess amount in respect of RRSPs for 2016 (Form T1-OVP)			=	

Calculation of the cumulative excess amount is also made when there is no income expectation for the next year.

Next Year RRSP Deduction Limit

Step 1 – Calculation of the unused RRSP deduction room at the end of 2016

2016 RRSP deduction limit		139,267	00	1
Total RRSP contributions deducted on line 208	–	700	00	2
2016 employer PRPP contribution amount	–			3
Contributions to a United States retirement plan or a foreign employer-sponsored pension plan (RC267/RC268/RC269)	–			4
Unused RRSP deduction room at the end of 2016. (This amount can be negative.)	=	138,567	00	5

Step 2 – 2017 RRSP dollar limit

2016 earned income	49,760	02	x 18%	=	8,956	80	6
RRSP dollar limit for 2017					26,010	00	7
Enter the amount from line 6 or 7, whichever is less				=	8,956	80	8

Step 3 – 2016 pension adjustment (PA)

2016 PA (the total from box 52 of 2016 T4 slips and box 034 of 2016 T4A slips)	–			9
Line 8 minus line 9 (if negative, enter "0")	=	8,956	80	10

Step 4 – 2017 pension adjustment reversal (PAR)

PAR (the total from box 2 of 2017 T10 slips)	+			11
Line 10 plus line 11 (enter amount on line 19)	=	8,956	80	12

Step 5 – 2017 net past service pension adjustment (PSPA)

Exempt PSPA for 2016 (the total from box 2 of T215 slips)				13
Certified PSPA for 2017 (line A in Part 3 of Form T1004, *Applying for the Certification of a Provisional PSPA*)	+			14
Line 13 plus line 14	=			15
Qualifying withdrawals for 2017 (Part 3 of Form T1006, *Designating an RRSP Withdrawal as a Qualifying Withdrawal*)	–			16
2017 net PSPA (This amount can be negative.)	=			17

Step 6 – 2017 RRSP deduction limit

2016 unused RRSP deduction		138,567	00	18
Amount from line 12	+	8,956	80	19
Line 18 plus line 19	=	147,523	80	20
2017 net PSPA from line 17	–			21
2017 RRSP deduction limit (if negative, enter "0")	=	147,523	80	22

Step 7 – 2017 unused RRSP deduction room

Amount from line 20		147,523	80	23
Amount from line 21	–			24
2017 unused RRSP deduction room that can be carried forward to 2018 (This amount can be negative.)	=	147,523	80	25

Step 8 – 2017 RRSP contribution

RRSP deduction limit for 2017		147,523	80	26
Undeducted RRSP contributions carried forward	–			27
Line 26 minus line 27	=	147,523	80	28
Excess contribution of $2,000 permitted	+			29
Maximum contributions that may be made to RRSPs for 2017 (except for transfers)	=	147,523	80	30

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Employee Overpayment of 2016 Employment Insurance Premiums

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Complete this form to calculate any overpayment of employment insurance (EI) premiums paid through **employment**.

To be refunded, the amount of the EI overpayment has to be more than $1.

If you have **self-employment** and other eligible earnings and have entered into an agreement with the Canada Employment Insurance Commission through Service Canada to participate in the EI program for access to EI special benefits, complete Schedule 13, then complete this form.

Do not complete this form if you were a resident of Quebec on December 31, 2016, and you have to complete Schedule 10.

Calculating your employment insurance overpayment

Total EI insurable earnings (box 24 or, if blank, box 14 of your T4 slips) (read [a] below)		50,800 00	1
Total self-employment and other earnings eligible for the EI program for access to EI special benefits			2
Add lines 1 and 2.	(maximum $50,800)	50,800 00	3
Total premiums deducted: **Residents of other than Quebec** (box 18 and box 55[b] of your T4 slips) **Quebec residents** (box 18 of your T4 slips)	1,076 05 4		
Total premiums payable: enter the amount from line 10 of Schedule 13	5		
Add lines 4 and 5.	1,076 05 ▶	1,076 05	6
Line 3 minus $2,000 (if negative, enter "0")		48,800 00	7
Line 6 minus line 7 (if negative, enter "0")			8
Total premiums deducted: **Residents of other than Quebec** (box 18 and box 55[b] of your T4 slips) **Quebec residents** (from box 18 of your T4 slips)		1,076 05	9
Required premium: **Residents of other than Quebec** (multiply line 1 by 1.88%) **Quebec residents** (multiply line 1 by 1.52%)	(maximum $955.04) (maximum $772.16)	955 04	10
Line 9 minus line 10 (if negative, enter "0")		121 01	11
Enter the amount from line 8 or line 11, whichever is greater.	**Employment insurance overpayment**	121 01	12

Enter the amount from line 12 on **line 450** of your return only if it is more than $1. However, if the amount on line 12 is greater than the amount on line 9, enter instead the amount from line 9 on line 450.

Enter the amount from line 7, 9, or 10, whichever is least, on **line 312** of Schedule 1 and, if it applies, on **line 5832** of Form 428. We may adjust your claim if there is an amount on line 2 and the amount on line 3 is less than $2,038 ($2,030 if you were a resident of Quebec).

(a) If you have **no** self-employment earnings and your total EI insurable earnings on your T4 slips are **less than** $2,000, enter "0". However, if you have self-employment earnings and have entered into an agreement with the Canada Employment Insurance Commission through Service Canada to participate in the EI program for access to EI special benefits, enter the total EI insurable earnings from your T4 slips.

(b) If you received EI-exempt employment income as stated in box 28 of your T4 slip and there is an amount in box 55 of your T4 slip, do not claim the amount shown in box 55 of that slip on this line. In this case, contact Revenu Québec for a refund of your Provincial parental insurance plan (PPIP) premiums paid. However, if you are an employee who controls more than 40% of the voting shares of a corporation and you have entered into an agreement with the Canada Employment Insurance Commission through Service Canada in 2016 to participate in the EI program for access to EI special benefits, claim the amount shown in box 55 on this line.

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Statement of Real Estate Rentals

For information on how to fill out this form, see Guide T4036, *Rental Income*.

Use this form if you own and rent real estate or other property. It relates mainly to renting real estate but also covers some other types of rental property such as farmland. This form will help you determine your gross rental income, the expenses you can deduct, and your net rental income or loss for the year.

To determine whether your rental income is from property or a business, consider the number and types of services you provide for your tenants:

- If you rent space and only provide basic services such as heating, lighting, parking, laundry facilities, you are earning an income from renting property.
- If you provide additional services such as cleaning, security, and meals, you may be conducting a business.

For more information about how to determine if your rental income comes from property or a business, see Interpretation Bulletin IT-434, *Rental of Real Property by Individual*, and its Special Release.

If you are a co-owner of a property, you have to determine if a partnership exists before filling in the Identification part below. To determine if you are in a partnership, see Income Tax Folio S4-F16-C1, *What is a Partnership?*

Identification

Your name: RINO FERRANTE			Your social insurance number: 503 170 250
For the period from: Year Month Day 2016-01-01 to: Year Month Day 2016-12-31		Was this the final year of your rental operation? Yes ☐ No ☒	
Name and address of the person or firm preparing this form:	Name: SAM DURANTE, CPA		Partnership business number (9 digits)
	Street: 65 BABAK BLVD.		Tax shelter identification number (8 characters)
City: WOODBRIDGE		Prov./Terr.: ON	Postal code: L4L 2C9
Account number (15 characters)	Your percentage of ownership: 50.00 %		Industry code: 531111

Details of other co-owners and partners

Co-owner or partner's name and address: SERAFINA FERRANTE		Share of net income (loss): -3,596.67	Percentage of ownership: 50.00 %
Co-owner or partner's name and address:		Share of net income (loss):	Percentage of ownership: %
Co-owner or partner's name and address:		Share of net income (loss):	Percentage of ownership: %
Co-owner or partner's name and address:		Share of net income (loss):	Percentage of ownership: %

In most cases you calculate your rental income using the **accrual method**. If you have no amounts receivable and no expenses outstanding at the end of the year, you can use the **cash method**.

Income

List the addresses of your rental properties	Number of units	Gross rents	
58 HARVEST MOON DRIVE BOLTON ON L7E 2L2		10,200.00	1
			2
			3
Enter the total of your gross rents (line 1 plus line 2 plus line 3)	8141	10,200.00	4
Other related income (for example, premiums and leases, sharecropping)	8230		5
Total gross rental income – Enter this amount on your income tax and benefit return at line 160 (line 4 plus line 5)	8299	10,200.00	6

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Expenses

		Total expenses	Personal portion
Advertising	8521		
Insurance	8690	1,320 00	792 00
Interest	8710	23,182 47	13,909 48
Office expenses	8810		
Legal, accounting, and other professional fees	8860		
Management and administration fees	8871		
Maintenance and repairs	8960	4,443 88	2,666 33
Salaries, wages, and benefits (including employer's contributions)	9060		
Property taxes	9180	4,114 50	2,468 70
Travel	9200		
Utilities	9220	10,422 49	6,253 49
Motor vehicle expenses (not including CCA)	9281		
Other expenses	9270		

Total expenses (add the amounts listed under "Total expenses") 43,483 34 A

Total for personal portion (add the amounts listed under "Personal portion") 9949 26,090 00

Deductible expenses (total expenses at line A **minus** total personal portion at line 9949)		17,393 34	7
Net income (loss) before adjustments (total gross rental income at line 6 **minus** deductible expenses at line 7)	9369	-7,193 34	8
Co-owners – calculate your share of net income from line 8. Enter your result at line 9		-3,596 67	9
Minus: Co-owners – other deductible expenses you have as a co-owner which you did not deduct elsewhere	9945		10
Subtotal (line 9 **minus** line 10)		-3,596 67	11
Plus: Recaptured capital cost allowance (co-owners – enter your share of the amount).	9947		12
Subtotal (line 11 **plus** line 12)		-3,596 67	13
Minus: Terminal loss (co-owners – enter your share of the amount)	9948		14
Subtotal (line 13 **minus** line 14)		-3,596 67	15
Minus: Total capital cost allowance claim for the year (from the amount at line B in Part A)	9936		16
Net income (loss) (line 15 **minus** line 16)		-3,596 67	17
If you are a sole proprietor or a co-owner enter this amount at line 21.			
Partnerships Partners – your share of the amount at line 17, or the amount from your T5013 slip, *Statement of Partnership Income*			18
Plus: Partners – GST/HST rebate for partners received in the year	9974		19
Minus: Partners – other expenses of the partner	9943		20
Your net income (loss) – For sole proprietors or co-owners, enter this amount on your income tax and benefit return at line 126. For partnerships, enter the result of line 18 **plus** line 19 **minus** line 20. Enter this amount on your income tax and benefit return at line 126.	9946	-3,596 67	21

Part A – Calculation of capital cost allowance claim

1 Class number	2 Undepreciated capital cost (UCC) at the start of the year	3 Cost of additions in the year	4 Proceeds of dispositions in the year	6 Adjustment for current-year additions ((col. 3 minus col. 4) divided by 2).	7 Col. 2 + col. 3 minus col. 4 and 6	8 CCA rate (%)	9 CCA for the year (col. 7 multiplied by col. 8 or a lesser amount)	10 UCC at the end of the year

Total CCA claim for the year _____ B

Part B – Equipment and other property additions in the year

1 Class number	2 Property details	3 Total cost	4 Personal portion (if applicable)	5 Rental portion (col.3 minus col.4)

Total equipment and other property additions in the year (total of column 5) 9925 _____

Part C – Building and leasehold interest additions in the year

1 Class number	2 Property details	3 Total cost	4 Personal portion (if applicable)	5 Rental portion (col.3 minus col.4)

Total building and leasehold interest additions in the year (total of column 5) 9927 _____

Part D – Equipment and other property dispositions in the year

1 Class number	2 Property details	3 Proceeds of disposition (should not be more than the capital cost)	4 Personal portion (if applicable)	5 Rental portion (col.3 minus col.4)

Total equipment and other property dispositions in the year (total of column 5) 9926 _____

Part E – Building and leasehold interest dispositions in the year

1 Class number	2 Property details	3 Proceeds of disposition (should not be more than the capital cost)	4 Personal portion (if applicable)	5 Rental portion (col.3 minus col.4)

Total building and leasehold interest dispositions in the year (total of column 5) 9928 _____

Part F – Land additions and dispositions in the year

Cost of all land additions in the year	9923	
Proceeds from all land dispositions in the year	9924	

See the privacy notice on your return.

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STATEMENT OF EMPLOYMENT EXPENSES

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Guide T4044, *Employment Expenses*, has information to help you complete this statement and the schedule. The chapters we refer to below are chapters in the guide. Include a copy of this form with your return.

Name of employer: TUBRO CONTRACTING LTD.

Expenses

Accounting and legal fees		8862		
Advertising and promotion		8520		
Allowable motor vehicle expenses (from line 16 below)		9281	11,995 63	1
Food, beverages, and entertainment expenses	x 50% =	8523		
Lodging		9200		
Other				
Parking		8910		
Supplies (for example, postage, stationery, other office supplies)		8810		
Other expenses (specify)		9270		
Tradesperson's tools expenses, up to a maximum of $500		1770		
Apprentice mechanic tools expenses		9131		
Musical instrument expenses		1776		
Capital cost allowance for musical instruments		1777		
Artists' employment expenses		9973		
	Subtotal		11,995 63	2
Add work-space-in-the-home expenses (enter the lower amount of line 24 or 25 below)		9945		
Total expenses (enter this amount on line 229 of your return)		9368	11,995 63	

Calculation of allowable motor vehicle expenses

Enter the make, model and year of motor vehicle used to earn employment income			
Enter the kilometres you drove in the tax year to earn employment income			3
Enter the total kilometres you drove in the tax year			4
Enter the motor vehicle expenses you paid for:			
Fuel (gasoline, propane, oil)		5	
Maintenance and repairs		6	
Insurance		7	
Licence and registration		8	
Capital cost allowance		9	
Interest		10	
Leasing		11	
Other expenses (specify) 407 ETR		12	
Add lines 5 to 12		13	
Employment-use portion (line 3 / line 4) x line 13 =	▶	14	
Enter the total of all rebates, motor vehicle allowances, and reimbursements for motor vehicle expenses you received that are not included in income. Do not include any repayments you used to calculate your leasing costs on line 11. (see "Allowable Motor Vehicle Expenses" in Chapters 2 and 3)		15	
Allowable motor vehicle expenses (line 14 minus line 15)		16	

Enter the amount from line 16 on line 1 in the "Expenses" area above.

Calculation of work-space-in-the-home expenses

Electricity, heat, and water			17	
Maintenance			18	
Insurance (commission employees only)			19	
Property taxes (commission employees only)			20	
Other expenses (specify)			21	
Add lines 17 to 21	Subtotal		22	
Subtract personal-use portion			23	
	Subtotal			
Add amount carried forward from previous year				
	Subtotal	▶		24
Enter your employment income	65,352 32			
Subtract the amount from line 2 above as well as any amount from line 207 and line 212 of your return that relates to this income	11,995 63			
Subtotal (if negative, enter "0")	53,356 69 =	53,356 69 ▶	53,356 69	25
Work-space-in-the-home expenses available to use in **future** years (line 24 **minus** line 25, if negative, enter "0")				

See the privacy notice on your return.

Vehicle # 2

Enter the make, model and year of motor vehicle used to earn employment income			
Enter the kilometres you drove in the tax year to earn employment income		17,892	3
Enter the total kilometres you drove in the tax year		30,998	4
Enter the motor vehicle expenses you paid for:			
Fuel (gasoline, propane, oil)	5,432 60		5
Maintenance and repairs	773 50		6
Insurance	2,998 00		7
Licence and registration	98 00		8
Capital cost allowance			9
Interest			10
Leasing	9,820 00		11
Other expenses (specify) 407 ETR	1,660 40		12
Add lines 5 to 12	20,782 50		13
Employment-use portion (line 3 / line 4) x line 13 =	11,995 63 ▶	11,995 63	14
Enter the total of all rebates, motor vehicle allowances, and repayments for motor vehicle expenses you received that are not included in income. Do not include any repayments you used to calculate your leasing costs on line 11.			15
Allowable motor vehicle expenses (line 14 minus line 15)		11,995 63	16

Vehicle # 3

Enter the make, model and year of motor vehicle used to earn employment income			
Enter the kilometres you drove in the tax year to earn employment income			3
Enter the total kilometres you drove in the tax year			4
Enter the motor vehicle expenses you paid for:			
Fuel (gasoline, propane, oil)			5
Maintenance and repairs			6
Insurance			7
Licence and registration			8
Capital cost allowance			9
Interest			10
Leasing			11
Other expenses (specify) 407 ETR			12
Add lines 5 to 12			13
Employment-use portion (line 3 / line 4) x line 13 =	▶		14
Enter the total of all rebates, motor vehicle allowances, and repayments for motor vehicle expenses you received that are not included in income. Do not include any repayments you used to calculate your leasing costs on line 11.			15
Allowable motor vehicle expenses (line 14 minus line 15)			16

T777 – Allowable Motor Vehicle Expenses

Name of employer: TUBRO CONTRACTING LTD.

Identification

Motor vehicle description	1	2	3	
Make				
Model				
Year				
Km driven to earn employment income		17,892		3
Total kilometres driven in year		30,998		4
Date of acquisition				
Date of disposition (if in the year)				

Total expenses incurred

Fuel (gasoline, propane, oil, electricity)		5,432 60		5
Maintenance and repairs		773 50		6
Insurance		2,998 00		7
Licence and registration fees		98 00		8
Capital cost allowance				9
Interest				10
Leasing costs		9,820 00		11
Other				
407 ETR		1,660 40		12
Subtotal		20,782 50		13
Allowable portion (line 3 ÷ line 4 x line 13)		11,995 63		14
Total of reimbursements				15
Allowable expenses		11,995 63		
		Total allowable motor vehicle expenses	11,995 63	

Maximum eligible for interest expense

Interest					A
Period for which interest was paid or payable (days)					
Multiply by the daily rate	x	10 00	10 00	10 00	
					B
Maximum deduction (lesser of A and B)					

Maximum Automobile Leasing Expenses

Maximum automobile leasing expenses

	1	2	3	
Date lease began		2015-06-02		
Date lease terminated		2019-06-01		
Lease charges paid during the fiscal period		9,820 00		1
Payment deducted in prior years				2
Number of days since the lease began		579		3
Manufacturer's suggested price				4
Taxes on the eligible cost				
GST rate at the time the lease was entered into		5.00		
PST rate at the time the lease was entered into	8.000	8.000	8.000	
PST on GST	☐	☐	☐	
(Eligible cost + taxes) + 85%		39,882 35		5
Greater of line 4 and line 5 x 85%		33,900 00		6
Taxes on the monthly limit				
GST rate in the current taxation year	5.00	5.00	5.00	
PST rate in the current taxation year	8.000	8.000	8.000	
PST on GST	☐	☐	☐	
Imputed interest on refundable deposits in excess of $1,000				
deemed earned since the deposit became refundable				A
for the current year				B
Reimbursements receivable				
since the lease began				C
for the current year				D
First limit				
(Monthly limit + taxes) x line 3 ÷ 30 - line 2 - line A - line C		17,447 20		7
Second limit				
(Eligible cost + taxes) x line 1 ÷ line 6 - line B - line D		9,820 00		8
Maximum allowable leasing expenses (Line 7 or 8, whichever is less)		9,820 00		

Two-Year Comparative Review – Federal – 2016

	2016	2015
101. Employment income	63,927	86,019
104. Other employment income	1,425	1,512
113. OAS pension		
114. CPP/QPP benefits		
115. Other pensions		
116. Elected split-pension amount		
117. Universal Child Care Benefit	720	
119. EI benefits		
120. Taxable dividends		
121. Interest/other inv. income		
122. Limited partnership income		
125. RDSP income		
126. Rental income	-3,597	-2,797
127. Taxable capital gains		
128. Support payments received		
129. RRSP income		
130. Other income		
135–143. Self-employment income		
144. Workers' compensation		
145. Social assistance payments		
146. Net federal supplements		
150. Total Income	62,476	84,735
207. RPP deduction		
208. RRSP/PRPP deduction	700	
210. Deduct. elected split-pension		
212. Union/professional dues		
213. UCCB repayment		
214. Child care expenses		
215. Disability supports deduction		
217. Business investment loss		
219. Moving expenses		
220. Support payments made		
221. Carrying charges		
222. Deductions CPP/QPP		
223. Deduction for PPIP		
224. Expl./dev. expenses		
229. Other employment expenses	11,996	13,726
231-232. Other deductions		
235. Social benefits repayment		
236. Net Income	49,780	71,009
244. Canadian forces police deduct.		
248. Relocation loan deduction		
249. Security options deductions		
250. Other payments deduction		
251. Limited partnership losses		
252. Non-capital losses		
253. Net capital losses		
254. Capital gains deduction		
255. Northern residents		
256. Additional deductions		
260. Taxable Income	49,780	71,009
GST/HST credit and prov. benefits		
CCB and provincial benefits		
UCCB	N/A	
RRSP limit (2017)	147,524	

	2016	2015
300. Basic amount	11,474	11,327
301. Age amount		
303-305. Spouse or eligible dep.		
367. Family caregiver		
306. Infirm dependants amount		
308-310. CPP/QPP	2,544	2,480
312-317. Tot. empl./self-empl. EI prem.	955	931
375-378. PPIP premiums		
362-395. Volunteers (firefighters/rescue)		
363. Canadian employment amount	1,161	1,146
364. Public transit passes amount		
370. Children's arts amount		
398-369. Home (access./buyers' amt)		
313. Adoption expenses		
314. Pension income amount		
315-318. Caregiver/disability		
319. Interest/student loans		
323. Tuition and education amounts		
324-326. Spouse/dependant trans.		
332. Allowable medical expenses		
335. Total amounts	16,134	15,884
338. Credits	2,420	2,383
349. Donations and gifts		
350. Non-refundable credits	2,420	2,383
Tax on taxable income	7,714	12,493
423. Family tax cut	N/A	
425. Dividend tax credit		
426. Overseas employment tax credit	N/A	
427. Minimum tax carry-over		
Federal surtax		
406. Federal tax	5,294	10,110
410. Political contribution credit		
412. Investment tax credit		
419-414. Labour-sponsored funds credit		
417. Minimum tax		
415. WITB advance payments		
418. Special taxes		
420. Net federal tax	5,294	10,110
421-430. Self-employment CPP		
422. Social benefits repayment		
428-432. Provincial or territorial tax	2,770	4,750
435. Total payable	8,064	14,860
437. Total income tax deducted	12,651	18,365
438. Tax deducted transfer		
440. Refundable abatement		
448 to 451. CPP/EI overpayment	397	313
452. Medical expense supplement		
453. WITB		
ITC refund/Credit Part XII.2		
457. GST/HST rebate (GST370)	1,174	1,425
459. Children's fitness tax credit		
469. Eligible educator school supply cr.		
476. Instalments		
479. Provincial or territorial credits		
482. Total credits	14,222	20,103
Balance due/refund (-)	-6,158	-5,244

Two-Year Comparative Review – Provincial – 2016

		2016	2015
Province of residence		ON	ON
Form 428			
Taxable income		49,780	71,009
Tax on taxable income		2,852	4,820
Non-refundable tax credits			
Basic personal amount	5804	10,011	9,863
Amount from line 308, Schedule 1	5824	2,544	2,480
Amount from line 312, Schedule 1	5832	955	931
Non-refundable tax credits	5880	13,510	13,274
Rate		5.05 %	5.05 %
Total	5884	682	670
Non-refundable tax credits	6150	682	670
Tax credits			
Ontario health premium		600	600
Provincial tax (T1, line 428)		2,770	4,750

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T1 GENERAL 2017

Income Tax and Benefit Return

Step 1 – Identification and other information

ON 7

Identification

First name and initial: RINO

Last name: FERRANTE

Mailing address: Apt No. – Street No. Street name: 58 HARVEST MOON DRIVE

PO Box:

RR:

City: BOLTON

Prov./Terr.: ON

Postal code: L7E 2L2

Information about you

Enter your social insurance number (SIN): 503 170 250

Enter your date of birth: Year Month Day 1978-08-18

Your language of correspondence: English [X] Français [ ]
Votre langue de correspondance :

Is this return for a deceased person?

If this return is for a deceased person, enter the date of death: Year Month Day

Email address

I understand that by providing an email address, I am registering for online mail. I have read and I accept the terms and conditions on page 17 of the guide.

Enter an email address:

Marital status

Tick the box that applies to your marital status on December 31, 2017:

1 [X] Married 2 [ ] Living common-law 3 [ ] Widowed
4 [ ] Divorced 5 [ ] Separated 6 [ ] Single

Information about your residence

Enter your province or territory of residence on **December 31, 2017**: Ontario

Enter the province or territory where you **currently** reside if it is not the same as your mailing address above:

If you were self-employed in 2017, enter the province or territory of self-employment:

If you **became** or **ceased** to be a **resident of Canada** for income tax purposes **in 2017**, enter the date of:

entry Month Day or departure Month Day

Information about your spouse or common-law partner (If you ticked box 1 or 2 above)

Enter his or her SIN: 501 932 784

Enter his or her first name: SERAFINA

Enter his or her net income for 2017 to claim certain credits: 62,374 21

Enter the amount of universal child care benefit (UCCB) from line 117 of his or her return:

Enter the amount of UCCB repayment from line 213 of his or her return:

Tick this box if he or she was self-employed in 2017: 1 [X]

Do not use this area

Elections Canada (For more information, see page 19 in the guide.)

A) Do you have Canadian citizenship? Yes [X] 1 No [ ] 2

If yes, go to question B. If no, skip question B.

B) As a Canadian citizen, do you authorize the Canada Revenue Agency to give your name, address, date of birth, and citizenship to Elections Canada to update the National Register of Electors? Yes [ ] 1 No [X] 2

Your authorization is valid until you file your next tax return. Your information will only be used for purposes permitted under the *Canada Elections Act*, which include sharing the information with provincial/territorial election agencies, members of Parliament, registered political parties, and candidates at election time.

Do not use this area	172					171				

Step 1 – Identification and other information (continued)

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Please answer the following question:

Did you own or hold specified foreign property where the total cost amount of all such property, at any time in 2017, was more than CAN$100,000?
See "Specified foreign property" in the guide for more information. . . . . 266 Yes ☐ 1 No ☒ 2

If yes, complete Form T1135 and attach it to your return.

If you had dealings with a non-resident trust or corporation in 2017, see "Other foreign property" in the guide.

Step 2 – Total income

As a resident of Canada, you have to report your income from all sources both inside and outside Canada. When you come to a line on the return that applies to you, go to the line number in the guide for more information.

Employment income (box 14 of all T4 slips)			101	91,394 91
Commissions included on line 101 (box 42 of all T4 slips)	102			
Wage loss replacement contributions (see line 101 in the guide)	103			
Other employment income			104	1,174 44
Old age security pension (box 18 of the T4A(OAS) slip)			113	
CPP or QPP benefits (box 20 of the T4A(P) slip)			114	
Disability benefits included on line 114 (box 16 of the T4A(P) slip)	152			
Other pensions and superannuation			115	
Elected split-pension amount (attach Form T1032)			116	
Universal child care benefit (UCCB)			117	
UCCB amount designated to a dependant	185			
Employment insurance and other benefits (box 14 of the T4E slip)			119	
Taxable amount of dividends (eligible and other than eligible) from taxable Canadian corporations (attach Schedule 4)			120	
Taxable amount of dividends other than eligible dividends, included on line 120, from taxable Canadian corporations	180			
Interest and other investment income (attach Schedule 4)			121	
Net partnership income: limited or non-active partners only			122	
Registered disability savings plan income			125	
Rental income Gross	160	9,900 00	Net 126	-3,029 58
Taxable capital gains (attach Schedule 3)			127	
Support payments received Total	156		Taxable amount 128	
RRSP income (from all T4RSP slips)			129	
Other income Specify:			130	
Self-employment income				
Business income Gross	162		Net 135	
Professional income Gross	164		Net 137	
Commission income Gross	166		Net 139	
Farming income Gross	168		Net 141	
Fishing income Gross	170		Net 143	
Workers' compensation benefits (box 10 of the T5007 slip)	144			
Social assistance payments	145			
Net federal supplements (box 21 of the T4A(OAS) slip)	146			
Add lines 144, 145, and 146 (see line 250 in the guide).			▶ 147	
Add lines 101, 104 to 143, and 147.		This is your total income.	150	89,539 77

Attach only the documents (schedules, information slips, forms, or receipts) **requested in the guide** to support any claim or deduction. Keep all other supporting documents.

Step 3 – Net income

Enter your **total income** from line 150.					150	89,539 77
Pension adjustment (box 52 of all T4 slips and box 034 of all T4A slips)	206					
Registered pension plan deduction (box 20 of all T4 slips and box 032 of all T4A slips)		207				
RRSP and pooled registered pension plan (PRPP) deduction (see Schedule 7 and **attach** receipts)		208				
PRPP **employer** contributions (amount from your PRPP contribution receipts)	205					
Deduction for elected split-pension amount (**attach** Form T1032)		210				
Annual union, professional, or like dues (box 44 of all T4 slips, and receipts)		212				
Universal child care benefit repayment (box 12 of all RC62 slips)		213				
Child care expenses (**attach** Form T778)		214				
Disability supports deduction		215				
Business investment loss — Gross 228 — Allowable deduction		217				
Moving expenses		219				
Support payments made — Total 230 — Allowable deduction		220				
Carrying charges and interest expenses (**attach** Schedule 4)		221				
Deduction for CPP or QPP contributions on self-employment and other earnings (**attach** Schedule 8 or Form RC381, whichever applies)		222				
Exploration and development expenses (**attach** Form T1229)		224				
Other employment expenses		229	12,073	43		
Clergy residence deduction		231				
Other deductions — Specify:		232				
Add lines 207, 208, 210 to 224, 229, 231, and 232.		233	12,073	43	▶	12,073 43
Line 150 minus line 233 (if negative, enter "0") — This is your **net income before adjustments.**					234	77,466 34
Social benefits repayment (if you reported income on line 113, 119, or 146, see line 235 in the guide) Use the federal worksheet to calculate your repayment.					235	
Line 234 minus line 235 (if negative, enter "0") If you have a spouse or common-law partner, see line 236 in the guide. — This is your **net income.**					236	77,466 34

Step 4 – Taxable income

Canadian Forces personnel and police deduction (box 43 of all T4 slips)		244				
Employee home relocation loan deduction (box 37 of all T4 slips)		248				
Security options deductions		249				
Other payments deduction (if you reported income on line 147, see line 250 in the guide)		250				
Limited partnership losses of other years		251				
Non-capital losses of other years		252				
Net capital losses of other years		253				
Capital gains deduction		254				
Northern residents deductions (**attach** Form T2222)		255				
Additional deductions — Specify:		256				
Add lines 244 to 256.		257			▶	
Line 236 minus line 257 (if negative, enter "0") — This is your **taxable income.**					260	77,466 34

Step 5 – Federal tax and provincial or territorial tax

Use Schedule 1 to calculate your federal tax and Form 428 to calculate your provincial or territorial tax.

Step 6 – Refund or balance owing

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Net federal tax: enter the amount from line 62 of Schedule 1 (attach Schedule 1, even if the result is "0")	420	10,922	83
CPP contributions payable on self-employment and other earnings (attach Schedule 8 or Form RC381, whichever applies)	421		
Employment insurance premiums payable on self-employment and other eligible earnings (attach Schedule 13)	430		
Social benefits repayment (amount from line 235)	422		
Provincial or territorial tax (attach Form 428, even if the result is "0")	428	5,445	72
Add lines 420, 421, 430, 422, and 428. This is your **total payable.**	435	16,368	55

Total income tax deducted	437	20,611	09
Refundable Quebec abatement	440		
CPP overpayment (enter your excess contributions)	448	519	35
Employment insurance overpayment (enter your excess contributions)	450	187	47
Refundable medical expense supplement (use the federal worksheet)	452		
Working income tax benefit (WITB) (attach Schedule 6)	453		
Refund of investment tax credit (attach Form T2038(IND))	454		
Part XII.2 trust tax credit (box 38 of all T3 slips and box 209 of all T5013 slips)	456		
Employee and partner GST/HST rebate (attach Form GST370)	457	1,235	49
Eligible educator school supply tax credit — Supplies expenses 468 x 15%	469		
Tax paid by instalments	476		
Provincial or territorial credits (attach Form 479 if it applies)	479		
Add lines 437 to 479. These are your **total credits.**	482	22,553	40
Line 435 minus line 482 — This is your **refund or balance owing.**		-6,184	85

If the result is negative, you have a **refund**. If the result is positive, you have a **balance owing**. Enter the amount below on whichever line applies.

Generally, we do not charge or refund a difference of $2 or less.

Refund 484 6,184 85

Balance owing 485

For more information on how to make your payment, see line 485 in the guide or go to **canada.ca/payments**. Your payment is due no later than April 30, 2018.

Direct deposit – Enrol or update (see line 484 in the guide)

You do not have to complete this area every year. Do not complete it this year if your direct deposit information has not changed.

To enrol for direct deposit, to update your banking information, or to request that all of your CRA payments you may be receiving or owed be deposited into the same account as your T1 refund, complete lines 460, 461, and 462 below.

By providing my banking information **I authorize** the Receiver General to deposit in the bank account number shown below **any amounts payable** to me by the CRA, until otherwise notified by me. I understand that this authorization will replace all of my previous direct deposit authorizations.

Branch number 460 (5 digits) Institution number 461 (3 digits) Account number 462 (maximum 12 digits)

Ontario — Ontario opportunities fund

You can help reduce Ontario's debt by completing this area to donate some or all of your 2017 refund to the Ontario opportunities fund. Please see the provincial pages for details.

Amount from line 484 above			1
Your donation to the Ontario opportunities fund	465		2
Net refund (line 1 minus line 2)	466		3

I certify that the information given on this return and in any documents attached is correct and complete and fully discloses all my income.

Sign here

It is a serious offence to make a false return.

Telephone (905) 857-6874 Date 2018-07-09

490 **If a fee was charged for preparing this return, complete the following:**

Name of preparer: SAM DURANTE, CPA, CGA

Telephone: (905) 856-0524

EFILE number (if applicable): 489 I2621

Personal information is collected under the *Income Tax Act* to administer tax, benefits, and related programs. It may also be used for any purpose related to the administration or enforcement of the Act such as audit, compliance and the payment of debts owed to the Crown. It may be shared or verified with other federal, provincial/territorial government institutions to the extent authorized by law. Failure to provide this information may result in interest payable, penalties or other actions. Under the *Privacy Act*, individuals have the right to access their personal information and request correction if there are errors or omissions. Refer to **canada.ca/cra-info-source**, Personal Information Bank CRA PPU 005.

Do not use this area 487 488 486

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T1-2017

Federal Tax

Schedule 1

This is **Step 5** in completing your return. Complete this schedule and **attach** a copy to your return.
For more information, see the related line in the guide.

Step 1 – Federal non-refundable tax credits

Basic personal amount	claim $11,635	300	11,635	00	1
Age amount (if you were born in 1952 or earlier) (use the federal worksheet)	(maximum $7,225)	301			2
Spouse or common-law partner amount (attach Schedule 5)		303			3
Canada caregiver amount for spouse or common-law partner, or eligible dependant age 18 or older (attach Schedule 5)		304			4
Amount for an eligible dependant (attach Schedule 5)		305			5
Canada caregiver amount for other infirm dependants age 18 or older (attach Schedule 5)		307			6
Canada caregiver amount for infirm children under 18 years of age					
Enter the number of children for whom you are claiming this amount	352 x $2,150 =	367			7
CPP or QPP contributions:					
through employment from box 16 and box 17 of all T4 slips (attach Schedule 8 or Form RC381, whichever applies)		308	2,564	10	• 8
on self-employment and other earnings (attach Schedule 8 or Form RC381, whichever applies)		310			• 9
Employment insurance premiums:					
through employment from box 18 and box 55 of all T4 slips	(maximum $836.19)	312	836	19	• 10
on self-employment and other eligible earnings (attach Schedule 13)		317			• 11
Volunteer firefighters' amount		362			12
Search and rescue volunteers' amount		395			13
Canada employment amount (If you reported employment income on line 101 or line 104, see line 363 in the guide.)	(maximum $1,178)	363	1,178	00	14
Public transit amount (only claim amounts from January 1 to June 30, 2017)		364			15
Home accessibility expenses (attach Schedule 12)		398			16
Home buyers' amount		369			17
Adoption expenses		313			18
Pension income amount (use the federal worksheet)	(maximum $2,000)	314			19
Disability amount (for self) (claim $8,113, or if you were under 18 years of age, use the federal worksheet)		316			20
Disability amount transferred from a dependant (use the federal worksheet)		318			21
Interest paid on your student loans		319			22
Your tuition, education, and textbook amounts (attach Schedule 11)		323			23
Tuition amount transferred from a child		324			24
Amounts transferred from your spouse or common-law partner (attach Schedule 2)		326			25
Medical expenses for **self, spouse or common-law partner, and your dependent children born in 2000 or later**	330				26
Enter $2,268 or 3% of line 236 of your return, whichever is less.					27
Line 26 minus line 27 (if negative, enter "0")					28
Allowable amount of medical expenses for other dependants (do the calculation at line 331 in the guide)	331				29
Add lines 28 and 29.		▶ 332			30
Add lines 1 to 25, and line 30.		335	16,213	29	31
Federal non-refundable tax credit rate			15 %		32
Multiply line 31 by line 32.		338	2,431	99	33
Donations and gifts (attach Schedule 9)		349			34
Add lines 33 and 34. Enter this amount on line 47 on the next page.	Total federal non-refundable tax credits	350	2,431	99	35

Continue on the next page.

Step 2 – Federal tax on taxable income

Enter your taxable income from line 260 of your return.	77,466.34	36

Complete the appropriate column depending on the amount on line 36.	Line 36 is $45,916 or less	Line 36 is more than $45,916 but not more than $91,831	Line 36 is more than $91,831 but not more than $142,353	Line 36 is more than $142,353 but not more than $202,800	Line 36 is more than $202,800	
Enter the amount from line 36.		77,466.34				37
Line 37 minus line 38	0.00	45,916.00	91,831.00	142,353.00	202,800.00	38
(cannot be negative)		31,550.34				39
Multiply line 39	15 %	20.5 %	26 %	29 %	33 %	40
by line 40.		6,467.82				41
	0.00	6,887.00	16,300.00	29,436.00	46,965.00	42
Add lines 41 and 42.		13,354.82				43

Step 3 – Net federal tax

Enter the amount from line 43.		13,354.82	44		
Federal tax on split income (from line 5 of Form T1206)	424		• 45		
Add lines 44 and 45.	404	13,354.82	▶	13,354.82	46
Enter your total federal non-refundable tax credits from line 35 on the previous page.	350	2,431.99	47		
Federal dividend tax credit	425		• 48		
Minimum tax carryover (attach Form T691)	427		• 49		
Add lines 47, 48, and 49.		2,431.99	▶	2,431.99	50
Line 46 minus line 50 (if negative, enter "0")		Basic federal tax	429	10,922.83	51
Federal foreign tax credit (attach Form T2209)			405		52
Line 51 minus line 52 (if negative, enter "0")		Federal tax	406	10,922.83	53
Total federal political contributions (attach receipts)	409		54		
Federal political contribution tax credit (use the federal worksheet)	(maximum $650)	410	• 55		
Investment tax credit (attach Form T2038(IND))		412	• 56		
Labour-sponsored funds tax credit (see lines 413 and 414 in the guide)					
Net cost of shares of a provincially registered fund	413	Allowable credit 414	• 57		
Add lines 55, 56, and 57.		416	▶		58
Line 53 minus line 58 (if negative, enter "0") If you have an amount on line 45 above, see Form T1206.			417	10,922.83	59
Working income tax benefit advance payments received (box 10 of the RC210 slip)			415		• 60
Special taxes (see line 418 in the guide)			418		61
Add lines 59, 60, and 61. Enter this amount on line 420 of your return.		Net federal tax	420	10,922.83	62

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Canada Pension Plan Contributions and Overpayment for 2017

Schedule 8

Complete this schedule to calculate your required Canada Pension Plan (CPP) contributions or overpayment for 2017 if you were **a resident of a province or territory other than Quebec** on December 31, 2017, **and** have **no earned income from the province of Quebec.**

Do not use this schedule if any of your T4 slips have Quebec Pension Plan (QPP) contributions. Instead complete Form RC381, *Inter-provincial calculation for CPP and QPP contributions and overpayments for 2017.*

Part 1 – If you were 60 to 70 years of age, you received a CPP or QPP retirement pension, and you had employment and/or self-employment income, you were considered a CPP working beneficiary and had to make CPP contributions. However, if you were at least 65 years of age but under 70, you can elect to stop paying CPP contributions. Read **Part 1** of this schedule.

Part 2 – Complete this part to determine the number of months for the CPP calculation.

Part 3 – Complete this part to calculate your CPP contributions and any overpayment of CPP made through employment. If you are reporting self-employment or elective income **and** employment income, you must complete **Part 5**.

Part 4 or Part 5 – Complete one of these parts to calculate your CPP contributions if:

- you reported self-employment income on lines 135 to 143 of your return;
- you reported business or professional income from a partnership on line 122 of your return; or
- you made an election on Form CPT20 to pay additional CPP contributions on other earnings.

For more information, see line 222 in the guide.

Complete **Part 4** if you are reporting **only** self-employment or elective income.

Complete **Part 5** if you are reporting self-employment or elective income **and** employment income. You must first complete **Part 3**.

Attach a copy of this schedule to your return.

Part 1 – Election to stop contributing to the Canada Pension Plan or revocation of a prior election

If in 2017 you were 60 to 70 years of age, you received a CPP or QPP retirement pension, and you had employment and/or self-employment income, you were considered a CPP working beneficiary and you were required to make CPP contributions. However, if you were at least 65 years of age but under 70, you can elect to stop paying CPP contributions.

If you have **employment income** for 2017 and elected in 2017 to stop paying CPP contributions or revoked in 2017 an election made in a prior year, you should have already completed Form CPT30, *Election to Stop Contributing to the Canada Pension Plan, or Revocation of a Prior Election*, and sent it to us and your employer(s).

If you had **only self-employment** income for 2017 and elect in 2017 to stop paying CPP contributions on your self-employment earnings, enter the month in 2017 for which you choose to start this election in **box 372** below. The date cannot be earlier than the month you turn 65 and you are receiving a CPP or QPP retirement pension. For example, if you turn 65 in June, you can choose any month from June to December. If you choose the month of June, enter 06 in box 372 because June is the sixth month of the year. If in 2017 you are revoking an election made in a prior year on contributions on self-employment earnings, enter the month in 2017 for which you choose to revoke this election in **box 374** below. Your election remains valid until you revoke it or you turn 70. If you start receiving employment income (other than employment income earned in Quebec) in a future year, you will have to complete Form CPT30 in that year for your election to remain valid.

If you had **both** employment income and self-employment income in 2017 and wanted to elect to stop paying CPP contributions in 2017, or to revoke in 2017 an election made in a prior year, you should have completed Form CPT30 in 2017. An election filed using Form CPT30 applies to all income from pensionable earnings, including self-employment earnings, as of the first day of the month after the date you gave this form to your employer. If you completed and submitted Form CPT30 when you became employed in 2017 but your intent was to elect in 2017 to stop paying CPP contributions or revoke an election made in a prior year on your self-employment income before you became employed, enter the month you want to stop contributing in **box 372** below, or if you want to revoke in 2017 an election made in a prior year, enter the month you want to resume contributing in **box 374** below. If you did not complete and submit Form CPT30 for 2017 when you became employed, you cannot elect to stop paying CPP contributions or revoke an election made in a prior year on your self-employment earnings for 2017 on this schedule.

To be valid, an election or revocation that begins in 2017 must be filed on or before June 15, 2019.

I elect to **stop** contributing to the Canada Pension Plan on my self-employment earnings on the first day of the month that I entered in box 372. — Month **372** [ ]

I want to **revoke** an election made in a prior year to stop contributing to the Canada Pension Plan on my self-employment earnings and resume contributing on the first day of the month that I entered in box 374. — Month **374** [ ]

Part 2 – Determine the number of months for the CPP calculation

Enter 12 in box A **unless** one or more of the situations below apply.

- If you turned 18 years of age in 2017, enter the number of months in the year after the month you turned 18.
- If for all of 2017 you were receiving a CPP or QPP disability pension, enter "0". If you started or stopped receiving a CPP or QPP disability pension in 2017, enter the number of months during which you were not receiving a disability pension.
- If you were 65 to 70 years of age in 2017, you were receiving a CPP or QPP retirement pension, and you elected to stop paying CPP contributions in 2017, enter the number of months in the year up to and including the month you made the election. If you had self-employment income in 2017 and have an entry in box 372, enter the number of months in the year prior to the month you entered in box 372.
- If you were 65 to 70 years of age in 2017, you were receiving a CPP or QPP retirement pension, you elected to stop paying CPP contributions in a prior year, and you have not revoked that election, enter "0".
- If you were 65 to 70 years of age in 2017, you were receiving a CPP or QPP retirement pension, you elected to stop paying CPP contributions in a prior year, and you revoked that election in 2017, enter the number of months in the year after the month you revoked the election. If you had self-employment income in 2017 and have an entry in box 374, enter the number of months in the year after and including the month you entered in box 374.
- If you turned 70 years of age in 2017 and you did not elect to stop paying CPP contributions, enter the number of months in the year up to and including the month you turned 70 years of age.
- If for all of 2017 you were 70 years of age or older, enter "0".
- If the individual died in 2017, enter the number of months in the year up to and including the month the individual died.

Enter the number of months during which the **CPP** applies in 2017. 12 A

Part 3 – Calculating your CPP contributions and overpayment on employment income

Enter your yearly maximum **CPP** pensionable earnings (see the monthly proration table below to find the amount that corresponds to the number of months entered in box A of Part 2).	(maximum $55,300)		55,300 00	1
Total CPP pensionable earnings Enter the total of box 26 of all your T4 slips (maximum $55,300 per slip). If box 26 is blank, use box 14.		5549	66,801 91	2
Enter the amount from line 1 or the amount from line 2, whichever is **less**.	(maximum $55,300)		55,300 00	3
Enter your maximum basic **CPP** exemption (see the monthly proration table below to find the amount that corresponds to the number of months entered in box A of Part 2).	(maximum $3,500)		3,500 00	4
Earnings subject to CPP contributions: Line 3 minus line 4 (if negative, enter "0")	(maximum $51,800)		51,800 00	5
Actual CPP contributions: Enter the total CPP contributions deducted from box 16 of all your T4 slips.		5034	3,083 45	• 6
Required contributions on CPP pensionable earnings: Multiply the amount from line 5 by 4.95%.	(maximum $2,564.10)		2,564 10	7
Line 6 minus line 7 (if negative, enter "0")	**CPP overpayment**		519 35	8

If you are **self-employed** and/or you are **electing to pay additional** CPP contributions on other earnings, enter the amount from line 6 on **line 308** of your Schedule 1 and, if applicable, on **line 5824** of Form 428. Then continue with Part 5.

Otherwise, enter the amount from line 6 or line 7, whichever is **less**, on **line 308** of your Schedule 1 and, if applicable, on **line 5824** of Form 428. If the amount from line 8 is **positive**, enter it on **line 448** of your return. If the amount from line 8 is **negative**, you may be able to make additional CPP contributions; see "Making additional CPP contributions" on page 48 of the *General Income Tax and Benefit Guide*.

Monthly proration table for 2017

Part 3			Part 3 continued		
Applicable number of months	**Line 1** Maximum CPP pensionable earnings	**Line 4** Maximum basic CPP exemption*	Applicable number of months	**Line 1** Maximum CPP pensionable earnings	**Line 4** Maximum basic CPP exemption*
1	$4,608.33	$291.67	7	$32,258.33	$2,041.67
2	$9,216.67	$583.33	8	$36,866.67	$2,333.33
3	$13,825.00	$875.00	9	$41,475.00	$2,625.00
4	$18,433.33	$1,166.67	10	$46,083.33	$2,916.67
5	$23,041.67	$1,458.33	11	$50,691.67	$3,208.33
6	$27,650.00	$1,750.00	12	$55,300.00	$3,500.00

* If you started receiving CPP retirement benefits in 2017, your basic exemption may be prorated by the CRA.

Part 4 – CPP contributions on self-employment and other earnings ONLY (no employment income)

Pensionable net self-employment earnings* (amounts from line 122 and lines 135 to 143 of your return)			1
Employment earnings not shown on a T4 slip on which you elect to pay additional CPP contributions (attach Form CPT20)	373		2
Add lines 1 and 2 (if negative enter "0").	CPP pensionable earnings (maximum $55,300)*		3
Basic exemption	(maximum $3,500)*		4
Line 3 minus line 4	(maximum $51,800)		5
CPP rate		9.9 %	6
CPP contributions payable on self-employment and other earnings: Multiply line 5 by line 6. Enter this amount on line 421 of your return.			7
Deduction and tax credit for CPP contributions on self-employment and other earnings: Multiply the amount from line 7 by 50%.			8

Enter the amount from line 8 on line 222 of your return and on line 310 of Schedule 1.

* Self-employment earnings, CPP pensionable earnings, and the basic exemption should be prorated according to the number of months entered in box A of Part 2 (do not prorate the self-employment earnings if the individual died in 2017).

Part 5 – CPP contributions on self-employment and other earnings when you have employment income

Pensionable net self-employment earnings* (amounts from line 122 and lines 135 to 143 of your return)				1
Employment earnings not shown on a T4 slip on which you elect to pay additional CPP contributions (attach Form CPT20)	373			2
Employment earnings shown on a T4 slip on which you elect to pay additional CPP contributions, line 12 of Form CPT20 (attach Form CPT20)	399			3
Add lines 1, 2, and 3.				4
Enter the amount from line 6 of Part 3.	Actual CPP contributions		3,083 45	5
If the amount on line 8 of Part 3 is positive, complete lines 6 to 8. Otherwise, enter "0" on line 8 and continue on line 9.				
Enter the amount from line 5 above.		3,083 45		6
Enter the amount from line 7 of Part 3.		2,564 10		7
Line 6 minus line 7 (if negative, enter "0")		519 35 ▶	519 35	8
Line 5 minus line 8 (if negative, enter "0")			2,564 10	9
Multiply the amount from line 9 by 20.202.			51,800 00	10
Enter the amount from line 1 of Part 3.	CPP pensionable earnings (maximum $55,300)		55,300 00	11
Enter the amount from line 4 of Part 3.	Basic exemption (maximum $3,500)		3,500 00	12
Line 11 minus line 12 (if negative, enter "0")	(maximum $51,800)		51,800 00	13
Enter the amount from line 10.			51,800 00	14
Line 13 minus line 14 (if negative, enter "0")				15
Enter the amount from line 4 or line 15, whichever is less.				16
If the amount on line 2 of Part 3 is less than the amount on line 4 of Part 3, complete lines 17 to 19. Otherwise, enter "0" on line 19 and continue on line 20.				
Line 4 of Part 3 minus line 2 of Part 3		17		
Line 4 minus line 13 (if negative, enter "0")		18		
Line 17 minus line 18 (if negative, enter "0")		▶		19
Earnings subject to contributions: line 16 minus line 19 (if negative, enter "0")				20
Multiply the amount from line 20 by 9.9%.				21
Multiply the amount from line 8 of Part 3 (if positive only) by 2.			1,038 70	22
CPP contributions payable on self-employment and other earnings: Line 21 minus line 22 (if negative, enter "0"). Enter this amount on line 421 of your return. **				23
Deduction and tax credit for CPP contributions on self-employment and other earnings: Multiply the amount from line 23 by 50%.				24

Enter the amount from line 24 on line 222 of your return and on line 310 of Schedule 1.

* Self-employment earnings should be prorated according to the number of months entered in box A of Part 2 (do not prorate the self-employment earnings if the individual died in 2017).

** If the result on line 23 is negative, you may have an overpayment. If so, we will calculate it for you.

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Employee and partner GST/HST rebate application

Protected B when completed

You do not qualify for this rebate if your employer is a listed financial institution (for example, a person that was, at any time during the year, a bank, an investment dealer, a trust company, an insurance company, a credit union, or a corporation whose principal business is lending money).

For details on how to complete this form, see Guide T4044, *Employment Expenses* (for employees) or Guide RC4091, *GST/HST Rebate for Partners* (for members of a partnership). **This form applies to 2012 and later tax years.**

Part A – Identification (to be completed by claimant)

Last name FERRANTE	First name and initial(s) RINO
Tax year of claim (one year per claim) 2017	Social insurance number 503 170 250
Name of employer or partnership (must be a GST/HST registrant) TURBO CONTRACTING LTD.	Business number of employer or partnership 864437116 RT 0001

Part B – Rebate calculation (to be completed by claimant)

GST rebate for eligible expenses on which you paid the GST Eligible expenses, **other than capital cost allowance (CCA)**, on which you paid the GST			1
Eligible CCA on motor vehicles, musical instruments, and aircraft for which you paid the GST			2
Total eligible expenses for the GST rebate (line 1 plus line 2)	6485		3
Eligible GST – multiply line 3 by 5/105			4

HST rebate for eligible expenses on which you paid the HST	3B – 12% HST	3C – 13% HST	3D – 14% HST	3E – 15% HST	
Eligible expenses, **other than CCA**, on which you paid the HST		10,739 22			5
Eligible CCA on motor vehicles, musical instruments, and aircraft for which you paid the HST					6
Total (add lines 5 and 6 in each of columns 3B, 3C, 3D, and 3E)		10,739 22			7
Total eligible expenses for the HST rebate (add the totals of column 3B, 3C, 3D, and 3E together from line 7)			6487	10,739 22	8
Multiply Column 3B line 7 by 12/112					9
Multiply Column 3C line 7 by 13/113				1,235 49	10
Multiply Column 3D line 7 by 14/114					11
Multiply Column 3E line 7 by 15/115					12

Total (add lines 9, 10, 11, and 12). **For more information to complete this section, see Guide T4044 or Guide RC4091.**		1,235 49	13
Total expenses eligible for the HST rebate	6486		14
Rebate for property and services brought into a participating province.			15
Employee and partner GST/HST rebate (add lines 4, 13, and 15). Enter the result on line 16, and enter that amount on line 457 of your income tax return.		1,235 49	16

Part C – Declaration by claimant's employer or partnership

– An authorized officer of your employer or partnership must complete this part only if you are claiming a rebate for any expenses included on lines 4, 13, or 15 in Part B (above) for which you were paid an unreasonable allowance.

I certify that for the tax year stated above, the claimant was paid the following allowance(s), which at the time it was paid, I did not consider to be reasonable for the purposes of subparagraphs 6(1)(b)(v), (vi), (vii), or (vii.1) of the *Income Tax Act*. I will not include an amount equal to this allowance when determining my input tax credit or rebate.

Amount received $	Reason for allowance(s) (list activities)
Name of employer or partnership	

Signature of employer or authorized officer	Position of authorized officer	Year Month Day

Part D – Certification (to be completed by claimant)

I certify that the information in this document is, to the best of my knowledge, true, correct, and complete and that I am eligible for the employee and partner GST/HST rebate for the tax year stated in Part A.

Signature	Year Month Day

Chart A – Eligible expenses on which you paid the GST			
Type of expenses	Total expenses	Non-eligible portion of expenses	Eligible expenses (col. 1 minus col. 2)
Employee expenses			
Accounting and legal fees			
Advertising and promotion			
Food and beverages			
Lodging and travelling expenses			
Entertainment expenses			
Parking			
Supplies			
Other expenses – salary income			
Other expenses – commission income			
Power saw			
Musical instrument costs			
Artists' employment expenses			
Union, professional, or similar dues			
Motor vehicle expenses			
Work space in home expenses			
Meals and lodging expenses – TL2			
Tradesperson's tools expenses (for employees)			
Apprentice mechanic tools expenses (for employees)			
Other employment expenses (T1, line 229)			
Partner expenses			
Deduction other than capital cost			
		Total eligible expenses other than CCA	A
CCA on motor vehicles, musical instruments, and aircraft – T777			
CCA - Partners			
		Total capital cost allowance (CCA)	B

Chart B – Eligible expenses on which you paid the HST (12%)			
Type of expenses	Total expenses	Non-eligible portion of expenses	Eligible expenses (col. 1 minus col. 2)
Employee expenses			
Accounting and legal fees			
Advertising and promotion			
Food and beverages			
Lodging and travelling expenses			
Entertainment expenses			
Parking			
Supplies			
Other expenses – salary income			
Other expenses – commission income			
Power saw			
Musical instrument costs			
Artists' employment expenses			
Union, professional, or similar dues			
Motor vehicle expenses			
Work space in home expenses			
Meals and lodging expenses – TL2			
Tradesperson's tools expenses (for employees)			
Apprentice mechanic tools expenses (for employees)			
Other employment expenses (T1, line 229)			
Partner expenses			
Deduction other than capital cost			
		Total eligible expenses other than CCA	C
CCA on motor vehicles, musical instruments, and aircraft – T777			
CCA - Partners			
		Total capital cost allowance (CCA)	D

Chart C – Eligible expenses on which you paid the HST (13%)						
Type of expenses	Total expenses		Non-eligible portion of expenses		Eligible expenses (col. 1 minus col. 2)	
Employee expenses						
Accounting and legal fees						
Advertising and promotion						
Food and beverages						
Lodging and travelling expenses						
Entertainment expenses						
Parking						
Supplies						
Other expenses – salary income						
Other expenses – commission income						
Power saw						
Musical instrument costs						
Artists' employment expenses						
Union, professional, or similar dues						
Motor vehicle expenses	12,073	43	1,334	21	10,739	22
Work space in home expenses						
Meals and lodging expenses – TL2						
Tradesperson's tools expenses (for employees)						
Apprentice mechanic tools expenses (for employees)						
Other employment expenses (T1, line 229)						
Partner expenses						
Deduction other than capital cost						
			Total eligible expenses other than CCA		C 10,739	22
CCA on motor vehicles, musical instruments, and aircraft – T777						
CCA - Partners						

Chart D – Eligible expenses on which you paid the HST (14%)						
Type of expenses	Total expenses		Non-eligible portion of expenses		Eligible expenses (col. 1 minus col. 2)	
Employee expenses						
Accounting and legal fees						
Advertising and promotion						
Food and beverages						
Lodging and travelling expenses						
Entertainment expenses						
Parking						
Supplies						
Other expenses – salary income						
Other expenses – commission income						
Power saw						
Musical instrument costs						
Artists' employment expenses						
Union, professional, or similar dues						
Motor vehicle expenses						
Work space in home expenses						
Meals and lodging expenses – TL2						
Tradesperson's tools expenses (for employees)						
Apprentice mechanic tools expenses (for employees)						
Other employment expenses (T1, line 229)						
Partner expenses						
Deduction other than capital cost						
			Total eligible expenses other than CCA		C	
CCA on motor vehicles, musical instruments, and aircraft – T777						
CCA – Partners						
			Total capital cost allowance (CCA)		D	

Chart E – Eligible expenses on which you paid the HST (15%)

Type of expenses	Total expenses	Non-eligible portion of expenses	Eligible expenses (col. 1 minus col. 2)
Employee expenses			
Accounting and legal fees			
Advertising and promotion			
Food and beverages			
Lodging and travelling expenses			
Entertainment expenses			
Parking			
Supplies			
Other expenses – salary income			
Other expenses – commission income			
Power saw			
Musical instrument costs			
Artists' employment expenses			
Union, professional, or similar dues			
Motor vehicle expenses			
Work space in home expenses			
Meals and lodging expenses – TL2			
Tradesperson's tools expenses (for employees)			
Apprentice mechanic tools expenses (for employees)			
Other employment expenses (T1, line 229)			
Partner expenses			
Deduction other than capital cost			
		Total eligible expenses other than CCA	C
CCA on motor vehicles, musical instruments, and aircraft – T777			
CCA - Partners			
		Total capital cost allowance (CCA)	D

GST370 – Allocation of Expenses for the GST/HST Rebate

This form is to be used to allocate expenses eligible for the GST/HST rebate if more than one tax rate can be applied to expenses.
If expenses have been incurred in more than one province, perform the allocation according to the applicable tax rates, as the case may be:

- 12% HST: Expenses incurred in British Columbia before April 1, 2013 (Note 1)
- 13% HST: Expenses incurred in Ontario
  Expenses incurred in New Brunswick and Newfoundland and Labrador before July 1, 2016
- 14% HST: Expenses incurred in Prince Edward Island before October 1, 2016
- 15% HST: Expenses incurred in Nova Scotia
  Expenses incurred in New Brunswick and Newfoundland and Labrador on July 1, 2016 or after
  Expenses incurred in Prince Edward Island on October 1, 2016 or after
- 5% GST: Other provinces or territories

Note 1: For British Columbia, expenses incurred on April 1, 2013, or after are subject to the 5% GST.

Once this form is completed, the data entered will be carried over to Form GST370 and will be used to calculate the total amount of tax rebate for which the taxpayer is eligible with regard to his or her eligible expenses.

Taxpayer information

The taxpayer is eligible for a tax rebate	GST/HST [X]	Taxyear	2017
Province or territory of residence	Ontario	T1, line 457	1,235 49
Rate used to calculate the GST/HST tax rebate	13% HST		

Chart 1 – Eligible expenses (other than CCA) on which you paid GST/HST

	Total expenses	Eligible expenses 13% HST	GST	12% HST	13% HST	14% HST	15% HST
			Complete only the columns whose tax rate differs from the rate in the "Eligible expenses" column				
Form T777 – Statement of employment expenses							
Accounting and legal fees							
Advertising and promotion							
Food and beverages							
Lodging							
Other lodging and travelling expenses							
Entertainment expenses							
Parking							
Supplies							
Other expenses – Salary income							
Other expenses – Commission income							
Power saw							
Musical instrument costs							
Artists' employment expenses							
Motor vehicle expenses	12,073 43	10,739 22					
Workspace in home expenses							
Tradesperson's tools expenses							
Apprentice mechanic tools expenses							
Other employment expenses (T1, line 229)							
Total	12,073 43	10,739 22					
T1, line 212 – Union, professional, or like dues							
Union, professional, or similar dues **Total**							
Form TL2 – Claim for meal and lodging expenses							
Meals and lodging expenses **Total**							
Partner expenses (Note 1)							
Expenses other than CCA							
Motor vehicle expenses							
Other							
Total							

Note 1: The amounts in this section are from the "GST/HST rebate for partners" section in one of the following forms: T2042, T2121, T2125 and Partner.

Chart 2 – Capital Cost Allowance (CCA) on which you paid GST/HST

	Total expenses	Eligible expenses 13% HST	GST	12% HST	13% HST	14% HST	15% HST
			Complete only the columns whose tax rate differs from the rate in the "Eligible expenses" column				
Employee (Note 2)							
Class 10 – Passenger vehicles Class 9 – Aircraft							
Class 8 – Musical instruments							
Total							
Partner (Note 3)							
Capital cost deduction from statement of income							
Other							
Total							

Note 2: The amounts in this section are from Forms 777 Auto and 777 CCA.

Note 3: The amounts in this section are from the "GST/HST rebate for partners" section in one of the following forms: T2042, T2121 and T2125.

Chart 3 – Rebate for property and services brought into a participating province

Rebate for property and services brought into a participating province. Do not include any expenses for which you paid the HST.

	A – 1% HST	B – 2% HST	C – 3% HST	D – 7% HST	E – 8% HST	F – 9% HST	G – 10% HST	
Eligible expenses, **other than CCA**, on which you paid the provincial part of the HST separately								1
Eligible CCA on motor vehicles, musical instruments, and aircraft for which you paid the provincial part of HST separately +								2
Total (add lines 1 and 2 in each of columns **A, B, C, D, E, F,** and **G**) =								3
Total expenses eligible for the HST rebate (add the totals of columns **A, B, C, D, E, F** and **G** together from line 3). Enter the result on line 14 of Part B on page 1 of Form GST370.						6486		4
Multiply the amount on line 3 of column **A** by 1/101								5
Multiply the amount on line 3 of column **B** by 2/102								6
Multiply the amount on line 3 of column **C** by 3/103								7
Multiply the amount on line 3 of column **D** by 7/107								8
Multiply the amount on line 3 of column **E** by 8/108								9
Multiply the amount on line 3 of column **F** by 9/109								10
Multiply the amount on line 3 of column **G** by 10/110								11
Total (add lines 5, 6, 7, 8, 9, 10, and 11). Enter the result on line 15 of Part B on page 1 of Form GST370.								12

Personal information is collected under the *Excise Tax Act* to administer tax, rebates, and elections. It may also be used for any purpose related to the administration or enforcement of the Act such as audit, compliance and the payment of debts owed to the Crown. It may be shared or verified with other federal, provincial/territorial government institutions to the extent authorized by law. Failure to provide this information may result in interest payable, penalties or other actions. Under the *Privacy Act*, individuals have the right to access their personal information and request correction if there are errors or omissions. Refer to Info Source at cra.gc.ca/gncy/tp/nfsrc/nfsrc-eng.html, Personal Information Bank CRA PPU 241.

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CALCULATION OF CUMULATIVE NET INVESTMENT LOSS (CNIL) TO DECEMBER 31, 2017

- Use this form if you had any **investment income** or **investment expenses** for 2017.
- Your CNIL reduces the amount of your cumulative gains limit for the year and may affect the allowable amount of your capital gains deduction.
- Even if you are not claiming a capital gains deduction in 2017, you should still complete this form if you had any investment income or expenses in 2017.
- Because the balance in your CNIL account is a cumulative total, you may need this information in a future year. Keep a copy for your records and attach another to your return.
- If you need more information, call **1-800-959-8281**.

Note
If you have capital gains other than from the disposition of qualified farm or fishing property or qualified small business corporation shares in 2017, you should start by completing Chart A of this form to determine if you have additional investment income to include when you calculate your CNIL.

Part 1 – Investment expenses claimed on your 2017 return

Carrying charges and interest expenses (from line 221)			1		
Net rental losses (from line 126)		3,029 58	2		
Limited or non-active partnership losses (from line 122) other than allowable capital losses			3		
Limited partnership losses of other years after 1985 (from line 251)			4		
50% of exploration and development expenses (from line 224)			5		
Any other investment expenses claimed in 2017 to earn property income (see the list of other investment expenses below)	6808		6		
Additional investment expenses: If you did not complete Chart A of this form, enter "0." Otherwise, enter the lesser of line 15 in Chart A or the amount you claimed on line 253 of your return			7		
Total investment expenses claimed in 2017 (total of lines 1 to 7)		3,029 58	▶	3,029 58	A

Part 2 – Investment income reported on your 2017 return

Investment income (from lines 120 and 121)			8		
Net rental income, including recaptured capital cost allowance (from line 126)			9		
Net income from limited or non-active partnership (from line 122) other than taxable capital gains			10		
Any other property income reported in 2017 (see the list of other property income below), including annuity payments taxable under paragraph 56(1)(d) **minus** the capital portion deducted under paragraph 60(a)	6810		11		
50% of income from the recovery of exploration and development expenses (from line 130)	6811		12		
Additional investment income: If you did not complete Chart A of this form, enter "0." Otherwise, enter the amount from line 15 in Chart A			13		
Total investment income reported in 2017 (total of lines 8 to 13)			▶		B

Other investment expenses

Include: • repayments of inducements • repayments of refund interest • the uncollectible portion of proceeds from dispositions of depreciable property (except passenger vehicles that cost more than $30,000) • sale of agreement for sale or mortgage included in proceeds of disposition in a previous year under subsection 20(5) • foreign non-business tax under subsections 20(11) and 20(12) • life insurance premiums deducted from property income • capital cost allowance claimed on certified films and videotapes • farming or fishing losses claimed by a non-active partner or a limited partner

Do not include: • expenses incurred to earn business income • repayment of shareholders' loans deducted under paragraph 20(1)(j) • interest paid on money borrowed to:
i) buy an income-averaging annuity contract;
ii) pay a premium under a registered retirement savings plan;
iii) make a contribution to a registered pension plan; and
iv) make a contribution to a deferred profit-sharing plan.

Other property income

Include: • amounts from insurance proceeds for the recapture of capital cost allowance (other than amounts already included on line 9) • home insulation or energy conversion grants under paragraph 12(1)(u) • payments received as an inducement or reimbursement • income from the appropriation of property to a shareholder • farming and fishing income reported by a non-active or a limited partner • other income from a trust • allowable capital losses included in partnership losses of other years after 1985 • amounts withdrawn from AgriInvest Fund 2 • CPP or QPP death benefit payments reported on your T1 return

Do not include: • income amounts that relate to business income • payments received from an income-averaging annuity contract • payments received from an annuity contract bought under a deferred profit-sharing plan • shareholders' loans included in income under subsection 15(2)

Do not use this area
6813

Part 3 – Cumulative net investment loss (CNIL)

Total investment expenses claimed in 2017 (from line A in Part 1)	3,029 58	14	
Total investment expenses claimed in previous years (after 1987): Enter the amount from line 16 in Part 3 of Form T936 for 2016. If you did not complete Form T936 for 2016, see note 1 below.	40,071 52	15	
Cumulative investment expenses (total of lines 14 and 15)	43,101 10 ▶		43,101 10 16
Total investment income reported in 2017 (from line B in Part 2)		17	
Total investment income reported in previous years (after 1987): Enter the amount from line 19 in Part 3 of Form T936 for 2016. If you did not complete Form T936 for 2016, see note 2 below.		18	
Cumulative investment income (total of lines 17 and 18)		▶	19
Cumulative net investment loss (CNIL) to December 31, 2017 (line 16 **minus** line 19; if negative, enter "0")			43,101 10 C

If you are claiming a capital gains deduction on your 2017 return, enter the amount from line C on line 28 of Form T657 for 2017.

Notes

1. To calculate your **total investment expenses from previous years**, complete Part 1 of Form T936 for each year from 1988 to 2016 in which you had investment expenses (do not complete line 7 for 1988 to 1991). Add the amounts from line A and enter the total on line 15 above.
2. To calculate your **total investment income from previous years**, complete Part 2 of Form T936 for each year from 1988 to 2016 in which you had investment income (do not complete line 13 for 1988 to 1991). Add the amounts from line B and enter the total on line 18 above.

Chart A

Enter the amount from line 199 of Schedule 3			1
Enter the amount from line 173 of Schedule 3			2
Line 1 **plus** line 2 (if negative, enter "0"). If the amount on this line is zero, do not complete lines 4 to 14, and enter "0" on line 15			3
Enter the amount from line 1 above (if negative, enter "0")			4
Enter the total of the amounts from lines 107, 110, and 124 of Schedule 3		5	
If you reported an amount on line 192 of Schedule 3, enter the total of the amounts from lines C and D on Form T2017. Otherwise, enter the amount from line 5 on line 7.		6	
Line 5 **plus** line 6 (if negative, enter "0")		7	
Enter 1/2 of line 7			8
Line 4 **minus** line 8 (if negative, enter "0"). If the amount on this line is zero, do not complete lines 10 to 14, and enter "0" on line 15.			9
Total net non-eligible taxable capital gains (line 3 or line 9, **whichever is less**). If the amount on this line includes an amount from a T3 slip, complete lines 11 to 13 below. Otherwise, enter "0" on line 14.			10
Enter the amount from box 21 of all 2017 T3 slips	5334	11	
Enter the amount from box 30 of all 2017 T3 slips		12	
Line 11 **minus** line 12	5365	13	
Enter 1/2 of line 13			14
Additional investment income (line 10 **minus** line 14; if negative, enter "0")			15

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Ontario

Ontario Tax

ON428
T1 General – 2017

Complete this form and **attach a copy** to your return. For more information, see the related line in the forms book.

Step 1 – Ontario non-refundable tax credits

		For internal use only	5605		
Basic personal amount		claim $10,171	5804	10,171 00	1
Age amount (if born in 1952 or earlier) (use the *Provincial Worksheet*)		(maximum $4,966)	5808		2
Spouse or common-law partner amount					
Base amount	9,500 00				
Minus: their net income from page 1 of your return	62,374 21				
Result: (if negative, enter "0")		(maximum $8,636) ▶	5812		3
Amount for an eligible dependant					
Base amount					
Minus: their net income from line 236 of their return					
Result: (if negative, enter "0")		(maximum $8,636) ▶	5816		4
Ontario caregiver amount (use the *Provincial Worksheet*)			5819		5
CPP or QPP contributions:					
(amount from line 308 of your federal Schedule 1)			5824	2,564 10	• 6
(amount from line 310 of your federal Schedule 1)			5828		• 7
Employment insurance premiums:					
(amount from line 312 of your federal Schedule 1)			5832	836 19	• 8
(amount from line 317 of your federal Schedule 1)			5829		• 9
Adoption expenses		(maximum $12,409)	5833		10
Pension income amount		(maximum $1,406)	5836		11
Disability amount (for self) (Claim $8,217, or if you were under 18 years of age, use the *Provincial Worksheet*.)			5844		12
Disability amount transferred from a dependant (use the *Provincial Worksheet*)			5848		13
Interest paid on your student loans (amount from line 319 of your federal Schedule 1)			5852		14
Your tuition and education amounts (use and **attach** Schedule ON(S11))			5856		15
Tuition and education amounts transferred from a child			5860		16
Amounts transferred from your spouse or common-law partner (use and **attach** Schedule ON(S2))			5864		17
Medical expenses:					
(Read line 5868 in the forms book.)	5868			18	
Enter $2,302 or 3% of line 236 of your return, whichever is **less**.				19	
Line 18 minus line 19 (if negative, enter "0")				20	
Allowable amount of medical expenses for other dependants (use the *Provincial Worksheet*)	5872			21	
Add lines 20 and 21.	5876			▶	22
Add lines 1 to 17, and line 22.			5880	13,571 29	23
Ontario non-refundable tax credit rate				5.05%	24
Multiply line 23 by line 24.			5884	685 35	25
Donations and gifts:					
Amount from line 16 of your federal Schedule 9	x 5.05% =			26	
Amount from line 17 of your federal Schedule 9	x 11.16% =			27	
Add lines 26 and 27.	5896			▶	28
Add lines 25 and 28. Enter this amount on line 41.		Ontario non-refundable tax credits	6150	685 35	29

Continue on the next page.

Step 2 – Ontario tax on taxable income

Enter your **taxable income** from line 260 of your return.
If this amount is more than $20,000, you **must** complete **Step 7 – Ontario health premium**. 77,466|34 30

Complete the appropriate column depending on the amount on line 30.	Line 30 is $42,201 or less	Line 30 is more than $42,201 but not more than $84,404	Line 30 is more than $84,404 but not more than $150,000	Line 30 is more than $150,000 but not more than $220,000	Line 30 is more than $220,000	
Enter the amount from line 30		77,466|34				31
Line 31 minus line 32	0|00	42,201|00	84,404|00	150,000|00	220,000|00	32
(cannot be negative)		35,265|34				33
	5.05 %	9.15 %	11.16 %	12.16 %	13.16 %	34
Multiply line 33 by line 34.		3,226|78				35
Add lines 35 and 36.	0|00	2,131|00	5,993|00	13,313|00	21,825|00	36
Ontario tax on taxable income		5,357|78				37

Step 3 – Ontario tax

Enter your Ontario tax on taxable income from line 37.		5,357|78	38
Enter your Ontario tax on split income from Form T1206.	6151		• 39
Add lines 38 and 39.		5,357|78	40
Enter your Ontario non-refundable tax credits from line 29.		685|35	41
Line 40 minus line 41 (if negative, enter "0")		4,672|43	42

Ontario minimum tax carryover:

Enter the amount from line 42.		4,672|43	43
Enter your Ontario dividend tax credit from line 6152 of the *Provincial Worksheet*.			44
Line 43 minus line 44 (if negative, enter "0").		4,672|43	45
Amount from line 427 of your federal Schedule 1	x 33.67% =		46

Enter the amount from line 45 or 46, whichever is less.	6154		• 47
Line 42 minus line 47 (if negative, enter "0")		4,672|43	48

Ontario surtax

Enter the amount from line 48.		4,672|43	49
Enter the amount from line 39.			50
Line 49 minus line 50 (if negative, enter "0")		4,672|43	51

Complete lines 52 to 54 only if the amount on line 51 is **more than $4,556**.
Otherwise, enter "0" on line 54 and continue completing the form.

(Line 51 4,672|43 minus $4,556) × 20% (if negative, enter "0") =		23|29	52
(Line 51 4,672|43 minus $5,831) × 36% (if negative, enter "0") =			53
Add lines 52 and 53.		23|29 ▶	23|29 54
Add lines 48 and 54.			4,695|72 55

Ontario dividend tax credit

Enter your Ontario dividend tax credit from line 6152 of the *Provincial Worksheet*.	6152		• 56
Line 55 minus line 56 (if negative, enter "0")		4,695|72	57

Ontario additional tax for minimum tax purposes

If you entered an amount other than "0" on line 95 of Form T691, enter your Ontario additional tax for minimum tax purposes from line 58 of the *Provincial Worksheet*.			58
Add lines 57 and 58.		4,695|72	59

Continue on the next page.

Enter the amount from line 59 on the previous page.	4,695 72	60

Step 4 – Ontario tax reduction

Enter "0" on line 67 if **any** of the following apply to you:

- You were not a resident of Canada at the beginning of the year;
- You were not a resident of Ontario on December 31, 2017;
- There is an amount on line 58;
- The amount on line 60 is "0";
- Your return is filed for you by a trustee in bankruptcy;
- You are not claiming an Ontario tax reduction.

Otherwise, complete lines 61 to 67 to calculate your Ontario tax reduction.

Basic reduction		235 00	61
If you had a spouse or common-law partner on December 31, 2017, **only** the individual with the **higher net income** can claim the amounts on lines 62 and 63.			
Reduction for dependent children born in 1999 or later			
Number of dependent children 6269	2 × $434 =	868 00	62
Reduction for dependants with a mental or physical impairment			
Number of dependants 6097	× $434 =		63
Add lines 61, 62, and 63.		1,103 00	64
Enter the amount from line 64.	1,103 00 x 2 =	2,206 00	65
Enter the amount from line 60.		4,695 72	66
Line 65 minus line 66 (if negative, enter "0")	**Ontario tax reduction claimed**	▶	67
Line 60 minus line 67 (if negative, enter "0")		4,695 72	68

Step 5 – Ontario foreign tax credit

Enter the Ontario foreign tax credit from Form T2036.		69
Line 68 minus line 69 (if negative, enter "0")	4,695 72	70

Step 6 – Community food program donation tax credit for farmers

Enter the amount of qualifying donations that have also been claimed as charitable donations	6098 × 25% =		71
Line 70 minus line 71 (if negative, enter "0")		4,695 72	72

Step 7 – Ontario health premium

If your taxable income (from line 30) is not more than $20,000, enter "0". Otherwise, enter the amount calculated in the chart on the next page.	**Ontario health premium** ▶	750 00	73
Add lines 72 and 73. Enter the result on line 428 of your return.	**Ontario tax**	5,445 72	74

Continue on the next page.

Ontario Health Premium

Enter your taxable income from line 30. 77,466|34 1

Go to the line that corresponds to your taxable income.

- If there is an Ontario health premium amount on that line, enter that amount on line 73.
- Otherwise, enter your taxable income in the first box, complete the calculation, and enter the result on line 73.

Taxable income											Ontario health premium
not more than $20,000	▶		▶		▶						$ 0
more than $20,000, but not more than $25,000	[ ]	− $	20,000 =	[ ]	x	6 %	=				[ ]
more than $25,000, but not more than $36,000	▶		▶		▶						$ 300
more than $36,000, but not more than $38,500	[ ]	− $	36,000 =	[ ]	x	6 %	=	[ ]	+ $	300 =	[ ]
more than $38,500, but not more than $48,000	▶		▶		▶						$ 450
more than $48,000, but not more than $48,600	[ ]	− $	48,000 =	[ ]	x	25 %	=	[ ]	+ $	450 =	[ ]
more than $48,600, but not more than $72,000	▶		▶		▶						$ 600
more than $72,000, but not more than $72,600	[ ]	− $	72,000 =	[ ]	x	25 %	=	[ ]	+ $	600 =	[ ]
more than $72,600, but not more than $200,000	▶		▶		▶						$ 750
more than $200,000, but not more than $200,600	[ ]	− $	200,000 =	[ ]	x	25 %	=	[ ]	+ $	750 =	[ ]
more than $200,600	▶		▶		▶						$ 900

See the privacy notice on your return.

T1028 – RRSP Deduction Limit Statement

This statement indicates the actual amount of 2017 RRSP deduction limit.

RRSP deduction limit

Enter the amount of maximum RRSP deduction room from the 2016 Notice of Assessment				
OR perform the following calculation:				
2016 RRSP deduction limit				139,267
Allowable RRSP/PRPP deducted in 2016			–	700
Contributions to a United States retirement plan or a foreign employer-sponsored pension plan (RC267/RC268/RC269)			–	
		Unused RRSP deduction limit at the end of 2016	=	138,567
2016 earned income	49,760 x 18% (maximum $26,010.00)	8,956		
2016 pension adjustment		–		
2017 prescribed amount for connected persons		–		
		= 8,956		8,956
		Subtotal	=	147,523
2017 Net past-service pension adjustment (T215)			–	
2017 pension adjustment reversal (PAR) (T10)			+	
		RRSP deduction limit for 2017	=	147,523
Unused RRSP contributions				

2017 PRPP non-deductible limit (tax exempt income)

Note: Starting in 2013, with regards to contributions to a pooled registered pension plan (PRPP), the *Income Tax Act* allows tax exempt earned income by an Indian (as per the *Indian Act* definition) to be included in the calculation of his or her non-deductible PRPP limit.

Enter the amount of maximum PRPP non-deductible room from the 2016 Notice of Assessment				
OR perform the following calculation:				
2016 PRPP non-deductible limit				
2016 PRPP contributions			–	
2016 employer PRPP contribution amount			–	
		Unused PRPP contributions at the end of 2016	=	
2016 tax-exempt earned income	x 18% (maximum $26,010.00)		+	
		PRPP non-deductible limit for 2017	=	

Next Year RRSP Deduction Limit

Step 1 – Calculation of the unused RRSP deduction room at the end of 2017

2017 RRSP deduction limit		147,523.00	1
Total RRSP contributions deducted on line 208	–		2
2017 employer PRPP contribution amount	–		3
Contributions to a United States retirement plan or a foreign employer-sponsored pension plan (RC267/RC268/RC269)	–		4
Unused RRSP deduction room at the end of 2017. (This amount can be negative.)	=	147,523.00	5

Step 2 – 2018 RRSP dollar limit

2017 earned income	77,466.34	x 18%	=	13,943.94	6
RRSP dollar limit for 2018				26,230.00	7
Enter the amount from line 6 or 7, whichever is less			=	13,943.94	8

Step 3 – 2017 pension adjustment (PA)

2017 PA (the total from box 52 of 2017 T4 slips and box 034 of 2017 T4A slips)	–		9
Line 8 minus line 9 (if negative, enter "0")	=	13,943.94	10

Step 4 – 2018 pension adjustment reversal (PAR)

PAR (the total from box 2 of 2018 T10 slips)	+		11
Line 10 plus line 11 (enter amount on line 19)	=	13,943.94	12

Step 5 – 2018 net past service pension adjustment (PSPA)

Exempt PSPA for 2017 (the total from box 2 of T215 slips)			13
Certified PSPA for 2018 (line A in Part 3 of Form T1004, *Applying for the Certification of a Provisional PSPA*)	+		14
Line 13 plus line 14	=		15
Qualifying withdrawals for 2018 (Part 3 of Form T1006, *Designating an RRSP Withdrawal as a Qualifying Withdrawal*)	–		16
2018 net PSPA (This amount can be negative.)	=		17

Step 6 – 2018 RRSP deduction limit

2017 unused RRSP deduction		147,523.00	18
Amount from line 12	+	13,943.94	19
Line 18 plus line 19	=	161,466.94	20
2018 net PSPA from line 17	–		21
2018 RRSP deduction limit (if negative, enter "0")	=	161,466.94	22

Step 7 – 2018 unused RRSP deduction room

Amount from line 20		161,466.94	23
Amount from line 21	–		24
2018 unused RRSP deduction room that can be carried forward to 2019 (This amount can be negative.)	=	161,466.94	25

Step 8 – 2018 RRSP contribution

RRSP deduction limit for 2018		161,466.94	26
Undeducted RRSP contributions carried forward	–		27
Line 26 minus line 27	=	161,466.94	28
Excess contribution of $2,000 permitted	+		29
Maximum contributions that may be made to RRSPs for 2018 (except for transfers)	=	161,466.94	30

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Employee Overpayment of 2017 Employment Insurance Premiums

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Complete this form to calculate any overpayment of employment insurance (EI) premiums paid through **employment**.

To be refunded, the amount of the EI overpayment has to be more than $1.

If you have **self-employment** and other eligible earnings and have entered into an agreement with the Canada Employment Insurance Commission through Service Canada to participate in the EI program for access to EI special benefits, complete Schedule 13, then complete this form.

Do not complete this form if you were a resident of Quebec on December 31, 2017, and you have to complete Schedule 10.

Calculating your employment insurance overpayment

Total EI insurable earnings (box 24 or, if blank, box 14 of your T4 slips) (read [a] below)			51,300 00	1
Total self-employment and other earnings eligible for the EI program for access to EI special benefits				2
Add lines 1 and 2.	(maximum $51,300)		51,300 00	3
Total premiums deducted: **Residents of other than Quebec** (box 18 and box 55 of your T4 slips) (read [b] below) **Quebec residents** (box 18 of your T4 slips)	1,023 66	4		
Total premiums payable: enter the amount from line 10 of Schedule 13		5		
Add lines 4 and 5.	1,023 66	▶	1,023 66	6
Line 3 minus $2,000 (if negative, enter "0")			49,300 00	7
Line 6 minus line 7 (if negative, enter "0")				8
Total premiums deducted: **Residents of other than Quebec** (box 18 and box 55 of your T4 slips) (read [b] below) **Quebec residents** (from box 18 of your T4 slips)			1,023 66	9
Required premium: **Residents of other than Quebec** (multiply line 1 by 1.63%) **Quebec residents** (multiply line 1 by 1.27%)	(maximum $836.19) (maximum $651.51)		836 19	10
Line 9 minus line 10 (if negative, enter "0")			187 47	11
Enter the amount from line 8 or line 11, whichever is greater.	**Employment Insurance overpayment**		187 47	12

Enter the amount from line 12 on **line 450** of your return only if it is more than $1. However, if the amount on line 12 is greater than the amount on line 9, enter instead the amount from line 9 on line 450.

Enter the amount from line 7, 9, or 10, whichever is least, on **line 312** of Schedule 1 and, if it applies, on **line 5832** of Form 428. We may adjust your claim if there is an amount on line 2 and the amount on line 3 is less than $2,033 ($2,025 if you were a resident of Quebec).

(a) If you have **no** self-employment earnings and your total EI insurable earnings on your T4 slips are **less than** $2,000, enter "0". However, if you have self-employment earnings and have entered into an agreement with the Canada Employment Insurance Commission through Service Canada to participate in the EI program for access to EI special benefits, enter the total EI insurable earnings from your T4 slips.

(b) If you received EI-exempt employment income as stated in box 28 of your T4 slip and there is an amount in box 55 of your T4 slip, do not claim the amount shown in box 55 of that slip on this line. In this case, contact Revenu Québec for a refund of your Provincial parental insurance plan (PPIP) premiums paid. However, if you are an employee who controls more than 40% of the voting shares of a corporation and you have entered into an agreement with the Canada Employment Insurance Commission through Service Canada in 2017 to participate in the EI program for access to EI special benefits, claim the amount shown in box 55 on this line.

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Statement of Real Estate Rentals

- Use this form if you own and rent real estate or other property. It relates mainly to renting real estate but also covers some other types of rental property such as farmland. This form will help you determine your gross rental income, the expenses you can deduct, and your net rental income or loss for the year.
- To determine whether your rental income is from property or a business, consider the number and types of services you provide for your tenants:
  - If you rent space and only provide basic services such as heating, lighting, parking, laundry facilities, you are earning an income from renting property.
  - If you provide additional services such as cleaning, security, and meals, you may be conducting a business.
- For more information about how to determine if your rental income comes from property or a business, see Interpretation Bulletin IT-434, *Rental of Real Property by Individual*, and its Special Release.
- If you are a co-owner of a property, you have to determine if a partnership exists before filling in the Identification part below. To determine if you are in a partnership, see Income Tax Folio S4-F16-C1, *What is a Partnership?*
- For information on how to fill out this form, see Guide T4036, *Rental Income*.

Part 1 – Identification

Your name: RINO FERRANTE	Your Social Insurance Number (SIN): 503 170 250
Business name	Business number
Business Address	
City / Prov./Terr. / Postal code	
Fiscal period from: Date (YYYYMMDD) 2017-01-01 to Date (YYYYMMDD) 2017-12-31	Was this the final year of your rental operation? Yes ☐ No ☒
Account number (15 characters)	Industry code: 531111
Tax shelter identification number (8 characters)	Partnership business number / Your percentage of ownership: 50.00 %
Name and address of the person or firm preparing this form	
Name: SAM DURANTE, CPA, CGA	
Street: 65 BABAK BLVD.	
City: WOODBRIDGE	Prov./Terr.: ON / Postal code: L4L 9A5

Part 2 – Details of other co-owners and partners

Co-owner or partner's name and address	Share of net income (loss)	Percentage of ownership
SERAFINA FERRANTE	-3,029 58	50.00 %
		%
		%
		%

Part 3 – Income

In most cases, you calculate your rental income using the **accrual method**. If you have no amounts receivable and no expenses outstanding at the end of the year, you can use the **cash method**.

List the addresses of your rental properties	Number of units	Gross rents	
58 HARVEST MOON DRIVE, BOLTON ON L7E 2L2		9,900 00	1
			2
			3
Enter the total of your gross rents in the year you receive them (amount 1 plus amount 2 plus amount 3)	8141	9,900 00	4
Other income (for example, premiums and leases, sharecropping)	8230		5
Total gross rental income – Enter this amount on your income tax and benefit return on line 160 (amount 4 plus amount 5)	8299	9,900 00	6

Part 4 – Expenses

		Total expenses	Personal portion
Advertising	8521		
Insurance	8690	1,320 00	792 00
Interest and bank charges	8710	22,743 70	13,646 22
Office expenses	8810		
Professional fees (includes legal and accounting fees)	8860		
Management and administration fees	8871		
Repairs and maintenance	8960	3,988 50	2,393 10
Salaries, wages, and benefits (including employer's contributions)	9060		
Property taxes	9180	4,285 71	2,571 43
Travel	9200		
Utilities	9220	7,559 99	4,535 99
Motor vehicle expenses (not including CCA)	9281		
Other expenses	9270		

Total expenses (add the lines listed under "Total expenses") 39,897 90 A

Total for personal portion (add the lines listed under "Personal portion") 9949 23,938 74

Deductible expenses (total expenses from amount A **minus** total personal portion on line 9949)		15,959 16	7
Net income (loss) before adjustments (total gross rental income from amount 6 **minus** deductible expenses from amount 7)	9369	-6,059 16	8
Co-owners – calculate your share of net income from amount 8. Enter your result on amount 9		-3,029 58	9
Minus:			
Co-owners – other deductible expenses you have as a co-owner which you did not deduct elsewhere	9945		10
Subtotal (amount 9 **minus** amount 10)		-3,029 58	11
Plus:			
Recaptured capital cost allowance (co-owners – enter your share of the amount)	9947		12
Subtotal (amount 11 **plus** amount 12)		-3,029 58	13
Minus:			
Terminal loss (co-owners – enter your share of the amount)	9948		14
Subtotal (amount 13 **minus** amount 14)		-3,029 58	15
Total capital cost allowance claim for the year (from amount B in Area A)	9936		16
Minus:			
Net income (loss) (amount 15 **minus** amount 16)		-3,029 58	17
If you are a sole proprietor or a co-owner enter this amount on line 9946.			
Partnerships			
Partners – your share of amount 17, or the amount from your T5013 slip, *Statement of Partnership Income*			18
Plus:			
Partners – GST/HST rebate for partners received in the year	9974		19
Minus:			
Partners – other expenses of the partner	9943		20
Your net income (loss) – For sole proprietors or co-owners, enter this amount on your income tax and benefit return on line 126. For partnerships, enter the result of amount 18 **plus** amount 19 **minus** amount 20. Enter this amount on your income tax and benefit return on line 126	9946	-3,029 58	21

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The capital cost allowance (CCA) you can claim depends on the type of rental property you own and the date you acquired it. Group the depreciable property you own into the appropriate classes. A specific rate of CCA generally applies to each class.

Area A – Calculation of capital cost allowance claim

1 Class number	2 Undepreciated capital cost (UCC) at the start of the year	3 Cost of additions in the year	4 Proceeds of dispositions in the year	6 Adjustment for current-year additions ((col. 3 minus col. 4) divided by 2).	7 Col. 2 + col. 3 minus col. 4 and 6	8 CCA rate (%)	9 CCA for the year (col. 7 multiplied by col. 8 or a lesser amount)	10 UCC at the end of the year

Total CCA claim for the year[2] (total of column 9) B

Area B – Equipment additions in the year

1 Class number	2 Property details	3 Total cost	4 Personal portion (if applicable)	5 Rental portion (col.3 minus col.4)

Total equipment additions in the year (total of column 5) 9925

List all building or leasehold interest additions you acquired or improved in the current tax year. Group the depreciable property you own into the appropriate classes.

Area C – Building additions in the year

1 Class number	2 Property details	3 Total cost	4 Personal portion (if applicable)	5 Rental portion (col.3 minus col.4)

Total of building additions in the year (total of column 5) 9927

Area D – Equipment dispositions in the year

1 Class number	2 Property details	3 Proceeds of disposition (should not be more than the capital cost)	4 Personal portion (if applicable)	5 Rental portion (col.3 minus col.4)

Total equipment dispositions in the year (total of column 5) 9926

Area E – Building dispositions in the year

1 Class number	2 Property details	3 Proceeds of disposition (should not be more than the capital cost)	4 Personal portion (if applicable)	5 Rental portion (col.3 minus col.4)

Total building dispositions in the year (total of column 5) 9928

Area F – Land additions and dispositions in the year

Total cost of all land additions in the year	9923	
Total proceeds from all land dispositions in the year	9924	

See the privacy notice on your return.

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STATEMENT OF EMPLOYMENT EXPENSES

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Guide T4044, *Employment Expenses*, has information to help you complete this statement and the schedule. The chapters we refer to below are chapters in the guide. Include a copy of this form with your return.

Name of employer TUBRO CONTRACTING LTD.

Expenses

Accounting and legal fees		8862		
Advertising and promotion		8520		
Allowable motor vehicle expenses (from line 16 below)		9281	12,073 43	1
Food, beverages, and entertainment expenses	x 50% =	8523		
Lodging		9200		
Other				
Parking		8910		
Supplies (for example, postage, stationery, other office supplies)		8810		
Other expenses (specify)		9270		
Tradesperson's tools expenses, up to a maximum of $500		1770		
Apprentice mechanic tools expenses		9131		
Musical instrument expenses		1776		
Capital cost allowance for musical instruments		1777		
Artists' employment expenses		9973		
	Subtotal		12,073 43	2
Add work-space-in-the-home expenses (enter the lower amount of line 24 or 25 below)		9945		
Total expenses (enter this amount on line 229 of your return)		9368	12,073 43	

Calculation of allowable motor vehicle expenses

Enter the make, model and year of motor vehicle used to earn employment income			
Enter the kilometres you drove in the tax year to earn employment income			3
Enter the total kilometres you drove in the tax year			4
Enter the motor vehicle expenses you paid for:			
Fuel (gasoline, propane, oil)		5	
Maintenance and repairs		6	
Insurance		7	
Licence and registration		8	
Capital cost allowance		9	
Interest		10	
Leasing		11	
Other expenses (specify) 407 ETR		12	
Add lines 5 to 12		13	
Employment-use portion (line 3 / line 4) x line 13 =	▶		14
Enter the total of all rebates, motor vehicle allowances, and reimbursements for motor vehicle expenses you received that are not included in income. Do not include any repayments you used to calculate your leasing costs on line 11. (see "Allowable Motor Vehicle Expenses" in Chapters 2 and 3)			15
Allowable motor vehicle expenses (line 14 **minus** line 15)			16

Enter the amount from line 16 on line 1 in the "Expenses" area above.

Calculation of work-space-in-the-home expenses

Electricity, heat, and water				17
Maintenance				18
Insurance (commission employees only)				19
Property taxes (commission employees only)				20
Other expenses (specify)				21
Add lines 17 to 21	Subtotal			22
Subtract personal-use portion				23
	Subtotal			
Add amount carried forward from previous year				
	Subtotal		▶	24
Enter your employment income		92,569 35		
Subtract the amount from line 2 above as well as any amount from line 207 and line 212 of your return that relates to this income		12,073 43		
Subtotal (if negative, enter "0")		80,495 92 =	80,495 92 ▶ 80,495 92	25
Work-space-in-the-home expenses available to use in **future** years (line 24 **minus** line 25, if negative, enter "0")				

See the privacy notice on your return.

Vehicle # 2

Enter the make, model and year of motor vehicle used to earn employment income			
Enter the kilometres you drove in the tax year to earn employment income		16,987	3
Enter the total kilometres you drove in the tax year		30,222	4
Enter the motor vehicle expenses you paid for:			
Fuel (gasoline, propane, oil)	5,644 80		5
Maintenance and repairs	1,611 70		6
Insurance	2,253 72		7
Licence and registration	120 00		8
Capital cost allowance			9
Interest			10
Leasing	9,820 00		11
Other expenses (specify) 407 ETR	2,029 92		12
Add lines 5 to 12	21,480 14		13
Employment-use portion (line 3 / line 4) x line 13 =	12,073 43 ▶	12,073 43	14
Enter the total of all rebates, motor vehicle allowances, and repayments for motor vehicle expenses you received that are not included in income. Do not include any repayments you used to calculate your leasing costs on line 11.			15
Allowable motor vehicle expenses (line 14 minus line 15)		12,073 43	16

Vehicle # 3

Enter the make, model and year of motor vehicle used to earn employment income			
Enter the kilometres you drove in the tax year to earn employment income			3
Enter the total kilometres you drove in the tax year			4
Enter the motor vehicle expenses you paid for:			
Fuel (gasoline, propane, oil)			5
Maintenance and repairs			6
Insurance			7
Licence and registration			8
Capital cost allowance			9
Interest			10
Leasing			11
Other expenses (specify) 407 ETR			12
Add lines 5 to 12			13
Employment-use portion (line 3 / line 4) x line 13 =	▶		14
Enter the total of all rebates, motor vehicle allowances, and repayments for motor vehicle expenses you received that are not included in income. Do not include any repayments you used to calculate your leasing costs on line 11.			15
Allowable motor vehicle expenses (line 14 minus line 15)			16

T777 – Allowable Motor Vehicle Expenses

Name of employer: TUBRO CONTRACTING LTD.

Identification

Motor vehicle description	1	2	3	
Make				
Model				
Year				
Km driven to earn employment income		16,987		3
Total kilometres driven in year		30,222		4
Date of acquisition				
Date of disposition (if in the year)				

Total expenses incurred

Fuel (gasoline, propane, oil, electricity)		5,644 80		5
Maintenance and repairs		1,611 70		6
Insurance		2,253 72		7
Licence and registration fees		120 00		8
Capital cost allowance				9
Interest				10
Leasing costs		9,820 00		11
Other				
407 ETR		2,029 92		12
Subtotal		21,480 14		13
Allowable portion (line 3 ÷ line 4 x line 13)		12,073 43		14
Total of reimbursements				15
Allowable expenses		12,073 43		
		Total allowable motor vehicle expenses	12,073 43	

Maximum eligible for interest expense

Interest					A
Period for which interest was paid or payable (days)					
Multiply by the daily rate	x	10 00	10 00	10 00	
					B
Maximum deduction (lesser of A and B)					

Maximum Automobile Leasing Expenses

Maximum automobile leasing expenses

	1	2	3	
Date lease began		2015-06-02		
Date lease terminated		2019-06-01		
Lease charges paid during the fiscal period		9,820 00		1
Payment deducted in prior years		9,820 00		2
Number of days since the lease began		944		3
Manufacturer's suggested price				4
Taxes on the eligible cost				
GST rate at the time the lease was entered into		5.00		
PST rate at the time the lease was entered into	8.000	8.000	8.000	
PST on GST	☐	☐	☐	
(Eligible cost + taxes) + 85%		39,882 35		5
Greater of line 4 and line 5 x 85%		33,900 00		6
Taxes on the monthly limit				
GST rate in the current taxation year	5.00	5.00	5.00	
PST rate in the current taxation year	8.000	8.000	8.000	
PST on GST	☐	☐	☐	
Imputed interest on refundable deposits in excess of $1,000				
deemed earned since the deposit became refundable				A
for the current year				B
Reimbursements receivable				
since the lease began				C
for the current year				D
First limit				
(Monthly limit + taxes) x line 3 + 30 - line 2 - line A - line C		18,625 87		7
Second limit				
(Eligible cost + taxes) x line 1 + line 6 - line B - line D		9,820 00		8
Maximum allowable leasing expenses (Line 7 or 8, whichever is less)		9,820 00		

Two-Year Comparative Review – Federal – 2017

	2017	2016
101. Employment income	91,395	63,927
104. Other employment income	1,174	1,425
113. OAS pension		
114. CPP/QPP benefits		
115. Other pensions		
116. Elected split-pension amount		
117. Universal Child Care Benefit		720
119. EI benefits		
120. Taxable dividends		
121. Interest/other inv. income		
122. Limited partnership income		
125. RDSP income		
126. Rental income	-3,030	-3,597
127. Taxable capital gains		
128. Support payments received		
129. RRSP income		
130. Other income		
135–143. Self-employment income		
144. Workers' compensation		
145. Social assistance payments		
146. Net federal supplements		
150. Total income	89,540	62,476
207. RPP deduction		
208. RRSP/PRPP deduction		700
210. Deduct. elected split-pension		
212. Union/professional dues		
213. UCCB repayment		
214. Child care expenses		
215. Disability supports deduction		
217. Business investment loss		
219. Moving expenses		
220. Support payments made		
221. Carrying charges		
222. Deductions CPP/QPP		
223. Deduction for PPIP		
224. Expl./dev. expenses		
229. Other employment expenses	12,073	11,996
231-232. Other deductions		
235. Social benefits repayment		
236. Net income	77,466	49,780
244. Canadian forces police deduct.		
248. Relocation loan deduction		
249. Security options deductions		
250. Other payments deduction		
251. Limited partnership losses		
252. Non-capital losses		
253. Net capital losses		
254. Capital gains deduction		
255. Northern residents		
256. Additional deductions		
260. Taxable income	77,466	49,780
GST/HST credit and prov. benefits		
CCB and provincial benefits		
RRSP limit (2018)	161,467	

	2017	2016
300. Basic amount	11,635	11,474
301. Age amount		
303-305. Spouse or eligible dep.		
304-307. Caregiver amount		
367. Caregiver (infirm under 18 years)		
306. Infirm dependants amount	N/A	
308-310. CPP/QPP	2,564	2,544
312-317. Tot. empl./self-empl. EI prem.	836	955
375-378. PPIP premiums		
362-395. Volunteers (firefighters/rescue)		
363. Canadian employment amount	1,178	1,161
364. Public transit passes amount		
370. Children's arts amount	N/A	
398-369. Home (access./buyers' amt)		
313. Adoption expenses		
314. Pension income amount		
316-318. Disability amount		
319. Interest/student loans		
323. Tuition and education amounts		
324-326. Spouse/dependant trans.		
332. Allowable medical expenses		
335. Total amounts	16,213	16,134
338. Credits	2,432	2,420
349. Donations and gifts		
350. Non-refundable credits	2,432	2,420
Tax on taxable income	13,355	7,714
425. Dividend tax credit		
427. Minimum tax carry-over		
Federal surtax		
406. Federal tax	10,923	5,294
410. Political contribution credit		
412. Investment tax credit		
414. Labour-sponsored funds credit		
417. Minimum tax		
415. WITB advance payments		
418. Special taxes		
420. Net federal tax	10,923	5,294
421-430. Self-employment CPP		
422. Social benefits repayment		
428-432. Provincial or territorial tax	5,446	2,770
435. Total payable	16,369	8,064
437. Total income tax deducted	20,611	12,651
438. Tax deducted transfer		
440. Refundable abatement		
448 to 451. CPP/EI overpayment	707	397
452. Medical expense supplement		
453. WITB		
ITC refund/Credit Part XII.2		
457. GST/HST rebate (GST370)	1,235	1,174
459. Children's fitness tax credit	N/A	
469. Eligible educator school supply cr.		
476. Instalments		
479. Provincial or territorial credits		
482. Total credits	22,553	14,222
Balance due/refund (-)	-6,185	-6,158

Two-Year Comparative Review – Provincial – 2017

		2017	2016
Province of residence		ON	ON
Form 428			
Taxable income		77,466	49,780
Tax on taxable income		5,358	2,852
Non-refundable tax credits			
Basic personal amount	5804	10,171	10,011
Amount from line 308, Schedule 1	5824	2,564	2,544
Amount from line 312, Schedule 1	5832	836	955
Non-refundable tax credits	5880	13,571	13,510
Rate		5.05 %	5.05 %
Total	5884	685	682
Non-refundable tax credits	6150	685	682
Tax credits			
Surtax		23	
Tax credits			
Ontario health premium		750	600
Provincial tax (T1, line 428)		5,446	2,770

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Canada Revenue Agency / Agence du revenu du Canada

Income Tax and Benefit Return

2018

Step 1 – Identification and other information

ON 7

Identification

First name and initial: RINO

Last name: FERRANTE

Mailing address: Apt No. – Street No. Street name: 58 HARVEST MOON DRIVE

PO Box:

RR:

City: BOLTON

Prov./Terr.: ON

Postal code: L7E 2L2

Email address

By providing an email address, you are **registering** to receive email notifications from the CRA and **agree** to the **Terms of use** under Step 1 in the guide.

Enter an email address:

Information about your residence

Enter your province or territory of residence on **December 31, 2018**: Ontario

Enter the province or territory where you **currently** reside if it is not the same as your mailing address above:

If you were self-employed in 2018, enter the province or territory where your business had a permanent establishment:

If you **became** or **ceased** to be a **resident of Canada** for income tax purposes **in 2018**, enter the date of:

entry (Month Day) or departure (Month Day)

Information about you

Enter your social insurance number (SIN): 503 170 250

Enter your date of birth: Year Month Day 1978-08-18

Your language of correspondence: English [X] Français [ ]
Votre langue de correspondance :

Is this return for a deceased person?

If this **return** is for a **deceased person**, enter the date of death: Year Month Day

Marital status

Tick the box that applies to your marital status on December 31, 2018:

1 [X] Married 2 [ ] Living common-law 3 [ ] Widowed
4 [ ] Divorced 5 [ ] Separated 6 [ ] Single

Information about your spouse or common-law partner (if you ticked box 1 or 2 above)

Enter their SIN: 501 932 784

Enter their first name: SERAFINA

Enter their net income for 2018 to claim certain credits: 59,878 88

Enter the amount of universal child care benefit (UCCB) from line 117 of their return:

Enter the amount of UCCB repayment from line 213 of their return:

Tick this box if they were self-employed in 2018: 1 [X]

Do not use this area

Elections Canada (For more information, see "Elections Canada" under Step 1, in the guide.)

A) Do you have Canadian citizenship? Yes [X] 1 No [ ] 2
If yes, go to question B. If no, skip question B.

B) As a Canadian citizen, do you authorize the Canada Revenue Agency to give your name, address, date of birth, and citizenship to Elections Canada to update the National Register of Electors? Yes [ ] 1 No [X] 2
Your authorization is valid until you file your next tax return. Your information will only be used for purposes permitted under the Canada Elections Act, which include sharing the information with provincial/territorial election agencies, members of Parliament, registered political parties, and candidates at election time.

Do not use this area	172					171				

Step 1 – Identification and other information (continued)

Please answer the following question:

Did you own or hold specified foreign property where the total cost amount of all such property, at any time in 2018, was more than CAN$100,000? . . . . . 266 Yes ☐ 1 No ☒ 2

If yes, get and complete Form T1135, Foreign Income Verification Statement. There are substantial penalties for not completing and filing Form T1135 by the due date. For more information, see Form T1135.

Step 2 – Total income

As a resident of Canada, you have to report your income from all sources both inside and outside Canada. The Income Tax and Benefit Guide may have additional information for certain lines.

Employment income (box 14 of all T4 slips)			101	123,308 60
Commissions included on line 101 (box 42 of all T4 slips)	102			
Wage loss replacement contributions (See line 101 in the guide.)	103			
Other employment income			104	1,235 49
Old age security pension (box 18 of the T4A(OAS) slip)			113	
CPP or QPP benefits (box 20 of the T4A(P) slip)			114	
Disability benefits included on line 114 (box 16 of the T4A(P) slip)	152			
Other pensions and superannuation (See line 115 in the guide and complete the Worksheet for Schedule 1 for line 314.)			115	
Elected split-pension amount (Get and complete Form T1032.)			116	
Universal child care benefit (UCCB) (See the RC62 slip.)			117	
UCCB amount designated to a dependant	185			
Employment insurance and other benefits (box 14 of the T4E slip)			119	
Taxable amount of dividends (eligible and other than eligible) from taxable Canadian corporations (Complete the Worksheet for the return.)			120	
Taxable amount of dividends other than eligible dividends, included on line 120, from taxable Canadian corporations	180			
Interest and other investment income (Complete the Worksheet for the return.)			121	
Net partnership income: limited or non-active partners only			122	
Registered disability savings plan income (box 131 of the T4A slip)			125	
Rental income Gross	160	9,900 00	Net 126	-3,279 15
Taxable capital gains (Complete Schedule 3.)			127	
Support payments received Total	156		Taxable amount 128	
RRSP income (from all T4RSP slips)			129	
Other income Specify:			130	
Self-employment income				
Business income Gross	162		Net 135	
Professional income Gross	164		Net 137	
Commission income Gross	166		Net 139	
Farming income Gross	168		Net 141	
Fishing income Gross	170		Net 143	
Workers' compensation benefits (box 10 of the T5007 slip)	144			
Social assistance payments	145			
Net federal supplements (box 21 of the T4A(OAS) slip)	146			
Add lines 144, 145, and 146. (See line 250 on this return.)			▶ 147	
Add lines 101, 104 to 143, and 147.		This is your **total income**.	150	121,264 94

Attach only the documents (schedules, information slips, forms, or receipts) **requested** to support any claim or deduction. Keep all other supporting documents.

Step 3 – Net income

Enter your **total income** from line 150.				150	121,264 94
Pension adjustment (box 52 of all T4 slips and box 034 of all T4A slips)	206				
Registered pension plan deduction (box 20 of all T4 slips and box 032 of all T4A slips)		207			
RRSP and pooled registered pension plan (PRPP) deduction (See Schedule 7 and **attach** receipts.)		208			
Pooled registered pension plan (PRPP) **employer** contributions (amount from your PRPP contribution receipts)	205				
Deduction for elected split-pension amount (Get and complete Form T1032.)		210			
Annual union, professional, or like dues (receipts and box 44 of all T4 slips)		212			
Universal child care benefit repayment (box 12 of all RC62 slips)		213			
Child care expenses (Get and complete Form T778.)		214			
Disability supports deduction (Get and complete Form T929.)		215			
Business investment loss — Gross	228	Allowable deduction	217		
Moving expenses (Get and complete Form T1-M.)		219			
Support payments made — Total	230	Allowable deduction	220		
Carrying charges and interest expenses (Complete the Worksheet for the return.)		221			
Deduction for CPP or QPP contributions on self-employment and other earnings (Complete Schedule 8 or get and complete Form RC381, whichever applies.)		222			
Exploration and development expenses (Get and complete Form T1229.)		224			
Other employment expenses		229	13,408 09		
Clergy residence deduction (Get and complete Form T1223.)		231			
Other deductions — Specify:		232			
Add lines 207 to 224, 229, 231, and 232.		233	13,408 09	▶	13,408 09
Line 150 minus line 233 (if negative, enter "0") — This is your **net income before adjustments.**				234	107,856 85
Social benefits repayment (If you reported income at line 119 and the amount at line 234 is greater than $64,625, see the repayment chart on the back of your T4E slip. If you reported income on lines 113 or 146, and the amount at line 234 is greater than $75,910, complete the chart for line 235 on the Worksheet for the return. Otherwise, enter "0".)				235	
Line 234 minus line 235 (if negative, enter "0") — This is your **net income.**				236	107,856 85

Step 4 – Taxable income

Canadian Forces personnel and police deduction (box 43 of all T4 slips)		244			
Security options deductions		249			
Other payments deduction (Claim the amount from line 147, unless it includes an amount at line 146. If so, see line 250 in the guide.)		250			
Limited partnership losses of other years		251			
Non-capital losses of other years		252			
Net capital losses of other years		253			
Capital gains deduction (Get and complete Form T657.)		254			
Northern residents deductions (Get and complete Form T2222.)		255			
Additional deductions — Specify:		256			
Add lines 244 to 256.		257		▶	
Line 236 minus line 257 (if negative, enter "0") — This is your **taxable income.**				260	107,856 85

Step 5 – Federal tax Complete Schedule 1 to calculate your federal tax.

Step 6 – Provincial or territorial tax Complete Form 428 to calculate your provincial tax.

Step 7 – Refund or balance owing

Net federal tax: enter the amount from line 61 of Schedule 1 (Attach Schedule 1, even if the result is "0".)			420	17,884	30
CPP contributions payable on self-employment and other earnings (Complete Schedule 8 or get and complete Form RC381, whichever applies.)			421		
Employment insurance premiums payable on self-employment and other eligible earnings (Complete Schedule 13.)			430		
Social benefits repayment (amount from line 235)			422		
Provincial or territorial tax (Attach Form 428, even if the result is "0".)			428	9,933	96
Add lines 420, 421, 430, 422, and 428. This is your **total payable.**			435	27,818	26 •
Total income tax deducted (amounts from all Canadian slips)	437	29,126	23 •		
Refundable Quebec abatement (See line 440 in the guide.)	440		•		
CPP overpayment (See line 308 in the guide.)	448	997	21 •		
Employment insurance overpayment (See line 312 in the guide.)	450	360	09 •		
Climate action incentive (Complete Schedule 14.)	449	307	00 •		
Refundable medical expense supplement (Complete the Worksheet for the return.)	452		•		
Working income tax benefit (WITB) (Complete Schedule 6.)	453		•		
Refund of investment tax credit (Get and complete Form T2038(IND).)	454		•		
Part XII.2 trust tax credit (box 38 of all T3 slips and box 209 of all T5013 slips)	456		•		
Employee and partner GST/HST rebate (Get and complete Form GST370.)	457	1,355	06 •		
Eligible educator school supply tax credit Supplies expenses (maximum $1,000) 468 x 15%	469		•		
Tax paid by instalments	476		•		
Provincial or territorial credits (Complete Form 479, if it applies.)	479		•		
Add lines 437 to 457, and 469 to 479. These are your **total credits.**	482	32,145	59 ▶	32,145	59
Line 435 minus line 482 This is your **refund or balance owing.**				-4,327	33

If the result is negative, you have a **refund**. If the result is positive, you have a **balance owing**. Enter the amount below on whichever line applies.

Generally, we do not charge or refund a difference of $2 or less.

Refund 484 4,327 33 •

Balance owing 485 •

For more information on how to make your payment, see line 485 in the guide or go to **canada.ca/payments**. Your payment is due no later than April 30, 2019.

Direct deposit – Enrol or update

By providing my banking information **I authorize** the Receiver General to deposit in the bank account number shown below **any amounts payable** to me by the CRA, until otherwise notified by me. I understand that this authorization will replace all of my previous direct deposit authorizations.

Branch number 460 (5 digits) Institution number 461 (3 digits) Account number 462 (maximum 12 digits)

Ontario opportunities fund

You can help reduce Ontario's debt by completing this area to donate some or all of your 2018 refund to the Ontario opportunities fund. Please see the provincial pages for details.

Amount from line 484 above			1
Your donation to the Ontario opportunities fund	465	•	2
Net refund (line 1 minus line 2)	466	•	3

I certify that the information given on this return and in any documents attached is correct and complete and fully discloses all my income.

Sign here

It is a serious offence to make a false return.

Telephone number: (905) 857-6874

Date 2019-06-13

If this return was completed by a tax professional, tick the applicable box and provide the following information.

490 Was a fee charged? Yes [X] 1 No [ ] 2

489 EFILE number (if applicable): I2621

Name of tax professional: SAM DURANTE, CPA, CGA

Telephone number: (905) 856-0524

Personal information (including the SIN as a personal identifier) is collected for the purposes of the administration or enforcement of the Income Tax Act and related programs and activities. This includes administering benefits, audit, compliance, and collection activities. It may be shared or verified with other federal, provincial, territorial or foreign government institutions to the extent authorized by law. Failure to provide this information may result in interest payable, penalties or other actions. Under the Privacy Act, individuals have the right to access their personal information, request correction, or file a complaint to the Privacy Commissioner of Canada regarding the handling of the individual's personal information. Refer to Personal Information Bank CRA PPU 005 on Info Source at **canada.ca/cra-info-source**.

Do not use this area 487 488 486 •

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T1-2018

Federal Tax

Schedule 1

This schedule represents **Step 5** in completing your return. Complete this schedule and **attach** it to your return.

Claim only the credits that apply to you.

The Income Tax and Benefit Guide may have additional information for certain lines.

Step A – Federal non-refundable tax credits

Basic personal amount	claim $11,809	300	11,809	00	1
Age amount (if you were born in 1953 or earlier) (Complete the Worksheet for Schedule 1.)	(maximum $7,333)	301			2
Spouse or common-law partner amount (Complete Schedule 5.)		303			3
Canada caregiver amount for spouse or common-law partner, or eligible dependant age 18 or older (Complete Schedule 5.)		304			4
Amount for an eligible dependant (Complete Schedule 5.)		305			5
Canada caregiver amount for other infirm dependants age 18 or older (Complete Schedule 5.)		307			6
Canada caregiver amount for infirm children under 18 years of age					
Enter the number of children for whom you are claiming this amount	352 x $2,182 =	367			7
CPP or QPP contributions: through employment from box 16 and box 17 of all T4 slips (Complete Schedule 8 or get and complete Form RC381, whichever applies.)		308	2,593	80	• 8
on self-employment and other earnings (Enter the amount from line 222 of your return.)		310			• 9
Employment insurance premiums: through employment from box 18 and box 55 of all T4 slips	(maximum $858.22)	312	858	22	• 10
on self-employment and other eligible earnings (Complete Schedule 13.)		317			• 11
Volunteer firefighters' amount		362			12
Search and rescue volunteers' amount		395			13
Canada employment amount (Enter $1,195 or the total of your employment income you reported on lines 101 and 104 of your return, **whichever is less.**)		363	1,195	00	14
Home accessibility expenses (Complete the Worksheet for Schedule 1.)	(maximum $10,000)	398			15
Home buyers' amount		369			16
Adoption expenses		313			17
Pension income amount (Complete the Worksheet for Schedule 1.)	(maximum $2,000)	314			18
Disability amount (for self) (Claim $8,235 or if you were under 18 years of age, complete the Worksheet for Schedule 1.)		316			19
Disability amount transferred from a dependant (Complete the Worksheet for Schedule 1.)		318			20
Interest paid on your student loans (See Guide P105.)		319			21
Your tuition, education, and textbook amounts (Complete Schedule 11.)		323			22
Tuition amount transferred from a child		324			23
Amounts transferred from your spouse or common-law partner (Complete Schedule 2.)		326			24
Medical expenses for **self, spouse or common-law partner, and your dependent children born in 2001 or later**	330		25		
Enter $2,302 or 3% of line 236 of your return, **whichever is less.**			26		
Line 25 minus line 26 (if negative, enter "0")			27		
Allowable amount of medical expenses for **other dependants** (Complete the Worksheet for Schedule 1.)	331		28		
Add lines 27 and 28.		▶	332		29
Add lines 1 to 24, and line 29.			335	16,456	02 30
Federal non-refundable tax credit rate				15 %	31
Multiply line 30 by line 31.			338	2,468	40 32
Donations and gifts (Complete Schedule 9.)			349		33
Add lines 32 and 33. Enter this amount on line 46 on the next page.	**Total federal non-refundable tax credits**		350	2,468	40 34

Continue on the next page.

Step B – Federal tax on taxable income

Enter your taxable income from line 260 of your return. 107,856.85 35

Complete the appropriate column depending on the amount on line 35.	Line 35 is $46,605 or less	Line 35 is more than $46,605 but not more than $93,208	Line 35 is more than $93,208 but not more than $144,489	Line 35 is more than $144,489 but not more than $205,842	Line 35 is more than $205,842	
Enter the amount from line 35.			107,856.85			36
Line 36 minus line 37 (cannot be negative)	0.00	46,605.00	93,208.00	144,489.00	205,842.00	37
			14,648.85			38
Multiply line 38 by line 39.	15 %	20.5 %	26 %	29 %	33 %	39
			3,808.70			40
	0.00	6,991.00	16,544.00	29,877.00	47,670.00	41
Add lines 40 and 41.			20,352.70			42

Step C – Net federal tax

Enter the amount from line 42.		20,352.70	43	
Federal tax on split income (Get and complete Form T1206.)	424		• 44	
Add lines 43 and 44.	404	20,352.70	▶	20,352.70 45
Enter your total federal non-refundable tax credits from line 34 on the previous page.	350	2,468.40	46	
Federal dividend tax credit (See line 425 in the guide.)	425		• 47	
Minimum tax carryover (Get and complete Form T691.)	427		• 48	
Add lines 46, 47, and 48.		2,468.40	▶	2,468.40 49
Line 45 minus line 49 (if negative, enter "0")		Basic federal tax	429	17,884.30 50
Federal foreign tax credit (Get and complete Form T2209.)			405	51
Line 50 minus line 51 (if negative, enter "0")		Federal tax	406	17,884.30 52
Total federal political contributions (attach receipts)	409		53	
Federal political contribution tax credit (Complete the Worksheet for Schedule 1.)	(maximum $650)	410	• 54	
Investment tax credit (Get and complete Form T2038(IND).)		412	• 55	
Labour-sponsored funds tax credit (See lines 413 and 414 in the guide.)				
Net cost of shares of a provincially registered fund	413	Allowable credit 414	• 56	
Add lines 54, 55, and 56.		416	▶	57
Line 52 minus line 57 (if negative, enter "0")			417	17,884.30 58
Working income tax benefit advance payments received (box 10 of the RC210 slip)			415	• 59
Special taxes (See line 418 in the guide.)			418	60
Add lines 58, 59, and 60. Enter this amount on line 420 of your return.		Net federal tax	420	17,884.30 61

Complete Form 428 to calculate provincial or territorial tax.

Protected B when completed

T1-2018

Canada Pension Plan Contributions and Overpayment for 2018

Schedule 8

Complete this schedule and **attach** it to your return to calculate your required Canada Pension Plan (CPP) contributions or overpayment for 2018 if you were a **resident of a province or territory other than Quebec** on December 31, 2018, and have **no earned income from the province of Quebec.**

Do not use this schedule if any of your T4 slips have Quebec Pension Plan (QPP) contributions. Instead, get and complete Form RC381, Inter-Provincial Calculation for CPP and QPP Contributions and Overpayments for 2018.

Complete the parts that apply to you.

Part 1 – Complete this part if you are electing to stop contributing to the CPP or revoking a prior election.

Part 2 – Complete this part to determine the number of months for the CPP calculation.

Part 3 – Complete this part if you are reporting employment income.

Part 4 – Complete this part if you are reporting **only** self-employment income or other earnings for which you are electing to pay CPP contributions.

Part 5 – Complete this part if you are reporting employment income **and** self-employment income or other earnings for which you are electing to pay CPP contributions. You must first complete **Part 3**.

For more information, see line 222 in the guide.

Part 1 – Election to stop contributing to the Canada Pension Plan or revocation of a prior election

If in 2018 you were 60 to 70 years of age, you received a CPP or QPP retirement pension, and you had employment and/or self-employment income, you were considered a CPP working beneficiary and you were required to make CPP contributions. However, if you were at least 65 years of age but under 70, you can elect to stop paying CPP contributions.

If you have **employment income** for 2018 and elected in 2018 to stop paying CPP contributions or revoked in 2018 an election made in a prior year, you should have already completed Form CPT30, Election to Stop Contributing to the Canada Pension Plan, or Revocation of a Prior Election, and sent it to the CRA and your employer(s).

If you had **only self-employment** income for 2018 and elect in 2018 to stop paying CPP contributions on your self-employment earnings, enter in **box 372** below the month in 2018 for which you choose to start this election. The date cannot be earlier than the month you turn 65 and you are receiving a CPP or QPP retirement pension. For example, if you turn 65 in June, you can choose any month from June to December. If you choose the month of June, enter 06 in box 372 because June is the sixth month of the year. If in 2018 you are revoking an election made in a prior year on contributions for self-employment earnings, enter in **box 374** below the month in 2018 for which you choose to revoke this election. Your election remains valid until you revoke it or you turn 70. If you start receiving employment income (other than employment income earned in Quebec) in a future year, you will have to complete Form CPT30 in that year to keep your election valid.

If you had **both** employment income and self-employment income in 2018 and wanted to elect to stop paying CPP contributions in 2018, or to revoke in 2018 an election made in a prior year, you should have completed Form CPT30 in 2018. An election filed using Form CPT30 applies to all income from pensionable earnings, including self-employment earnings, as of the first day of the month after the date you gave this form to your employer. If you completed and submitted Form CPT30 when you became employed in 2018 but your intent was to elect in 2018 to stop paying CPP contributions or to revoke an election made in a prior year on your self-employment income before you became employed, enter in **box 372** below the month you want to stop contributing, or if you want to revoke in 2018 an election made in a prior year, enter in **box 374** below the month you want to resume contributing. If you did not complete and submit Form CPT30 for 2018 when you became employed, you cannot elect to stop paying CPP contributions or revoke an election made in a prior year on your self-employment earnings for 2018 on this schedule. To be valid, an election or revocation that begins in 2018 must be filed on or before June 15, 2020.

I elect to **stop** contributing to the Canada Pension Plan on my self-employment earnings on the first day of the month that I entered in box 372. — Month **372** [ ]

I want to **revoke** an election made in a prior year to stop contributing to the Canada Pension Plan on my self-employment earnings and resume contributing on the first day of the month that I entered in box 374. — Month **374** [ ]

Continue on the next page.

Part 2 – Determine the number of months for the CPP calculation

Enter 12 in box A **unless** one or more of the situations below apply:

- if you turned 18 years of age in 2018, enter the number of months in the year after the month you turned 18
- if for all of 2018 you were receiving a CPP or QPP disability pension, enter "0". If you started or stopped receiving a CPP or QPP disability pension in 2018, enter the number of months during which you were not receiving a disability pension
- if you were 65 to 70 years of age in 2018, you were receiving a CPP or QPP retirement pension, and you elected to stop paying CPP contributions in 2018, enter the number of months in the year up to and including the month you made the election. If you had self-employment income in 2018 and have an entry in box 372, enter the number of months in the year prior to the month you entered in box 372
- if you were 65 to 70 years of age in 2018, you were receiving a CPP or QPP retirement pension, you elected to stop paying CPP contributions in a prior year, and you have not revoked that election, enter "0"
- if you were 65 to 70 years of age in 2018, you were receiving a CPP or QPP retirement pension, you elected to stop paying CPP contributions in a prior year, and you revoked that election in 2018, enter the number of months in the year after the month you revoked the election. If you had self-employment income in 2018 and have an entry in box 374, enter the number of months in the year after and including the month you entered in box 374
- if you turned 70 years of age in 2018 and you did not elect to stop paying CPP contributions, enter the number of months in the year up to and including the month you turned 70 years of age
- if for all of 2018 you were 70 years of age or older, enter "0"
- if the individual died in 2018, enter the number of months in the year up to and including the month the individual died

Enter the number of months during which the **CPP** applies in 2018. 12 A

Part 3 – Calculating your CPP contributions and overpayment on employment income

Enter your yearly maximum **CPP** pensionable earnings (see the monthly proration table below to find the amount that corresponds to the number of months entered in box A of Part 2).	(maximum $55,900)		55,900 00	1
Total CPP pensionable earnings Enter the total of box 26 amounts from all your T4 slips (maximum $55,900 per slip). If box 26 is blank, enter the amount from box 14.		5549	77,595 00	2
Enter the amount from line 1 or the amount from line 2, whichever is less.	(maximum $55,300)		55,900 00	3
Enter your maximum basic **CPP** exemption (see the monthly proration table below to find the amount that corresponds to the number of months entered in box A of Part 2).	(maximum $3,500)		3,500 00	4
Earnings subject to CPP contributions: Line 3 minus line 4 (if negative, enter "0")	(maximum $52,400)		52,400 00	5
Actual CPP contributions: Enter the total CPP contributions deducted from box 16 of all your T4 slips.		5034	3,591 01	• 6
Required contributions on CPP pensionable earnings: Multiply the amount from line 5 by 4.95%.	(maximum $2,593.80)		2,593 80	7
Line 6 minus line 7 (if negative, enter "0")	**CPP overpayment**		997 21	8

If you are **self-employed** and/or you are **electing to pay additional** CPP contributions on other earnings, enter the amount, in dollars and cents, from line 6 on **line 308** of your Schedule 1 and, if applicable, on **line 5824** of your Form 428. Then continue with Part 5.

Otherwise, enter the amount, in dollars and cents, from line 6 or line 7, **whichever is less**, on **line 308** of your Schedule 1 and, if applicable, on **line 5824** of your Form 428. If the amount from line 8 is **positive**, enter it on **line 448** of your return. If the amount from line 8 is **negative**, you may be able to make additional CPP contributions. See Form CPT20, Election To Pay Canada Pension Plan Contributions.

Monthly proration table for 2018

Part 3			Part 3 continued		
Applicable number of months	**Line 1** Maximum CPP pensionable earnings	**Line 4** Maximum basic CPP exemption [1]	Applicable number of months	**Line 1** Maximum CPP pensionable earnings	**Line 4** Maximum basic CPP exemption [1]
1	$4,658.33	$291.67	7	$32,608.33	$2,041.67
2	$9,316.67	$583.33	8	$37,266.67	$2,333.33
3	$13,975.00	$875.00	9	$41,925.00	$2,625.00
4	$18,633.33	$1,166.67	10	$46,583.33	$2,916.67
5	$23,291.67	$1,458.33	11	$51,241.67	$3,208.33
6	$27,950.00	$1,750.00	12	$55,900.00	$3,500.00

[1] If you started receiving CPP retirement benefits in 2018, your basic exemption may be prorated by the CRA.

Continue on the next page.

Part 4 – CPP contributions on self-employment income and other earnings ONLY (no employment income)

Pensionable net self-employment earnings [2] (amounts from line 122 and lines 135 to 143 of your return)			1
Employment earnings **not shown** on a T4 slip on which you elect to pay additional CPP contributions. (Get and complete Form CPT20.)	373		2
Add lines 1 and 2 (if negative enter "0").	CPP pensionable earnings (maximum $55,900) [2]		3
Basic exemption	(maximum $3,500) [2]		4
Line 3 minus line 4	(maximum $52,400)		5
CPP rate		9.9 %	6
CPP contributions payable on self-employment and other earnings: Multiply line 5 by line 6. Enter this amount on line 421 of your return.			7
Deduction and tax credit for CPP contributions on self-employment and other earnings: Multiply the amount from line 7 by 50%.			8

Enter the amount, in dollars and cents, from line 8 on line 222 of your return and on line 310 of your Schedule 1.

[2] Self-employment earnings, CPP pensionable earnings, and the basic exemption should be prorated according to the number of months entered in box A of Part 2 (do not prorate the self-employment earnings if the individual died in 2018).

Part 5 – CPP contributions on self-employment income and other earnings when you have employment income

Pensionable net self-employment earnings [3] (amounts from line 122 and lines 135 to 143 of your return)				1
Employment earnings **not shown** on a T4 slip on which you elect to pay additional CPP contributions (Get and complete Form CPT20.)	373			2
Employment earnings **shown** on a T4 slip on which you elect to pay additional CPP contributions. (Get and complete Form CPT20.)	399			3
Add lines 1, 2, and 3.				4
Enter the amount from line 6 of Part 3.	Actual CPP contributions		3,591 01	5
If the amount on line 8 of Part 3 is positive, complete lines 6 to 8. Otherwise, enter "0" on line 8 and continue on line 9.				
Enter the amount from line 5 above.		3,591 01	6	
Enter the amount from line 7 of Part 3.		2,593 80	7	
Line 6 minus line 7 (if negative, enter "0")		997 21	▶ 997 21	8
Line 5 minus line 8			2,593 80	9
Multiply the amount from line 9 by 20.202.			52,400 00	10
Enter the amount from line 1 of Part 3.	CPP pensionable earnings		55,900 00	11
Enter the amount from line 4 of Part 3.	Basic exemption		3,500 00	12
Line 11 minus line 12 (if negative, enter "0")	(maximum $52,400)		52,400 00	13
Enter the amount from line 10.			52,400 00	14
Line 13 minus line 14 (if negative, enter "0")				15
Enter the amount from line 4 or line 15, whichever is less.				16
If the amount on line 2 of Part 3 is less than the amount on line 4 of Part 3, complete lines 17 to 19. Otherwise, enter "0" on line 19 and continue on line 20.				
Line 4 of Part 3 minus line 2 of Part 3			17	
Line 4 minus line 13 (if negative, enter "0")			18	
Line 17 minus line 18 (if negative, enter "0")			▶	19
Earnings subject to contributions: line 16 minus line 19 (if negative, enter "0")				20
Multiply the amount from line 20 by 9.9%.				21
Multiply the amount from line 8 of Part 3 (if positive only) by 2.			1,994 42	22
CPP contributions payable on self-employment and other earnings: Line 21 minus line 22 (if negative, enter "0"). Enter this amount on line 421 of your return. [4]				23
Deduction and tax credit for CPP contributions on self-employment and other earnings: Multiply the amount from line 23 by 50%.				24

Enter the amount, in dollars and cents, from line 24 on line 222 of your return and on line 310 of your Schedule 1.

[3] Self-employment earnings should be prorated according to the number of months entered in box A of Part 2 (do not prorate the self-employment earnings if the individual died in 2018).

[4] If the result on line 23 is negative, you may have an overpayment. If so, the CRA will calculate it for you.

Protected B when completed

T1-2018

Climate Action Incentive

Schedule 14

The climate action incentive (CAI) is a refundable credit which consists of a basic amount and a supplement for residents of small and rural communities.

You **cannot** claim this credit if **any** of the following applies to you:

- you were a non-resident of Canada at any time in 2018
- you were confined to a prison or a similar institution for a period of at least 90 days during 2018
- you were exempt from income tax in Canada at any time in 2018 because you were an officer or servant of the government of another country, such as a diplomat, a family member who resided with such a person, or an employee of such a person
- you were a person in respect of whom a children's special allowance (CSA) was payable at any time in 2018

Note: If you are completing a return for a person who died before April 1, 2019, you **cannot** claim the CAI for that person for the 2018 tax year.

Complete this schedule and **attach** it to your return to claim the CAI if, on **December 31, 2018,** you were a **resident of Ontario** and you met **any** of the following conditions:

- you were 18 years of age or older
- you had a spouse or a common-law partner
- you were a parent who lived with your child

Note: If you were married or living in a common-law relationship but your spouse or common-law partner was not an **eligible spouse or common-law partner** for the purpose of the CAI or you did not have a **qualified dependant**, complete this schedule using the instructions as if you did not have an eligible spouse or common-law partner or a qualified dependant.

Eligible spouse or common-law partner

For the purpose of the CAI, an eligible spouse or common-law partner is a person who meets **all** of the following conditions:

- was your spouse or common-law partner on December 31, 2018
- was a resident of Canada throughout 2018
- was not confined to a prison or a similar institution for a period of at least 90 days during 2018
- was not exempt from income tax in Canada at any time in 2018 because they were an officer or servant of the government of another country, such as a diplomat, or a family member who resided with such a person, or an employee of such a person
- was not a person in respect of whom a CSA was payable at any time in 2018
- did not die before April 1, 2019

Notes: Either you or your spouse or common-law partner may claim the CAI for the family, but not both of you.
Where two individuals in the family reside in different locations, the province of residence for the individual making the claim will be used when calculating the CAI for the family.

Qualified dependant

For the purpose of the CAI, a qualified dependant is a person who meets **all** of the following conditions:

- was your or your spouse's or common-law partner's child or a person dependent on either one of you for support on December 31, 2018
- resided with you on December 31, 2018
- was under 18 years of age on December 31, 2018
- was a resident of Canada throughout 2018
- was not married or living common-law on December 31, 2018
- was not a parent who lived with their child on December 31, 2018
- was not confined to a prison or a similar institution for a period of at least 90 days during 2018
- was not exempt from income tax in Canada at any time in 2018 because they were an officer or servant of the government of another country, such as a diplomat, a family member who resided with such a person, or an employee of such a person
- was not a person in respect of whom a CSA was payable at any time in 2018
- did not die before April 1, 2019

Single parents of a qualified dependant

For the purpose of the CAI, if, on December 31, 2018, you **did not** have a spouse or a common-law partner but you had a dependant who met **all** of the conditions for a qualified dependant, claim an amount for that dependant on line 6012. If you had more than one qualified dependant, enter the number of remaining qualified dependants on line 6013.

Shared custody

Only one claim can be made for each child. You cannot split the amount for a qualified dependant with another person.

Supplement for residents of small and rural communities

For the purpose of the CAI supplement for residents of small and rural communities, you **must have resided outside** of a census metropolitan area (CMA) on December 31, 2018, as defined by Statistics Canada in the last census they published before 2018.

Therefore, you **cannot** claim the supplement for residents of small and rural communities if your principal place of residence was located in one of the following Ontario CMAs: Barrie, Belleville, Brantford, Greater Sudbury, Guelph, Hamilton, Kingston, Kitchener-Cambridge-Waterloo, London, Oshawa, the Ontario part of Ottawa-Gatineau, Peterborough, St. Catharines-Niagara, Thunder Bay, Toronto, or Windsor.

For more information to determine if you resided outside a CMA, visit **canada.ca/census-metropolitan-areas**.

Step 1 – Calculating your basic climate action incentive

Base amount		claim $154.00	6010	154 00	1
Amount for an eligible spouse or common-law partner		claim $77.00	6011	77 00	2
Amount for a single parent's qualified dependant		claim $77.00	6012		3
Amount for qualified dependants (Do not include the qualified dependant claimed on line 6012 above, if applicable.)	Number of qualified dependants 6013 2	x $38.00 =		76 00	4
Add lines 1 to 4.				307 00	5

Step 2 – Calculating your supplement for residents of small and rural communities

Did you **reside outside** of a census metropolitan area on December 31, 2018, as defined by Statistics Canada? 6014 Yes ☐ 1 No ☐ 2

If **yes**, continue on line 6. Otherwise, enter the amount from line 5 on line 7 below.

Enter the amount from line 5.	x 10% =		6

Step 3 – Calculating your total climate action incentive

Add lines 5 and 6. Enter this amount on line 449 of your return.	307 00	7

See the privacy notice on your return.

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Employee and partner GST/HST rebate application

Protected B when completed

You do not qualify for this rebate if your employer is a listed financial institution (for example, a person that was, at any time during the year, a bank, an investment dealer, a trust company, an insurance company, a credit union, or a corporation whose principal business is lending money).

For details on how to complete this form, see Guide T4044, *Employment Expenses* (for employees) or Guide RC4091, *GST/HST Rebate for Partners* (for members of a partnership). **This form applies to 2012 and later tax years.**

Part A – Identification (to be completed by claimant)

Last name: FERRANTE	First name and initial(s): RINO
Tax year of claim (one year per claim): 2018	Social insurance number: 503 170 250
Name of employer or partnership (must be a GST/HST registrant): TURBO CONTRACTING LTD.	Business number of employer or partnership: 864437116 RT 0001

Part B – Rebate calculation (to be completed by claimant)

GST rebate for eligible expenses on which you paid the GST					
Eligible expenses, **other than capital cost allowance (CCA)**, on which you paid the GST					1
Eligible CCA on motor vehicles, musical instruments, and aircraft for which you paid the GST					2
Total eligible expenses for the GST rebate (line 1 plus line 2)			6485		3
Eligible GST – multiply line 3 by 5/105					4
HST rebate for eligible expenses on which you paid the HST	3B – 12% HST	3C – 13% HST	3D – 14% HST	3E – 15% HST	
Eligible expenses, **other than CCA**, on which you paid the HST		11,778.64			5
Eligible CCA on motor vehicles, musical instruments, and aircraft for which you paid the HST					6
Total (add lines 5 and 6 in each of columns 3B, 3C, 3D, and 3E)		11,778.64			7
Total eligible expenses for the HST rebate (add the totals of column 3B, 3C, 3D, and 3E together from line 7)			6487	11,778.64	8
Multiply Column 3B line 7 by 12/112					9
Multiply Column 3C line 7 by 13/113				1,355.06	10
Multiply Column 3D line 7 by 14/114					11
Multiply Column 3E line 7 by 15/115					12
Total (add lines 9, 10, 11, and 12). For more information to complete this section, see Guide T4044 or Guide RC4091.				1,355.06	13
Total expenses eligible for the HST rebate			6486		14
Rebate for property and services brought into a participating province.					15
Employee and partner GST/HST rebate (add lines 4, 13, and 15). Enter the result on line 16, and enter that amount on line 457 of your income tax return.				1,355.06	16

Part C – Declaration by claimant's employer or partnership

– An authorized officer of your employer or partnership must complete this part only if you are claiming a rebate for any expenses included on lines 4, 13, or 15 in Part B (above) for which you were paid an unreasonable allowance.

I certify that for the tax year stated above, the claimant was paid the following allowance(s), which at the time it was paid, I did not consider to be reasonable for the purposes of subparagraphs 6(1)(b)(v), (vi), (vii), or (vii.1) of the *Income Tax Act*. I will not include an amount equal to this allowance when determining my input tax credit or rebate.

Amount received $	Reason for allowance(s) (list activities)	
Name of employer or partnership		
Signature of employer or authorized officer	Position of authorized officer	Year Month Day

Part D – Certification (to be completed by claimant)

I certify that the information in this document is, to the best of my knowledge, true, correct, and complete and that I am eligible for the employee and partner GST/HST rebate for the tax year stated in Part A.

Signature	Year Month Day

Chart A – Eligible expenses on which you paid the GST			
Type of expenses	Total expenses	Non-eligible portion of expenses	Eligible expenses (col. 1 minus col. 2)
Employee expenses			
Accounting and legal fees			
Advertising and promotion			
Food and beverages			
Lodging and travelling expenses			
Entertainment expenses			
Parking			
Supplies			
Other expenses – salary income			
Other expenses – commission income			
Power saw			
Musical instrument costs			
Artists' employment expenses			
Union, professional, or similar dues			
Motor vehicle expenses			
Work space in home expenses			
Meals and lodging expenses – TL2			
Tradesperson's tools expenses (for employees)			
Apprentice mechanic tools expenses (for employees)			
Other employment expenses (T1, line 229)			
Partner expenses			
Deduction other than capital cost			
		Total eligible expenses other than CCA	A
CCA on motor vehicles, musical instruments, and aircraft – T777			
CCA - Partners			
		Total capital cost allowance (CCA)	B

Chart B – Eligible expenses on which you paid the HST (12%)			
Type of expenses	Total expenses	Non-eligible portion of expenses	Eligible expenses (col. 1 minus col. 2)
Employee expenses			
Accounting and legal fees			
Advertising and promotion			
Food and beverages			
Lodging and travelling expenses			
Entertainment expenses			
Parking			
Supplies			
Other expenses – salary income			
Other expenses – commission income			
Power saw			
Musical instrument costs			
Artists' employment expenses			
Union, professional, or similar dues			
Motor vehicle expenses			
Work space in home expenses			
Meals and lodging expenses – TL2			
Tradesperson's tools expenses (for employees)			
Apprentice mechanic tools expenses (for employees)			
Other employment expenses (T1, line 229)			
Partner expenses			
Deduction other than capital cost			
		Total eligible expenses other than CCA	C
CCA on motor vehicles, musical instruments, and aircraft – T777			
CCA - Partners			
		Total capital cost allowance (CCA)	D

Chart C – Eligible expenses on which you paid the HST (13%)						
Type of expenses	Total expenses		Non-eligible portion of expenses		Eligible expenses (col. 1 minus col. 2)	
Employee expenses						
Accounting and legal fees						
Advertising and promotion						
Food and beverages						
Lodging and travelling expenses						
Entertainment expenses						
Parking						
Supplies						
Other expenses – salary income						
Other expenses – commission income						
Power saw						
Musical instrument costs						
Artists' employment expenses						
Union, professional, or similar dues						
Motor vehicle expenses	13,408	09	1,629	45	11,778	64
Work space in home expenses						
Meals and lodging expenses – TL2						
Tradesperson's tools expenses (for employees)						
Apprentice mechanic tools expenses (for employees)						
Other employment expenses (T1, line 229)						
Partner expenses						
Deduction other than capital cost						
			Total eligible expenses other than CCA		C 11,778	64
CCA on motor vehicles, musical instruments, and aircraft – T777						
CCA - Partners						

Chart D – Eligible expenses on which you paid the HST (14%)						
Type of expenses	Total expenses		Non-eligible portion of expenses		Eligible expenses (col. 1 minus col. 2)	
Employee expenses						
Accounting and legal fees						
Advertising and promotion						
Food and beverages						
Lodging and travelling expenses						
Entertainment expenses						
Parking						
Supplies						
Other expenses – salary income						
Other expenses – commission income						
Power saw						
Musical instrument costs						
Artists' employment expenses						
Union, professional, or similar dues						
Motor vehicle expenses						
Work space in home expenses						
Meals and lodging expenses – TL2						
Tradesperson's tools expenses (for employees)						
Apprentice mechanic tools expenses (for employees)						
Other employment expenses (T1, line 229)						
Partner expenses						
Deduction other than capital cost						
			Total eligible expenses other than CCA		C	
CCA on motor vehicles, musical instruments, and aircraft – T777						
CCA – Partners						
			Total capital cost allowance (CCA)		D	

Chart E – Eligible expenses on which you paid the HST (15%)			
Type of expenses	Total expenses	Non-eligible portion of expenses	Eligible expenses (col. 1 minus col. 2)
Employee expenses			
Accounting and legal fees			
Advertising and promotion			
Food and beverages			
Lodging and travelling expenses			
Entertainment expenses			
Parking			
Supplies			
Other expenses – salary income			
Other expenses – commission income			
Power saw			
Musical instrument costs			
Artists' employment expenses			
Union, professional, or similar dues			
Motor vehicle expenses			
Work space in home expenses			
Meals and lodging expenses – TL2			
Tradesperson's tools expenses (for employees)			
Apprentice mechanic tools expenses (for employees)			
Other employment expenses (T1, line 229)			
Partner expenses			
Deduction other than capital cost			
		Total eligible expenses other than CCA	C
CCA on motor vehicles, musical instruments, and aircraft – T777			
CCA - Partners			
		Total capital cost allowance (CCA)	D

GST370 – Allocation of Expenses for the GST/HST Rebate

This form is to be used to allocate expenses eligible for the GST/HST rebate if more than one tax rate can be applied to expenses.
If expenses have been incurred in more than one province, perform the allocation according to the applicable tax rates, as the case may be:

- 12% HST: Expenses incurred in British Columbia before April 1, 2013 (Note 1)
- 13% HST: Expenses incurred in Ontario
  Expenses incurred in New Brunswick and Newfoundland and Labrador before July 1, 2016
- 14% HST: Expenses incurred in Prince Edward Island before October 1, 2016
- 15% HST: Expenses incurred in Nova Scotia
  Expenses incurred in New Brunswick and Newfoundland and Labrador on July 1, 2016 or after
  Expenses incurred in Prince Edward Island on October 1, 2016 or after
- 5% GST: Other provinces or territories

Note 1: For British Columbia, expenses incurred on April 1, 2013, or after are subject to the 5% GST.

Once this form is completed, the data entered will be carried over to Form GST370 and will be used to calculate the total amount of tax rebate for which the taxpayer is eligible with regard to his or her eligible expenses.

Taxpayer information

The taxpayer is eligible for a tax rebate	GST/HST [X]	Taxyear	2018
Province or territory of residence	Ontario	T1, line 457	1,355 06
Rate used to calculate the GST/HST tax rebate	13% HST		

Chart 1 – Eligible expenses (other than CCA) on which you paid GST/HST

	Total expenses	Eligible expenses 13% HST	GST	12% HST	13% HST	14% HST	15% HST
			Complete only the columns whose tax rate differs from the rate in the "Eligible expenses" column				
Form T777 – Statement of employment expenses							
Accounting and legal fees							
Advertising and promotion							
Food and beverages							
Lodging							
Other lodging and travelling expenses							
Entertainment expenses							
Parking							
Supplies							
Other expenses – Salary income							
Other expenses – Commission income							
Power saw							
Musical instrument costs							
Artists' employment expenses							
Motor vehicle expenses	13,408 09	11,778 64					
Workspace in home expenses							
Tradesperson's tools expenses							
Apprentice mechanic tools expenses							
Other employment expenses (T1, line 229)							
Total	13,408 09	11,778 64					
T1, line 212 – Union, professional, or like dues							
Union, professional, or similar dues **Total**							
Form TL2 – Claim for meal and lodging expenses							
Meals and lodging expenses **Total**							
Partner expenses (Note 1)							
Expenses other than CCA							
Motor vehicle expenses							
Other							
Total							

Note 1: The amounts in this section are from the "GST/HST rebate for partners" section in one of the following forms: T2042, T2121, T2125 and Partner.

Chart 2 – Capital Cost Allowance (CCA) on which you paid GST/HST

	Total expenses	Eligible expenses 13% HST	GST	12% HST	13% HST	14% HST	15% HST
			Complete only the columns whose tax rate differs from the rate in the "Eligible expenses" column				
Employee (Note 2)							
Class 10 – Passenger vehicles Class 9 – Aircraft							
Class 8 – Musical instruments							
Total							
Partner (Note 3)							
Capital cost deduction from statement of income							
Other							
Total							

Note 2: The amounts in this section are from Forms 777 Auto and 777 CCA.

Note 3: The amounts in this section are from the "GST/HST rebate for partners" section in one of the following forms: T2042, T2121 and T2125.

Chart 3 – Rebate for property and services brought into a participating province

Rebate for property and services brought into a participating province. Do not include any expenses for which you paid the HST.

	A – 1% HST	B – 2% HST	C – 3% HST	D – 7% HST	E – 8% HST	F – 9% HST	G – 10% HST	
Eligible expenses, **other than CCA**, on which you paid the provincial part of the HST separately								1
Eligible CCA on motor vehicles, musical instruments, and aircraft for which you paid the provincial part of HST separately +								2
Total (add lines 1 and 2 in each of columns A, B, C, D, E, F, and G) =								3
Total expenses eligible for the HST rebate (add the totals of columns A, B, C, D, E, F, and G together from line 3). Enter the result on line 14 of Part B on page 1 of Form GST370.						6486		4
Multiply the amount on line 3 of column A by 1/101								5
Multiply the amount on line 3 of column B by 2/102								6
Multiply the amount on line 3 of column C by 3/103								7
Multiply the amount on line 3 of column D by 7/107								8
Multiply the amount on line 3 of column E by 8/108								9
Multiply the amount on line 3 of column F by 9/109								10
Multiply the amount on line 3 of column G by 10/110								11
Total (add lines 5, 6, 7, 8, 9, 10, and 11). Enter the result on line 15 of Part B on page 1 of Form GST370.								12

Personal information is collected under the Excise Tax Act to administer tax, rebates, and elections. It may also be used for any purpose related to the enforcement of the Act such as audit, compliance and collection activities. It may be shared or verified with other federal, provincial, territorial or foreign government institutions to the extent authorized by law. Failure to provide this information may result in interest payable, penalties or other actions. Under the Privacy Act, individuals have the right to: access their personal information; request corrections; or, file a complaint to the Privacy Commissioner of Canada regarding the handling of the individual's personal information. Refer to Personal Information Bank CRA PPU 241 on Info Source at **canada.ca/cra-info-source**.

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Protected B when completed

Calculation of Cumulative Net Investment Loss (CNIL) to December 31, 2018

- Use this form if you had any **investment income** or **investment expenses** for 2018.
- Your CNIL reduces the amount of your cumulative gains limit for the year and may affect the allowable amount of your capital gains deduction.
- Even if you are not claiming a capital gains deduction in 2018, you should still complete this form if you had any investment income or expenses in 2018.
- Because the balance in your CNIL account is a cumulative total, you may need this information in a future year. Keep a copy for your records and attach another to your return.
- For more information, call **1-800-959-8281**.

Note
If you have capital gains other than from the disposition of qualified farm or fishing property or qualified small business corporation shares in 2018, first complete Chart A on page 2 of this form to determine if you have additional investment income to include when you calculate your CNIL.

Part 1 – Investment expenses claimed on your 2018 return

Carrying charges and interest expenses (from line 221)			1	
Net rental losses (from line 126)		3,279 15	2	
Limited or non-active partnership losses (from line 122) other than allowable capital losses			3	
Limited partnership losses of other years after 1985 (from line 251)			4	
50% of exploration and development expenses (from line 224)			5	
Any other investment expenses claimed in 2018 to earn property income (see the list of other investment expenses below)	6808		6	
Additional investment expenses: If you did not complete Chart A of this form, enter "0". Otherwise, enter the **lesser** of line 14 in Chart A or the amount you claimed on line 253 of your return			7	
Total investment expenses claimed in 2018 (total of lines 1 to 7)		3,279 15	▶	3,279 15 A

Part 2 – Investment income reported on your 2018 return

Investment income (from lines 120 and 121)			8	
Net rental income, including recaptured capital cost allowance (from line 126)			9	
Net income from limited or non-active partnership (from line 122) other than taxable capital gains			10	
Any other property income reported in 2018 (see the list of other property income below), including annuity payments taxable under paragraph 56(1)(d) **minus** the capital portion deducted under paragraph 60(a)	6810		11	
50% of income from the recovery of exploration and development expenses (from line 130)	6811		12	
Additional investment income: If you did not complete Chart A of this form, enter "0". Otherwise, enter the amount from line 14 in Chart A			13	
Total investment income reported in 2018 (total of lines 8 to 13)			▶	B

Other investment expenses

Include: • repayments of inducements • repayments of refund interest • the uncollectible portion of proceeds from dispositions of depreciable property (except passenger vehicles that cost more than $30,000) • sale of agreement for sale or mortgage included in proceeds of disposition in a previous year under subsection 20(5) • foreign non-business tax under subsections 20(11) and 20(12) • life insurance premiums deducted from property income • capital cost allowance claimed on certified films and videotapes • farming or fishing losses claimed by a non-active partner or a limited partner

Do not include: • expenses incurred to earn business income • repayment of shareholders' loans deducted under paragraph 20(1)(j) • interest paid on money borrowed to:
- i) buy an income averaging annuity contract
- ii) pay a premium under a registered retirement savings plan
- iii) make a contribution to a registered pension plan
- iv) make a contribution to a deferred profit-sharing plan

Other property income

Include: • amounts from insurance proceeds for the recapture of capital cost allowance (other than amounts already included on line 9) • home insulation or energy conversion grants under paragraph 12(1)(u) • payments received as an inducement or reimbursement • income from the appropriation of property to a shareholder • farming and fishing income reported by a non-active or a limited partner • other income from a trust • allowable capital losses included in partnership losses of other years after 1985 • amounts withdrawn from AgriInvest Fund 2 • CPP or QPP death benefit payments reported on your T1 return

Do not include: • income amounts that relate to business income • payments received from an income averaging annuity contract • payments received from an annuity contract bought under a deferred profit-sharing plan • shareholders' loans included in income under subsection 15(2)

Do not use this area
6813

Part 3 – Cumulative net investment loss (CNIL)

Total investment expenses claimed in 2018 (from line A in Part 1)	3,279 15	14	
Total investment expenses claimed in previous years (after 1987): Enter the amount from line 16 in Part 3 of Form T936 for 2017. If you did not complete Form T936 for 2017, see note 1 below	43,101 10	15	
Cumulative investment expenses (total of lines 14 and 15)	46,380 25 ▶		46,380 25 16
Total investment income reported in 2018 (from line B in Part 2)		17	
Total investment income reported in previous years (after 1987): Enter the amount from line 19 in Part 3 of Form T936 for 2017. If you did not complete Form T936 for 2017, see note 2 below		18	
Cumulative investment income (total of lines 17 and 18)		▶	19
Cumulative net investment loss (CNIL) to December 31, 2018 (line 16 **minus** line 19; if negative, enter "0")			46,380 25 C

If you are claiming a capital gains deduction on your 2018 return, enter the amount from line C on line 28 of Form T657 for 2018.

Notes

1. To calculate your **total investment expenses from previous years**, complete Part 1 of Form T936 for each year from 1988 to 2017 in which you had investment expenses (do not complete line 7 for 1988 to 1991). Add the amounts from line A and enter the total on line 15 above.
2. To calculate your **total investment income from previous years**, complete Part 2 of Form T936 for each year from 1988 to 2017 in which you had investment income (do not complete line 13 for 1988 to 1991). Add the amounts from line B and enter the total on line 18 above.

Chart A

Enter the amount from line 199 of Schedule 3. If the amount on this line is zero, do not complete lines 4 to 13, and enter "0" on line 14			1
Amount from line 107 of Schedule 3		2	
Amount from line 110 of Schedule 3		3	
Amount from line 124 of Schedule 3		4	
Add lines 2 to line 4		5	
If you reported an amount on line 192 of Schedule 3, enter the total of the amounts from lines C and D on Form T2017. Otherwise, enter the amount from line 5 on line 7.		6	
Line 5 **plus** line 6 (if negative, enter "0")		7	
Enter 1/2 of line 7			8
Line 1 **minus** line 8 (if negative, enter "0"). If the amount on this line is zero, do not complete lines 10 to 13, and enter "0" on line 14. If the amount on this line includes an amount from a T3 slip, complete lines 10 to 12 below. Otherwise, enter "0" on line 13			9
Enter the amount from box 21 of all 2018 T3 slips	5334	10	
Enter the amount from box 30 of all 2018 T3 slips		11	
Line 10 **minus** line 11	5365	12	
Enter 1/2 of line 12			13
Additional investment income (line 9 **minus** line 13; if negative, enter "0")			14

See the privacy notice on your return.

Ontario

Ontario Tax

Form ON428
2018
Protected B when completed

This is **Step 6** in completing your return. Complete this form and **attach a copy** to your return.
Claim only the credits that apply to you.

Part A – Ontario non-refundable tax credits

			For internal use only	5605		
Basic personal amount			claim $10,354	5804	10,354 00	1
Age amount (if born in 1953 or earlier) (use Worksheet ON428)			(maximum $5,055)	5808		2
Spouse or common-law partner amount						
Base amount	9,671 00					
Minus: their net income from page 1 of your return	59,878 88					
Result: (if negative, enter "0")			(maximum $8,792) ▶	5812		3
Amount for an eligible dependant						
Base amount						
Minus: their net income from line 236 of their return						
Result: (if negative, enter "0")			(maximum $8,792) ▶	5816		4
Ontario caregiver amount (use Worksheet ON428)				5819		5
CPP or QPP contributions:						
Amount from line 308 of your federal Schedule 1				5824	2,593 80	• 6
Amount from line 310 of your federal Schedule 1				5828		• 7
Employment insurance premiums:						
Amount from line 312 of your federal Schedule 1				5832	858 22	• 8
Amount from line 317 of your federal Schedule 1				5829		• 9
Adoption expenses			(maximum $12,632)	5833		10
Pension income amount			(maximum $1,432)	5836		11
Disability amount (for self) (Claim **$8,365**, or if you were under 18 years of age, use Worksheet ON428.)				5844		12
Disability amount transferred from a dependant (use Worksheet ON428)				5848		13
Interest paid on your student loans (amount from line 319 of your federal Schedule 1)				5852		14
Your unused tuition and education amounts (**attach** Schedule ON(S11))				5856		15
Amounts transferred from your spouse or common-law partner (**attach** Schedule ON(S2))				5864		16

Medical expenses:					
(Read line 5868 in your income tax package.)	5868		17		
Enter $2,343 or 3% of line 236 of your return, whichever is less.			18		
Line 17 minus line 18 (if negative, enter "0")			19		
Allowable amount of medical expenses for other dependants (use Worksheet ON428)	5872		20		
Add lines 19 and 20.	5876		▶		21
Add lines 1 to 16, and line 21.				5880	13,806 02	22
Ontario non-refundable tax credit rate					5.05%	23
Multiply line 22 by line 23.				5884	697 20	24
Donations and gifts:						
Amount from line 16 of your federal Schedule 9		x 5.05% =	25			
Amount from line 17 of your federal Schedule 9		x 11.16% =	26			
Add lines 25 and 26.	5896		▶			27
Add lines 24 and 27. Enter this amount on line 40.			Ontario non-refundable tax credits	6150	697 20	28

Continue on the next page.

Part B – Ontario tax on taxable income

Enter your **taxable income** from line 260 of your return. 107,856|85 29

Use the amount from line 29 to decide which column to complete.	Line 29 is $42,960 or less	Line 29 is more than $42,960 but not more than $85,923	Line 29 is more than $85,923 but not more than $150,000	Line 29 is more than $150,000 but not more than $220,000	Line 29 is more than $220,000	
Amount from line 29			107,856|85			30
Line 30 minus line 31 (cannot be negative)	0|00	42,960|00	85,923|00	150,000|00	220,000|00	31
			21,933|85			32
	5.05 %	9.15 %	11.16 %	12.16 %	13.16 %	33
Multiply line 32 by line 33.			2,447|82			34
Add lines 34 and 35.	0|00	2,169|00	6,101|00	13,252|00	21,764|00	35
Ontario tax on taxable income			8,548|82			36

Part C – Ontario tax

Enter your Ontario tax on taxable income from line 36.		8,548|82	37
Enter your Ontario tax on split income from Form T1206.	6151		• 38
Add lines 37 and 38.		8,548|82	39
Enter your Ontario non-refundable tax credits from line 28.		697|20	40
Line 39 minus line 40 (if negative, enter "0")		7,851|62	41

Ontario minimum tax carryover:

Amount from line 41		7,851|62	42
Enter your Ontario dividend tax credit from line 6152 of Worksheet ON428.			43
Line 42 minus line 43 (if negative, enter "0").		7,851|62	44
Amount from line 427 of your federal Schedule 1	x 33.67% =		45
Amount from line 44 or 45, whichever is less.	6154		• 46
Line 41 minus line 46 (if negative, enter "0")		7,851|62	47

Ontario surtax

Amount from line 47		7,851|62	48
Amount from line 38			49
Line 48 minus line 49 (if negative, enter "0")		7,851|62	50

Complete lines 51 to 53 only if the amount on line 50 is **more than $4,638**.
Otherwise, enter "0" on line 53 and continue completing the form.

(Line 50 7,851|62 minus $4,638) × 20% (if negative, enter "0")	=	642|72	51
(Line 50 7,851|62 minus $5,936) × 36% (if negative, enter "0")	=	689|62	52
Add lines 51 and 52.		1,332|34 ▶	1,332|34 53
Add lines 47 and 53.			9,183|96 54

Ontario dividend tax credit:

Enter your Ontario dividend tax credit from line 6152 of Worksheet ON428.	6152		• 55
Line 54 minus line 55 (if negative, enter "0")		9,183|96	56

Ontario additional tax for minimum tax purposes:
If you entered an amount other than "0" on line 95 of Form T691, enter your Ontario additional tax for minimum tax purposes from line 57 of Worksheet ON428. 57

Add lines 56 and 57. 9,183|96 58

Continue on the next page.

Enter the amount from line 58 on the previous page.	9,183 96	59

Part D – Ontario tax reduction

Enter "0" on line 66 if **any** of the following applies to you:

- You were not a resident of Canada at the beginning of the year;
- You were not a resident of Ontario on December 31, 2018;
- There is an amount on line 57;
- The amount on line 59 is "0";
- Your return is filed for you by a trustee in bankruptcy;
- You are not claiming an Ontario tax reduction.

Otherwise, complete lines 60 to 66 to calculate your Ontario tax reduction.

Basic reduction		239 00	60
If you had a spouse or common-law partner on December 31, 2018, **only** the individual with the **higher net income** can claim the amounts on lines 61 and 62.			
Reduction for dependent children born in 2000 or later			
Number of dependent children 6269	2 × $442 =	884 00	61
Reduction for dependants with a mental or physical impairment			
Number of dependants 6097	× $442 =		62
Add lines 60, 61, and 62.		1,123 00	63
Amount from line 63	1,123 00 x 2 =	2,246 00	64
Amount from line 59		9,183 96	65
Line 64 minus line 65 (if negative, enter "0")	Ontario tax reduction	▶	66
Line 59 minus line 66 (if negative, enter "0")		9,183 96	67

Part E – Ontario foreign tax credit

Enter the Ontario foreign tax credit from Form T2036.		68
Line 67 minus line 68 (if negative, enter "0")	9,183 96	69

Part F – Community food program donation tax credit for farmers

Enter the amount of qualifying donations that have also been claimed as charitable donations.	6098 × 25% =		70
Line 69 minus line 70 (if negative, enter "0")		9,183 96	71

Part G – Ontario health premium

Use the chart on the next page to calculate the amount of your Ontario health premium.	Ontario health premium ▶	750 00	72
Add lines 71 and 72. Enter the result on line 428 of your return.	Ontario tax	9,933 96	73

Continue on the next page.

Ontario Health Premium

Enter the amount from line 29. 107,856|85

Go to the line on the chart below that corresponds to your taxable income from line 260 of your return.

If there is an Ontario health premium amount on that line, enter that amount on line 72.
If not, enter your taxable income in the first box on the line that corresponds to your taxable income and complete the calculation.

Enter the result on line 72.

Taxable income										Ontario health premium
not more than $20,000	▶		▶			▶				$ 0
more than $20,000, but not more than $25,000		– $	20,000 =		x	6 %	=			
more than $25,000, but not more than $36,000	▶		▶			▶				$ 300
more than $36,000, but not more than $38,500		– $	36,000 =		x	6 %	=	+ $	300 =	
more than $38,500, but not more than $48,000	▶		▶			▶				$ 450
more than $48,000, but not more than $48,600		– $	48,000 =		x	25 %	=	+ $	450 =	
more than $48,600, but not more than $72,000	▶		▶			▶				$ 600
more than $72,000, but not more than $72,600		– $	72,000 =		x	25 %	=	+ $	600 =	
more than $72,600, but not more than $200,000	▶		▶			▶				$ 750
more than $200,000, but not more than $200,600		– $	200,000 =		x	25 %	=	+ $	750 =	
more than $200,600	▶		▶			▶				$ 900

See the privacy notice on your return.

T1028 – RRSP Deduction Limit Statement

This statement indicates the actual amount of 2018 RRSP deduction limit.

RRSP deduction limit

Enter the amount of maximum RRSP deduction room from the 2017 Notice of Assessment			
OR perform the following calculation:			
2017 RRSP deduction limit			147,523
Allowable RRSP/PRPP deducted in 2017		–	
2017 employer PRPP contribution amount		–	
Contributions to a United States retirement plan or a foreign employer-sponsored pension plan (RC267/RC268/RC269)		–	
Unused RRSP deduction limit at the end of 2017		=	147,523
2017 earned income 77,466 x 18% (maximum $26,230.00)	13,943		
2017 pension adjustment	–		
2018 prescribed amount for connected persons	–		
	= 13,943		13,943
Subtotal		=	161,466
2018 Net past-service pension adjustment (T215)		–	
2018 pension adjustment reversal (PAR) (T10)		+	
RRSP deduction limit for 2018		=	161,466
Unused RRSP contributions			

2018 PRPP non-deductible limit (tax exempt income)

Note: Starting in 2013, with regards to contributions to a pooled registered pension plan (PRPP), the *Income Tax Act* allows tax exempt earned income by an Indian (as per the *Indian Act* definition) to be included in the calculation of his or her non-deductible PRPP limit.

Enter the amount of maximum PRPP non-deductible room from the 2017 Notice of Assessment			
OR perform the following calculation:			
2017 PRPP non-deductible limit			
2017 PRPP contributions		–	
2017 employer PRPP contribution amount		–	
Unused PRPP contributions at the end of 2017		=	
2017 tax-exempt earned income x 18% (maximum $26,230.00)		+	
PRPP non-deductible limit for 2018		=	

Next Year RRSP Deduction Limit

Step 1 – Calculation of the unused RRSP deduction room at the end of 2018

2018 RRSP deduction limit			161,466 00	1
Total RRSP contributions deducted on line 208		−		2
2018 employer PRPP contribution amount		−		3
Contributions to a United States retirement plan or a foreign employer-sponsored pension plan (RC267/RC268/RC269)		−		4
Unused RRSP deduction room at the end of 2018. (This amount can be negative.)		=	161,466 00	5

Step 2 – 2019 RRSP dollar limit

2018 earned income	107,856 85	x 18%	=	19,414 23	6
RRSP dollar limit for 2019				26,500 00	7
Enter the amount from line 6 or 7, whichever is less			=	19,414 23	8

Step 3 – 2018 pension adjustment (PA)

2018 PA (the total from box 52 of 2018 T4 slips and box 034 of 2018 T4A slips)	−		9
Line 8 minus line 9 (if negative, enter "0")	=	19,414 23	10

Step 4 – 2019 pension adjustment reversal (PAR)

PAR (the total from box 2 of 2019 T10 slips)	+		11
Line 10 plus line 11 (enter amount on line 19)	=	19,414 23	12

Step 5 – 2019 net past service pension adjustment (PSPA)

Exempt PSPA for 2018 (the total from box 2 of T215 slips)			13
Certified PSPA for 2019 (line A in Part 3 of Form T1004, *Applying for the Certification of a Provisional PSPA*)	+		14
Line 13 plus line 14	=		15
Qualifying withdrawals for 2019 (Part 3 of Form T1006, *Designating an RRSP Withdrawal as a Qualifying Withdrawal*)	−		16
2019 net PSPA (This amount can be negative.)	=		17

Step 6 – 2019 RRSP deduction limit

2018 unused RRSP deduction		161,466 00	18
Amount from line 12	+	19,414 23	19
Line 18 plus line 19	=	180,880 23	20
2019 net PSPA from line 17	−		21
2019 RRSP deduction limit (if negative, enter "0")	=	180,880 23	22

Step 7 – 2019 unused RRSP deduction room

Amount from line 20		180,880 23	23
Amount from line 21	−		24
2019 unused RRSP deduction room that can be carried forward to 2020 (This amount can be negative.)	=	180,880 23	25

Step 8 – 2019 RRSP contribution

RRSP deduction limit for 2019		180,880 23	26
Undeducted RRSP contributions carried forward	−		27
Line 26 minus line 27	=	180,880 23	28
Excess contribution of $2,000 permitted	+	2,000 00	29
Maximum contributions that may be made to RRSPs for 2019 (except for transfers)	=	182,880 23	30

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Employee Overpayment of 2018 Employment Insurance Premiums

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Complete this form to calculate any overpayment of employment insurance (EI) premiums paid through **employment**.

To be refunded, the amount of the EI overpayment has to be more than $1.

If you have **self-employment** and other eligible earnings and have entered into an agreement with the Canada Employment Insurance Commission through Service Canada to participate in the EI program for access to EI special benefits, complete Schedule 13, then complete this form.

Do not complete this form if you were a resident of Quebec on December 31, 2018, and you have to complete Schedule 10.

Calculating your employment insurance overpayment

Total EI insurable earnings (box 24 or, if blank, box 14 of your T4 slips) (read [a] below)		51,700 00	1
Total self-employment and other earnings eligible for the EI program for access to EI special benefits			2
Add lines 1 and 2.	(maximum $51,700)	51,700 00	3
Total premiums deducted: **Residents of other than Quebec** (box 18 and box 55 of your T4 slips) (read [b] below) **Quebec residents** (box 18 of your T4 slips)	1,218 31 4		
Total premiums payable (enter the amount from line 9 of Schedule 13)	5		
Add lines 4 and 5.	1,218 31 ▶	1,218 31	6
Line 3 minus $2,000 (if negative, enter "0")		49,700 00	7
Line 6 minus line 7 (if negative, enter "0")			8
Total premiums deducted: **Residents of other than Quebec** (box 18 and box 55 of your T4 slips) (read [b] below) **Quebec residents** (box 18 of your T4 slips)		1,218 31	9
Required premium: **Residents of other than Quebec** (multiply line 1 by 1.66%) **Quebec residents** (multiply line 1 by 1.30%)	(maximum $858.22) (maximum $672.10)	858 22	10
Line 9 minus line 10 (if negative, enter "0")		360 09	11
Enter the amount from line 8 or line 11, whichever is greater.	**Employment insurance overpayment**	360 09	12

Enter the amount from line 12 on **line 450** of your return only if it is more than $1. However, if the amount on line 12 is greater than the amount on line 9, enter instead the amount from line 9 on line 450.

Enter the amount from line 7, 9, or 10, whichever is least, on **line 312** of Schedule 1 and, if it applies, on **line 5832** of Form 428. We may adjust your claim if there is an amount on line 2 and the amount on line 3 is less than $2,033 ($2,026 if you were a resident of Quebec).

(a) If you have **no** self-employment earnings and your total EI insurable earnings on your T4 slips are **less than** $2,000, enter "0". However, if you have self-employment earnings and have entered into an agreement with the Canada Employment Insurance Commission through Service Canada to participate in the EI program for access to EI special benefits, enter the total EI insurable earnings from your T4 slips.

(b) If you received EI-exempt employment income as stated in box 28 of your T4 slip and there is an amount in box 55 of your T4 slip, do not claim the amount shown in box 55 of that slip on this line. In this case, contact Revenu Québec for a refund of your Provincial parental insurance plan (PPIP) premiums paid. However, if you are an employee who controls more than 40% of the voting shares of a corporation and you have entered into an agreement with the Canada Employment Insurance Commission through Service Canada in 2018 to participate in the EI program for access to EI special benefits, claim the amount shown in box 55 on this line.

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Statement of Real Estate Rentals

- Use this form if you own and rent real estate or other property. It relates mainly to renting real estate but also covers some other types of rental property such as farmland. This form will help you determine your gross rental income, the expenses you can deduct, and your net rental income or loss for the year.
- To determine whether your rental income is from property or a business, consider the number and types of services you provide for your tenants:
  - If you rent space and only provide basic services such as heating, lighting, parking, laundry facilities, you are earning an income from renting property.
  - If you provide additional services such as cleaning, security, and meals, you may be conducting a business.
- For more information about how to determine if your rental income comes from property or a business, see Interpretation Bulletin IT-434R, Rental of Real Property by Individual, and its Special Release.
- If you are a co-owner of a property, you have to determine if a partnership exists before filling in the Identification part below. To determine if you are in a partnership, see Income Tax Folio S4-F16-C1, What is a Partnership?
- For information on how to fill out this form, see Guide T4036, Rental Income.

Part 1 – Identification

Your name: RINO FERRANTE	Your Social Insurance Number (SIN): 503 170 250
Your Address:	
City:	Prov./Terr: / Postal code:
Fiscal period from: Date (YYYYMMDD) 2018-01-01 to Date (YYYYMMDD) 2018-12-31	Was this the final year of your rental operation? Yes ☐ No ☒
Your percentage of the partnership: 50.00 % / Industry code: 531111	Tax shelter identification number (8 characters): / Partnership business number:
Name of person or firm preparing this form: SAM DURANTE, CPA, CGA	Business number/Account number:
Address of person or firm preparing this form: 65 BABAK BLVD.	
City: WOODBRIDGE	Prov./Terr: ON / Postal code: L4L 9A5

Part 2 – Details of other co-owners and partners

Co-owner or partner's name and address	Share of net income (loss)	Percentage of ownership
SERAFINA FERRANTE	-3,279 15	50.00 %
		%
		%
		%

Part 3 – Income

In most cases, you calculate your rental income using the **accrual method**. If you have no amounts receivable and no expenses outstanding at the end of the year, you can use the **cash method**.

List the addresses of your rental properties	Number of units	Gross rents	
58 HARVEST MOON DRIVE, BOLTON ON L7E 2L2		9,900 00	1
			2
			3
Enter the total of your gross rents in the year you receive them (amount 1 plus amount 2 plus amount 3)	8141	9,900 00	4
Other income (for example, premiums and leases, sharecropping)	8230		5
Total gross rental income – Enter this amount on your income tax and benefit return on line 160 (amount 4 plus amount 5)	8299	9,900 00	6

Part 4 – Expenses

		Total expenses		Personal portion	
Advertising	8521				
Insurance	8690	1,506	36	903	82
Interest and bank charges	8710	24,704	64	14,822	78
Office expenses	8810				
Professional fees (includes legal and accounting fees)	8860				
Management and administration fees	8871				
Repairs and maintenance	8960	2,610	08	1,566	05
Salaries, wages, and benefits (including employer's contributions)	9060				
Property taxes	9180	4,762	72	2,857	63
Travel	9200				
Utilities	9220	7,561	92	4,537	15
Motor vehicle expenses (not including capital cost allowance)	9281				
Other expenses	9270				

Total expenses (add the lines listed under "Total expenses") 41,145 | 72 A

Total for personal portion (add the lines listed under "Personal portion") 9949 24,687 | 43

Deductible expenses (total expenses from amount A **minus** total personal portion on line 9949)		16,458	29	7
Net income (loss) before adjustments (total gross rental income from amount 6 **minus** deductible expenses from amount 7)	9369	-6,558	29	8
Other expenses of the co-owners – calculate your share of net income from amount 8. Enter your result on amount 9		-3,279	15	9
Minus:				
Co-owners – other deductible expenses you have as a co-owner which you did not deduct elsewhere	9945			10
Subtotal (amount 9 **minus** amount 10)		-3,279	15	11
Plus:				
Recaptured capital cost allowance (co-owners – enter your share of the amount)	9947			12
Subtotal (amount 11 **plus** amount 12)		-3,279	15	13
Minus:				
Terminal loss (co-owners – enter your share of the amount)	9948			14
Subtotal (amount 13 **minus** amount 14)		-3,279	15	15
Total capital cost allowance claim for the year (amount B from Area A)	9936			16
Minus:				
Net income (loss) (amount 15 **minus** amount 16)		-3,279	15	17
If you are a sole proprietor or a co-owner enter this amount on line 9946.				
Partnerships				
Partners – your share of amount 17, or the amount from your T5013 slip, *Statement of Partnership Income*				18
Plus:				
Partners – GST/HST rebate for partners received in the year	9974			19
Minus:				
Partners – other expenses of the partner	9943			20
Your net income (loss) – For sole proprietors or co-owners, enter this amount on your income tax and benefit return on line 126. For partnerships, enter the result of amount 18 **plus** amount 19 **minus** amount 20. Enter this amount on your income tax and benefit return on line 126	9946	-3,279	15	21

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The capital cost allowance (CCA) you can claim depends on the type of rental property you own and the date you acquired it. Group the depreciable property you own into the appropriate classes. A specific rate of CCA generally applies to each class.

Area A – Calculation of capital cost allowance claim

	1 Class number	2 Undepreciated capital cost (UCC) at the start of the year	Amount to be subtracted	3 Cost of additions in the year	4 Cost of additions from column 3 which are AIIP	5 Proceeds of dispositions in the year	6 UCC after additions and dispositions (2 + 3 - 5)	7 Proceeds of dispositions available to reduce additions of AIIP (5 - 3 + 4)
1								
2								

	1 Class number	8 UCC adjustment for current-year additions of AIIP (4 - 7) multiplied by the relevant factor	9 Adjustment for current-year additions subject to the half year-rule 1/2 x (3 - 4 - 5)	10 Base amount for CCA (6+ 8 - 9)	11 CCA Rate (%)	12 CCA for the year (10 multiplied 11 or a lower amount)	13 UCC at the end of the year (6 - 12)
1							
2							

Total CCA claim for the year[2] (total of column 12) B

Area B – Equipment additions in the year

1 Class number	2 Property details	3 Total cost	4 Personal portion (if applicable)	5 Rental portion (col.3 minus col.4)

Total equipment additions in the year (total of column 5) 9925

List all building or leasehold interest additions you acquired or improved in the current tax year. Group the depreciable property you own into the appropriate classes.

Area C – Building additions in the year

1 Class number	2 Property details	3 Total cost	4 Personal portion (if applicable)	5 Rental portion (col.3 minus col.4)

Total of building additions in the year (total of column 5) 9927

Area D – Equipment dispositions in the year

1 Class number	2 Property details	3 Proceeds of disposition (should not be more than the capital cost)	4 Personal portion (if applicable)	5 Rental portion (col.3 minus col.4)

Total equipment dispositions in the year (total of column 5) 9926

Area E – Building dispositions in the year

1 Class number	2 Property details	3 Proceeds of disposition (should not be more than the capital cost)	4 Personal portion (if applicable)	5 Rental portion (col.3 minus col.4)

Total building dispositions in the year (total of column 5) 9928

Area F – Land additions and dispositions in the year

Total cost of all land additions in the year	9923	
Total proceeds from all land dispositions in the year	9924	

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Statement of Employment Expenses

Protected B when completed

Guide T4044, Employment Expenses, has information to help you complete this statement and the schedule. The chapters we refer to below are chapters in the guide. Include a copy of this form with your return.

Name of employer TUBRO CONTRACTING LTD.

Expenses

Accounting and legal fees		8862		
Advertising and promotion		8520		
Allowable motor vehicle expenses (from line 16 below)		9281	13,408 09	1
Food, beverages, and entertainment expenses	x 50% =	8523		
Lodging		9200		
Other				
Parking		8910		
Supplies (for example, postage, stationery, other office supplies)		8810		
Other expenses (specify)		9270		
Tradesperson's tools expenses, up to a maximum of $500		1770		
Apprentice mechanic tools expenses		9131		
Musical instrument expenses		1776		
Capital cost allowance for musical instruments		1777		
Artists' employment expenses		9973		
	Subtotal		13,408 09	2
Add work-space-in-the-home expenses (enter the lower amount of line 24 or 25 below)		9945		
Total expenses (enter this amount on line 229 of your return)		9368	13,408 09	

Calculation of allowable motor vehicle expenses

Enter the make, model and year of motor vehicle used to earn employment income		
Enter the kilometres you drove in the tax year to earn employment income		3
Enter the total kilometres you drove in the tax year		4
Enter the motor vehicle expenses you paid for:		
Fuel (gasoline, propane, oil)		5
Maintenance and repairs		6
Insurance		7
Licence and registration		8
Capital cost allowance		9
Interest		10
Leasing		11
Other expenses (specify) 407 ETR		12
Add lines 5 to 12		13
Employment-use portion (line 3 / line 4) x line 13 =	▶	14
Enter the total of all rebates, motor vehicle allowances, and reimbursements for motor vehicle expenses you received that are not included in income. Do not include any repayments you used to calculate your leasing costs on line 11. (see "Allowable Motor Vehicle Expenses" in Chapters 2 and 3)		15
Allowable motor vehicle expenses (line 14 **minus** line 15)		16

Enter the amount from line 16 on line 1 in the "Expenses" area above.

Calculation of work-space-in-the-home expenses

Electricity, heat, and water			17
Maintenance			18
Insurance (commission employees only)			19
Property taxes (commission employees only)			20
Other expenses (specify)			21
Add lines 17 to 21	Subtotal		22
Subtract personal-use portion			23
	Subtotal		
Add amount carried forward from previous year			
	Subtotal	▶	24
Enter your employment income	124,544 09		
Subtract the amount from line 2 above as well as any amount from line 207 and line 212 of your return that relates to this income	13,408 09		
Subtotal (if negative, enter "0")	111,136 00 =	111,136 00 ▶ 111,136 00	25
Work-space-in-the-home expenses available to use in **future** years (line 24 **minus** line 25, if negative, enter "0")			

See the privacy notice on your return.

Vehicle # 2

Enter the make, model and year of motor vehicle used to earn employment income			
Enter the kilometres you drove in the tax year to earn employment income		19,877	3
Enter the total kilometres you drove in the tax year		29,987	4
Enter the motor vehicle expenses you paid for:			
Fuel (gasoline, propane, oil)	5,149 58		5
Maintenance and repairs	459 80		6
Insurance	2,338 24		7
Licence and registration	120 00		8
Capital cost allowance			9
Interest			10
Leasing	9,820 00		11
Other expenses (specify)			
407 ETR	2,340 20		12
Add lines 5 to 12	20,227 82		13
Employment-use portion (line 3 / line 4) x line 13 =	13,408 09 ▶	13,408 09	14
Enter the total of all rebates, motor vehicle allowances, and repayments for motor vehicle expenses you received that are not included in income. Do not include any repayments you used to calculate your leasing costs on line 11.			15
Allowable motor vehicle expenses (line 14 minus line 15)		13,408 09	16

Vehicle # 3

Enter the make, model and year of motor vehicle used to earn employment income			
Enter the kilometres you drove in the tax year to earn employment income			3
Enter the total kilometres you drove in the tax year			4
Enter the motor vehicle expenses you paid for:			
Fuel (gasoline, propane, oil)			5
Maintenance and repairs			6
Insurance			7
Licence and registration			8
Capital cost allowance			9
Interest			10
Leasing			11
Other expenses (specify)			
407 ETR			12
Add lines 5 to 12			13
Employment-use portion (line 3 / line 4) x line 13 =	▶		14
Enter the total of all rebates, motor vehicle allowances, and repayments for motor vehicle expenses you received that are not included in income. Do not include any repayments you used to calculate your leasing costs on line 11.			15
Allowable motor vehicle expenses (line 14 minus line 15)			16

T777 – Allowable Motor Vehicle Expenses

Name of employer: TUBRO CONTRACTING LTD.

Identification

Motor vehicle description	1	2	3	
Make				
Model				
Year				
Km driven in the tax year to earn employment income		19,877		3
Total kilometres driven in the tax year		29,987		4
Date of acquisition				
Date of disposition (if in the year)				

Total expenses incurred

Fuel (gasoline, propane, oil, electricity)		5,149 58		5
Maintenance and repairs		459 80		6
Insurance		2,338 24		7
Licence and registration fees		120 00		8
Capital cost allowance				9
Interest				10
Leasing costs		9,820 00		11
Other				
407 ETR		2,340 20		12
Subtotal		20,227 82		13
Allowable portion (line 3 + line 4 x line 13)		13,408 09		14
Total of reimbursements				15
Allowable expenses		13,408 09		
		Total allowable motor vehicle expenses	13,408 09	

Maximum eligible for interest expense

Interest					A
Period for which interest was paid or payable (days)					
Multiply by the daily rate	x	10 00	10 00	10 00	
					B
Maximum deduction (lesser of A and B)					

Maximum Automobile Leasing Expenses

Maximum automobile leasing expenses

	1	2	3	
Date lease began		2015-06-02		
Date lease terminated		2019-06-01		
Lease charges paid during the fiscal period		9,820 00		1
Payment deducted in prior years		19,640 00		2
Number of days since the lease began		1309		3
Manufacturer's suggested price				4
Taxes on the eligible cost				
GST rate at the time the lease was entered into		5.00		
PST rate at the time the lease was entered into	8.000	8.000	8.000	
PST on GST	☐	☐	☐	
(Eligible cost + taxes) + 85%		39,882 35		5
Greater of line 4 and line 5 x 85%		33,900 00		6
Taxes on the monthly limit				
GST rate in the current taxation year	5.00	5.00	5.00	
PST rate in the current taxation year	8.000	8.000	8.000	
PST on GST	☐	☐	☐	
Imputed interest on refundable deposits in excess of $1,000				
deemed earned since the deposit became refundable				A
for the current year				B
Reimbursements receivable				
since the lease began				C
for the current year				D
First limit				
(Monthly limit + taxes) x line 3 ÷ 30 - line 2 - line A - line C		19,804 53		7
Second limit				
(Eligible cost + taxes) x line 1 ÷ line 6 - line B - line D		9,820 00		8
Maximum allowable leasing expenses (Line 7 or 8, whichever is less)		9,820 00		

Two-Year Comparative Summary – Federal – 2018

	2018	2017
101. Employment income	123,309	91,395
104. Other employment income	1,235	1,174
113. OAS pension		
114. CPP/QPP benefits		
115. Other pensions		
116. Elected split-pension amount		
117. Universal Child Care Benefit		
119. EI benefits		
120. Taxable dividends		
121. Interest/other inv. income		
122. Limited partnership income		
125. RDSP income		
126. Rental income	-3,279	-3,030
127. Taxable capital gains		
128. Support payments received		
129. RRSP income		
130. Other income		
135–143. Self-employment income		
144. Workers' compensation		
145. Social assistance payments		
146. Net federal supplements		
150. Total income	121,265	89,540
207. RPP deduction		
208. RRSP/PRPP deduction		
210. Deduct. elected split-pension		
212. Union/professional dues		
213. UCCB repayment		
214. Child care expenses		
215. Disability supports deduction		
217. Business investment loss		
219. Moving expenses		
220. Support payments made		
221. Carrying charges		
222. Deductions CPP/QPP		
223. Deduction for PPIP		
224. Expl./dev. expenses		
229. Other employment expenses	13,408	12,073
231-232. Other deductions		
235. Social benefits repayment		
236. Net income	107,857	77,466
244. Canadian forces police deduct.		
248. Relocation loan deduction	N/A	
249. Security options deductions		
250. Other payments deduction		
251. Limited partnership losses		
252. Non-capital losses		
253. Net capital losses		
254. Capital gains deduction		
255. Northern residents		
256. Additional deductions		
260. Taxable income	107,857	77,466

GST/HST credit and prov. benefits		
CCB and provincial benefits		
RRSP limit (2019)	182,880	

	2018	2017
300. Basic amount	11,809	11,635
301. Age amount		
303-305. Spouse or eligible dep.		
304-307. Caregiver amount		
367. Caregiver (infirm under 18 years)		
308-310. CPP/QPP	2,594	2,564
312-317. Tot. empl./self-empl. EI prem.	858	836
375-378. PPIP premiums		
362-395. Volunteers (firefighters/rescue)		
363. Canadian employment amount	1,195	1,178
364. Public transit passes amount	N/A	
398-369. Home (access./buyers' amt)		
313. Adoption expenses		
314. Pension income amount		
316-318. Disability amount		
319. Interest/student loans		
323. Tuition and education amounts		
324-326. Spouse/dependant trans.		
332. Allowable medical expenses		
335. Total amounts	16,456	16,213
338. Credits	2,468	2,432
349. Donations and gifts		
350. Non-refundable credits	2,468	2,432
Tax on taxable income	20,353	13,355
425. Dividend tax credit		
427. Minimum tax carry-over		
Federal surtax		
406. Federal tax	17,884	10,923
410. Political contribution credit		
412. Investment tax credit		
414. Labour-sponsored funds credit		
417. Minimum tax		
415. WITB advance payments		
418. Special taxes		
420. Net federal tax	17,884	10,923
421-430. Self-employment CPP		
422. Social benefits repayment		
428-432. Provincial or territorial tax	9,934	5,446
435. Total payable	27,818	16,369
437. Total income tax deducted	29,126	20,611
438. Tax deducted transfer		
440. Refundable abatement		
448 to 451. CPP/EI overpayment	1,357	707
449. Climate action incentive	307	
452. Medical expense supplement		
453. WITB		
ITC refund/Credit Part XII.2		
457. GST/HST rebate (GST370)	1,355	1,235
469. Eligible educator school supply cr.		
476. Instalments		
479. Provincial or territorial credits		
482. Total credits	32,146	22,553
Balance due/refund (-)	-4,327	-6,185

Two-Year Comparative Summary – Provincial – 2018

		2018	2017
Province of residence		ON	ON
Form 428			
Taxable income		107,857	77,466
Tax on taxable income		8,549	5,358
Non-refundable tax credits			
Basic personal amount	5804	10,354	10,171
Amount from line 308, Schedule 1	5824	2,594	2,564
Amount from line 312, Schedule 1	5832	858	836
Non-refundable tax credits	5880	13,806	13,571
Rate		5.05 %	5.05 %
Total	5884	697	685
Non-refundable tax credits	6150	697	685
Tax credits			
Surtax		1,332	23
Tax credits			
Ontario health premium		750	750
Provincial tax (T1, line 428)		9,934	5,446

July 16, 2020

PERSONAL AND CONFIDENTIAL

RINO FERRANTE
58 HARVEST MOON DRIVE
BOLTON ON L7E 2L2

Mr. FERRANTE,

Please find enclosed your 2019 tax return with the documents provided to prepare it. Review it carefully to make sure that it is accurate and complete. Then sign the declaration on Form T183.

As soon as I receive Form T183 with your signature in Part G, "Declaration and authorization," I will transmit your federal tax return to the Canada Revenue Agency.

You are entitled to a refund of $7,588.20 on your tax return.

The following federal form(s) do not have to be sent to the CRA. Nevertheless, you must sign and keep these forms to substantiate the data in your federal tax return.

- GST-370 - Employee and partner GST/HST rebate application;

If you receive a notice of assessment which differs from the federal tax return as filed, please send it to me. I must determine if the assessment is correct before the time limit for an objection expires.

Based on your earned income, you can contribute up to $196,604.56 to your 2020 Registered Retirement Savings Plan and/or your Pooled Registered Pension Plan.

Please contact me if you have any questions about your tax return.

Sincerely,

SAM DURANTE, CPA,CGA

SAM DURANTE, CPA,CGA
65 BABAK BLVD.
WOODBRIDGE ON L4L 9A5
Tel. : (416) 727-7444
E-mail: samdurante@yahoo.ca

RINO FERRANTE
58 HARVEST MOON DRIVE
BOLTON ON L7E 2L2
Tel. : (905) 857-6874

Date 2020-07-16
Client code
Invoice No.

Fee for services rendered for preparing your 2019 income tax return	95	00
EMPLOYMENT EXPENSES - saved $9875	300	00
RENTAL PROPERTY JAN TO AUG 2019	125	00
RENTAL PROPERTY - SEP TO DEC 2019	125	00
CC226		
XXX400		
Subtotal	645	00
Total preparation fees =	645	00
GST/HST =	83	85
Balance owing =	728	85

GST/HST Registration number

Rate 13.000 %

Canada Revenue Agency / Agence du revenu du Canada

Protected B when completed

Income Tax and Benefit Return 2019

Before you start:
If you are filling out this return for a **deceased person**, make sure you enter **their information** in all the boxes in Step 1.

Step 1 – Identification and other information

ON 7

Identification

First name and initial: RINO

Last name: FERRANTE

Mailing address: Apt No. – Street No. Street name: 58 HARVEST MOON DRIVE

PO Box:

RR:

City: BOLTON

Prov./Terr.: ON

Postal code: L7E 2L2

Information about you

Enter your social insurance number (SIN): 503 170 250

Enter your date of birth: Year Month Day 1978-08-18

Your language of correspondence: English [X] Français [ ]
Votre langue de correspondance :

Is this return for a deceased person?

Ensure the **SIN** information above is for the deceased person.

If this **return** is for a **deceased person**, enter the date of death: Year Month Day

Email address

By providing an email address, you are **registering** to receive email notifications from the CRA and **agree** to the **Terms of use** under Step 1 in the guide.
Enter an email address:

Marital status

Tick the box that applies to your marital status on December 31, 2019:

1 [ ] Married
2 [ ] Living common-law
3 [ ] Widowed
4 [ ] Divorced
5 [X] Separated
6 [ ] Single

Information about your residence

Enter your province or territory of residence on **December 31, 2019**: Ontario

Enter the province or territory where you **currently** reside if it is not the same as your mailing address above:

If you were self-employed in 2019, enter the province or territory where your business had a permanent establishment:

If you **became** or **ceased** to be a **resident of Canada** for income tax purposes **in 2019**, enter the date of:

entry Month Day or **departure** Month Day

Information about your spouse or common-law partner (if you ticked box 1 or 2 above)

Enter their SIN:

Enter their first name:

Enter their net income for 2019 to claim certain credits:

Enter the amount of universal child care benefit (UCCB) from line 11700 of their return:

Enter the amount of UCCB repayment from line 21300 of their return:

Tick this box if they were self-employed in 2019: 1 [ ]

Do not use this area

Do not use this area	17200					17100				

Step 1 – Identification and other information (continued)

Please answer the following questions.

Elections Canada (For more information, see "Elections Canada" under Step 1, in the guide.)

A) Do you have Canadian citizenship? . . . . . Yes [X] 1 No [ ] 2

If yes, go to question B. If no, skip question B.

B) As a Canadian citizen, do you authorize the Canada Revenue Agency to give your name, address, date of birth, and citizenship to Elections Canada to update the National Register of Electors or, if you are aged 14 to 17, to update the Register of Future Electors? . . . . . Yes [ ] 1 No [X] 2

Your authorization is valid until you file your next tax return. Your information will only be used for purposes permitted under the Canada Elections Act, which include sharing lists of electors produced from the National Register of Electors with provincial and territorial electoral agencies, members of Parliament, registered and eligible political parties, and candidates at election time.

Your information in the Register of Future Electors will be included in the National Register of Electors once you turn 18. Information from the Register of Future Electors can be shared only with provincial and territorial electoral agencies that are allowed to collect future elector information. In addition, Elections Canada can use information in the Register of Future Electors to provide youth with educational information about the electoral process.

Indian Act – Exempt income

Tick this box if you have any income that is exempt under the Indian Act.
For more information on this type of income, go to **canada.ca/taxes-aboriginal-peoples**. 1 [ ]

If you **tick** the box, get and complete Form T90, Income Exempt under the Indian Act. Complete this form so that the CRA can calculate your Canada training credit limit for the 2020 tax year. The information you provide may also be used to calculate your Canada workers benefit for the 2019 tax year, if applicable.

Foreign property

Did you own or hold specified foreign property where the total cost amount of all such property, at any time in 2019, was more than CAN$100,000? . . . . . 26600 Yes [ ] 1 No [X] 2

If **yes**, get and complete Form T1135, Foreign Income Verification Statement. There are substantial penalties for not completing and filing Form T1135 by the due date. For more information, see Form T1135.

Attach only the documents (schedules, information slips, forms, or receipts) **requested** to support any claim or deduction. Keep all other supporting documents.

Step 2 – Total income

As a resident of Canada, you have to report your income from all sources both inside and outside Canada. The Income Tax and Benefit Guide may have additional information for certain lines.

Employment income (box 14 of all T4 slips)			10100	107,261 00
Tax-exempt income for emergency services volunteers (See line 10100 in the guide.)	10105			
Commissions included on line 10100 (box 42 of all T4 slips)	10120			
Wage-loss replacement contributions (See line 10100 in the guide.)	10130			
Other employment income			10400	1,355 06
Old age security pension (box 18 of the T4A(OAS) slip)			11300	
CPP or QPP benefits (box 20 of the T4A(P) slip)			11400	
Disability benefits included on line 11400 (box 16 of the T4A(P) slip)	11410			
Other pensions and superannuation (See line 11500 in the guide and complete line 31400 in the Worksheet for the return.)			11500	
Elected split-pension amount (Get and complete Form T1032.)			11600	
Universal child care benefit (UCCB) (See the RC62 slip.)			11700	
UCCB amount designated to a dependant	11701			
Employment insurance and other benefits (box 14 of the T4E slip)			11900	
Employment insurance maternity and parental benefits and provincial parental insurance plan benefits	11905			
Taxable amount of dividends (eligible **and** other than eligible) from taxable Canadian corporations (Complete the Worksheet for the return.)			12000	
Taxable amount of dividends other than eligible dividends, included on line 12000, from taxable Canadian corporations	12010			
Interest and other investment income (Complete the Worksheet for the return.)			12100	
Net partnership income: limited or non-active partners only			12200	
Registered disability savings plan income (box 131 of the T4A slip)			12500	
Rental income — Gross	12599	18,900 00	Net 12600	-8,264 62
Taxable capital gains (Complete Schedule 3.)			12700	
Support payments received — Total	12799		Taxable amount 12800	
RRSP income (from all T4RSP slips)			12900	
Other income — Specify:			13000	
Taxable scholarship, fellowships, bursaries, and artists' project grants			13010	
Self-employment income				
Business income — Gross	13499		Net 13500	
Professional income — Gross	13699		Net 13700	
Commission income — Gross	13899		Net 13900	
Farming income — Gross	14099		Net 14100	
Fishing income — Gross	14299		Net 14300	
Workers' compensation benefits (box 10 of the T5007 slip)	14400			
Social assistance payments	14500			
Net federal supplements (box 21 of the T4A(OAS) slip)	14600			
Add lines 14400, 14500, and 14600. (See line 25000 in Step 4.)			▶ 14700	
Add lines 10100, 10400 to 11400, 11500 to 11700, 11900, 12000, 12100 to 12500, 12600, 12700, 12800, 12900 to 13010, 13500, 13700, 13900, 14100, 14300, and 14700. This is your **total income.**			15000	100,351 44

Step 3 – Net income

Enter your **total income** from line 15000 from the previous page.					15000	100,351 44
Pension adjustment (box 52 of all T4 slips and box 034 of all T4A slips)	20600					
Registered pension plan deduction (box 20 of all T4 slips and box 032 of all T4A slips)		20700				
RRSP deduction (See Schedule 7 and **attach** receipts.)		20800				
Pooled registered pension plan (PRPP) **employer** contributions (amount from your PRPP contribution receipts)	20810					
Deduction for elected split-pension amount (Get and complete Form T1032.)		21000				
Annual union, professional, or like dues (receipts and box 44 of all T4 slips)		21200				
Universal child care benefit repayment (box 12 of all RC62 slips)		21300				
Child care expenses (Get and complete Form T778.)		21400				
Disability supports deduction (Get and complete Form T929.)		21500				
Business investment loss — Gross	21699	Allowable deduction	21700			
Moving expenses (Get and complete Form T1-M.)		21900				
Support payments made — Total	21999	Allowable deduction	22000			
Carrying charges and interest expenses (Complete the Worksheet for the return.)		22100				
Deduction for CPP or QPP contributions on self-employment and other earnings (Complete Schedule 8 or get and complete Form RC381, whichever applies.)		22200				
Deduction for CPP or QPP enhanced contributions on employment income (Complete Schedule 8 or get and complete Form RC381, whichever applies.)		22215	80	85		
Exploration and development expenses (Get and complete Form T1229.)		22400				
Other employment expenses		22900	12,992	78		
Clergy residence deduction (Get and complete Form T1223.)		23100				
Other deductions — Specify:		23200				
Add lines 20700, 20800, 21000 to 21500, 21700, 21900, 22000, and 22100 to 23200.		23300	13,073	63	▶	13,073 63
Line 15000 minus line 23300 (if negative, enter "0") — This is your **net income before adjustments.**					23400	87,277 81
Social benefits repayment (If you reported income at line 11900 and the amount at line 23400 is greater than $66,375, see the repayment chart on the back of your T4E slip. If you reported income on lines 11300 or 14600, and the amount at line 23400 is greater than $77,580, complete the chart for line 23500 on the Worksheet for the return. Otherwise, enter "0".)					23500	
Line 23400 minus line 23500 (if negative, enter "0") — This is your **net income.**					23600	87,277 81

Step 4 – Taxable income

Canadian Forces personnel and police deduction (box 43 of all T4 slips)	24400		
Security options deductions	24900		
Other payments deduction (Claim the amount from line 14700, unless it includes an amount at line 14600. If so, see line 25000 in the guide.)	25000		
Limited partnership losses of other years	25100		
Non-capital losses of other years	25200		
Net capital losses of other years	25300		
Capital gains deduction (Get and complete Form T657.)	25400		
Northern residents deductions (Get and complete Form T2222.)	25500		
Additional deductions Specify:	25600		
Add lines 24400 to 25600.	25700		▶
Line 23600 minus line 25700 (if negative, enter "0")	This is your **taxable income.**	26000	87,277 81

Step 5 – Federal tax (formerly Schedule 1)

Part A – Federal non-refundable tax credits

Basic personal amount		**claim $12,069**	30000	12,069	00	1
Age amount (if you were born in 1954 or earlier) (Complete the Worksheet for the return.)		**(maximum $7,494)**	30100			2
Spouse or common-law partner amount (Complete Schedule 5.)			30300			3
Amount for an eligible dependant (Complete Schedule 5.)			30400			4
Canada caregiver amount for spouse or common-law partner, or eligible dependant age 18 or older (Complete Schedule 5.)			30425			5
Canada caregiver amount for other infirm dependants age 18 or older (Complete Schedule 5.)			30450			6
Canada caregiver amount for infirm children under 18 years of age Enter the number of children for whom you are claiming this amount.	30499	x $2,230 =	30500			7
Base CPP or QPP contributions: through employment income (Complete Schedule 8 or get and complete Form RC381, whichever applies.)			30800	2,668	05	• 8
on self-employment and other earnings (Complete Schedule 8 or get and complete Form RC381, whichever applies.)			31000			• 9
Employment insurance premiums: through employment from box 18 and box 55 of all T4 slips		**(maximum $860.22)**	31200	860	22	• 10
on self-employment and other eligible earnings (Complete Schedule 13.)			31217			• 11
Volunteer firefighters' amount			31220			12
Search and rescue volunteers' amount			31240			13
Canada employment amount (Enter $1,222 or the total of your employment income you reported on lines 10100 and 10400, **whichever is less.**)			31260	1,222	00	14
Home buyers' amount			31270			15
Home accessibility expenses (Complete the Worksheet for the return.)		**(maximum $10,000)**	31285			16
Adoption expenses			31300			17
Pension income amount (Complete the Worksheet for the return.)		**(maximum $2,000)**	31400			18
Disability amount (for self) (Claim $8,416 or if you were under 18 years of age, complete the Worksheet for the return.)			31600			19
Disability amount transferred from a dependant (Complete the Worksheet for the return.)			31800			20
Interest paid on your student loans (See Guide P105.)			31900			21
Your tuition, education, and textbook amounts (Complete Schedule 11.)			32300			22
Tuition amount transferred from a child			32400			23
Amounts transferred from your spouse or common-law partner (Complete Schedule 2.)			32600			24
Medical expenses for **self, spouse or common-law partner, and your dependent children born in 2002 or later**	33099		25			
Enter $2,352 or 3% of line 23600, **whichever is less.**			26			
Line 25 minus line 26 (if negative, enter "0")			27			
Allowable amount of medical expenses for **other dependants** (Complete the Worksheet for the return.)	33199		28			
Add lines 27 and 28.			▶ 33200			29
Add lines 1 to 24, and line 29.			33500	16,819	27	30
Federal non-refundable tax credit rate				15 %		31
Multiply line 30 by line 31.			33800	2,522	89	32
Donations and gifts (Complete Schedule 9.)			34900			33
Add lines 32 and 33. Enter this amount on line 46 on the next page.		**Total federal non-refundable tax credits**	35000	2,522	89	34

Part B – Federal tax on taxable income

Enter your **taxable income** from line 26000.	87,277 81	35

Complete the appropriate column depending on the amount on line 35.	Line 35 is **$47,630** or less	Line 35 is more than **$47,630** but not more than **$95,259**	Line 35 is more than **$95,259** but not more than **$147,667**	Line 35 is more than **$147,667** but not more than **$210,371**	Line 35 is more than **$210,371**	
Enter the amount from line 35.		87,277 81				36
Line 36 minus line 37	0 00	47,630 00	95,259 00	147,667 00	210,371 00	37
(cannot be negative)		39,647 81				38
Multiply line 38	15 %	20.5 %	26 %	29 %	33 %	39
by line 39.		8,127 80				40
	0 00	7,145 00	16,908 00	30,535 00	48,719 00	41
Add lines 40 and 41.		15,272 80				42

Part C – Net federal tax

Enter the amount from line 42.		15,272 80	43		
Federal tax on split income (Get and complete Form T1206.)	40424		•44		
Add lines 43 and 44.	40400	15,272 80	▶	15,272 80	45
Enter your total federal non-refundable tax credits from line 34 on the previous page.	35000	2,522 89	46		
Federal dividend tax credit (See line 40425 in the guide.)	40425		•47		
Minimum tax carryover (Get and complete Form T691.)	40427		•48		
Add lines 46, 47, and 48.		2,522 89	▶	2,522 89	49
Line 45 minus line 49 (if negative, enter "0")		**Basic federal tax**	42900	12,749 91	50
Federal foreign tax credit (Get and complete Form T2209.)			40500		51
Line 50 minus line 51 (if negative, enter "0")		**Federal tax**	40600	12,749 91	52
Total federal political contributions (**attach** receipts)	40900		53		
Federal political contribution tax credit (Complete the Worksheet for the return.)	**(maximum $650)**	41000	•54		
Investment tax credit (Get and complete Form T2038(IND).)		41200	•55		
Labour-sponsored funds tax credit (See lines 41300 and 41400 in the guide.)					
Net cost of shares of a provincially registered fund	41300	Allowable credit 41400	•56		
Add lines 54, 55, and 56.		41600	▶		57
Line 52 minus line 57 (if negative, enter "0")			41700	12,749 91	58
Canada workers benefit advance payments received (box 10 of the RC210 slip)			41500		•59
Special taxes (See line 41800 in the guide.)			41800		60
Add lines 58, 59, and 60. Enter this amount on line 42000 on the next page.		**Net federal tax**	42000	12,749 91	61

Step 6 – Provincial or territorial tax

Complete Form 428 to calculate your provincial tax.

Protected B when completed

Step 7 – Refund or balance owing

Net federal tax: enter the amount from line 61 from the previous page.			42000	12,749	91
CPP contributions payable on self-employment and other earnings (Complete Schedule 8 or get and complete Form RC381, whichever applies.)			42100		
Employment insurance premiums payable on self-employment and other eligible earnings (Complete Schedule 13.)			42120		
Social benefits repayment (amount from line 23500)			42200		
Provincial or territorial tax (Attach Form 428, even if the result is "0".)			42800	6,369	54
Add lines 42000, 42100, 42120, 42200, and 42800.	This is your **total payable.**		43500	19,119	45 •
Total income tax deducted (amounts from all Canadian slips)	43700	23,917 11 •			
Refundable Quebec abatement (See line 44000 in the guide.)	44000	•			
CPP overpayment (See line 30800 in the guide.)	44800	818 72 •			
Employment insurance overpayment (See line 45000 in the guide.)	45000	281 96 •			
Climate action incentive (Complete Schedule 14.)	45110	392 00 •			
Refundable medical expense supplement (Complete the Worksheet for the return.)	45200	•			
Canada workers benefit (CWB) (Complete Schedule 6.)	45300	•			
Refund of investment tax credit (Get and complete Form T2038(IND).)	45400	•			
Part XII.2 trust tax credit (box 38 of all T3 slips and box 209 of all T5013 slips)	45600	•			
Employee and partner GST/HST rebate (Get and complete Form GST370.)	45700	1,297 86 •			
Eligible educator school supply tax credit Supplies expenses **(maximum $1,000)** 46800 x 15%	46900	•			
Tax **paid** by instalments	47600	•			
Provincial or territorial credits (Complete Form 479, if it applies.)	47900	•			
Add lines 43700 to 45700, and 46900 to 47900.	These are your **total credits.**	48200 26,707 65	▶	26,707	65
Line 43500 minus line 48200	This is your **refund** or **balance owing.**			-7,588	20

If the result is negative, you have a **refund**. If the result is positive, you have a **balance owing**.
Enter the amount below on whichever line applies.

Generally, we do not charge or refund a difference of $2 or less.

Refund 48400 7,588 20 •

For more information on how to receive your refund by direct deposit, see line 48400 in the guide or go to **canada.ca/direct-deposit**.

Balance owing 48500 •

For more information on how to make your payment, see line 48500 in the guide or go to **canada.ca/payments**. Your payment is due no later than April 30, 2020.

Ontario **Ontario opportunities fund**

You can help reduce Ontario's debt by completing this area to donate some or all of your 2019 refund to the Ontario opportunities fund. Please see the provincial pages for details.

Amount from line 48400 above			1
Your donation to the Ontario opportunities fund	46500	•	2
Net refund (line 1 minus line 2)	46600	•	3

I certify that the information given on this return and in any documents attached is correct and complete and fully discloses all my income.

Sign here

It is a serious offence to make a false return.

Telephone number: (905) 857-6874

Date 2020-07-16

If this return was completed by a tax professional, tick the applicable box and provide the following information:

49000 Was a fee charged? Yes [X] 1 No [ ] 2

48900 EFILE number (if applicable): I2621

Name of tax professional: SAM DURANTE, CPA,CGA

Telephone number: (416) 727-7444

Personal information (including the SIN) is collected for the purposes of the administration or enforcement of the Income Tax Act and related programs and activities including administering tax, benefits, audit, compliance, and collection. The information collected may be used or disclosed for purposes of other federal acts that provide for the imposition and collection of a tax or duty. It may also be disclosed to other federal, provincial, territorial or foreign government institutions to the extent authorized by law. Failure to provide this information may result in interest payable, penalties or other actions. Under the Privacy Act, individuals have the right to access their personal information, request correction, or file a complaint to the Privacy Commissioner of Canada regarding the handling of the individual's personal information. Refer to Personal Information Bank CRA PPU 005 on Info Source at **canada.ca/cra-info-source.**

Do not use this area 48700 48800 • 48600 •

Protected B when completed

T1-2019

Canada Pension Plan Contributions and Overpayment for 2019

Schedule 8

The Canada Pension Plan (CPP) Act was amended to provide for the enhancement of pensions. The government of Quebec also adopted legislative amendments to enhance the Quebec Pension Plan (QPP) in a similar way to the federal plan. The enhancements are funded by additional enhanced contributions beginning in January 2019.

As an employee, your employer will already have deducted the contributions from your salary and wages. The contributions consist of a base and an enhanced amount. As a self-employed individual, you will calculate your required contributions (if any) on this schedule, which will include the base and the enhanced amounts.

Complete this schedule and **attach** it to your return to calculate your required Canada Pension Plan (CPP) contributions or overpayment for 2019 if you were **a resident of a province or territory other than Quebec** on December 31, 2019, **and** have **no earned income from the province of Quebec**.

Do not use this schedule if any of your T4 slips have Quebec Pension Plan (QPP) contributions. Instead get and complete Form RC381, Inter-provincial calculation for CPP and QPP contributions and overpayments for 2019.

Part 1 – Complete this part if you are electing to stop contributing to the CPP or revoking a prior election.

Part 2 – Complete this part to determine the number of months for the CPP contributions calculation.

Part 3 – Complete this part if you are reporting employment income.

Part 4 – Complete this part if you are reporting **only** self-employment income or other earnings you are electing to pay CPP contributions on.

Part 5 – Complete this part if you are reporting employment income **and** self-employment income or other earnings you are electing to pay CPP contributions on. You must first complete **Part 3**.

For more information, see lines 22200, 22215, 30800, and 31000 in the guide.

Part 1 – Election to stop contributing to the Canada Pension Plan or revocation of a prior election

If in 2019 you were 60 to 70 years of age, you received a CPP or QPP retirement pension, and you had employment and/or self-employment income, you were considered a CPP working beneficiary and you were required to make CPP contributions. However, if you were at least 65 years of age but under 70, you can elect to stop paying CPP contributions.

If you have **employment income** for 2019 and elected in 2019 to stop paying CPP contributions or revoked in 2019 an election made in a prior year, you should have already completed Form CPT30, Election to Stop Contributing to the Canada Pension Plan, or Revocation of a Prior Election, and sent it to us and your employer(s).

If you had **only self-employment** income for 2019 and elect in 2019 to stop paying CPP contributions on your self-employment earnings, enter the month in 2019 for which you choose to start this election in **box 50372** below. The date cannot be earlier than the month you turn 65 and you are receiving a CPP or QPP retirement pension. For example, if you turn 65 in June, you can choose any month from June to December. If you choose the month of June, enter 06 in box 50372 because June is the sixth month of the year. If in 2019 you are revoking an election made in a prior year on contributions on self-employment earnings, enter the month in 2019 for which you choose to revoke this election in **box 50374** below. Your election remains valid until you revoke it or you turn 70. If you start receiving employment income (other than employment income earned in Quebec) in a future year, you will have to complete Form CPT30 in that year for your election to remain valid.

If you had **both** employment income and self-employment income in 2019 and wanted to elect to stop paying CPP contributions in 2019, or to revoke in 2019 an election made in a prior year, you should have completed Form CPT30 in 2019. An election filed using Form CPT30 applies to all income from pensionable earnings, including self-employment earnings, as of the first day of the month after the date you gave this form to your employer. If you completed and submitted Form CPT30 when you became employed in 2019 but your intent was to elect in 2019 to stop paying CPP contributions or revoke an election made in a prior year on your self-employment income before you became employed, enter the month you want to stop contributing in **box 50372** below, or if you want to revoke in 2019 an election made in a prior year, enter the month you want to resume contributing in **box 50374** below. If you did not complete and submit Form CPT30 for 2019 when you became employed, you cannot elect to stop paying CPP contributions or revoke an election made in a prior year on your self-employment earnings for 2019 on this schedule.

To be valid, an election or revocation that begins in 2019 must be filed on or before June 15, 2021.

I elect to **stop** contributing to the Canada Pension Plan on my self-employment earnings on the first day of the month that I entered in box 50372. — Month **50372** [ ]

I want to **revoke** an election made in a prior year to stop contributing to the Canada Pension Plan on my self-employment earnings and resume contributing on the first day of the month that I entered in box 50374. — Month **50374** [ ]

Continue on the next page.

Part 2 – Determine the number of months for the CPP contributions calculation

Enter 12 in box A **unless** any of the situations below apply:

- if you turned 18 years of age in 2019, enter the number of months in the year after the month you turned 18
- if for all of 2019 you were receiving a CPP or QPP disability pension, enter "0". If you started or stopped receiving a CPP or QPP disability pension in 2019, enter the number of months during which you were not receiving a disability pension
- if you were 65 to 70 years of age in 2019, you were receiving a CPP or QPP retirement pension, and you elected to stop paying CPP contributions in 2019, enter the number of months in the year up to and including the month you made the election. If you had self-employment income in 2019 and have an entry in box 50372 of Part 1, enter the number of months in the year prior to the month you entered in box 50372 of Part 1
- if you were 65 to 70 years of age in 2019, you were receiving a CPP or QPP retirement pension, you elected to stop paying CPP contributions in a prior year, and you have not revoked that election, enter "0"
- if you were 65 to 70 years of age in 2019, you were receiving a CPP or QPP retirement pension, you elected to stop paying CPP contributions in a prior year, and you revoked that election in 2019, enter the number of months in the year after the month you revoked the election. If you had self-employment income in 2019 and have an entry in box 50374 of Part 1, enter the number of months in the year after and including the month you entered in box 50374 of Part 1
- if you turned 70 years of age in 2019 and you did not elect to stop paying CPP contributions, enter the number of months in the year up to and including the month you turned 70 years of age
- if for all of 2019 you were 70 years of age or older, enter "0"
- if the individual died in 2019, enter the number of months in the year up to and including the month the individual died

Enter the number of months during which the **CPP** applies in 2019. 12 A

Monthly proration table for 2019

Applicable number of months	Maximum CPP pensionable earnings	Maximum basic CPP exemption*	Applicable number of months	Maximum CPP pensionable earnings	Maximum basic CPP exemption*
1	$4,783.33	$291.67	7	$33,483.33	$2,041.67
2	$9,566.67	$583.33	8	$38,266.67	$2,333.33
3	$14,350.00	$875.00	9	$43,050.00	$2,625.00
4	$19,133.33	$1,166.67	10	$47,833.33	$2,916.67
5	$23,916.67	$1,458.33	11	$52,616.67	$3,208.33
6	$28,700.00	$1,750.00	12	$57,400.00	$3,500.00

* If you started receiving CPP retirement benefits in 2019, your basic exemption may be prorated by the CRA.

Continue on the next page.

Part 3 – Calculating your CPP contributions and overpayment on employment income

Enter your yearly maximum **CPP** pensionable earnings (see the monthly proration table on the previous page to find the amount that corresponds to the number of months entered in box A of Part 2).	**(maximum $57,400)**		57,400	00	1
Total CPP pensionable earnings: Enter the total of box 26 of all your T4 slips (maximum $57,400 per slip). If box 26 is blank, enter the amount from box 14.		50339	74,800	00	2
Enter the amount from line 1 or the amount from line 2, whichever is **less**.			57,400	00	3
Enter your maximum basic **CPP** exemption (see the monthly proration table on the previous page to find the amount that corresponds to the number of months entered in box A of Part 2).	**(maximum $3,500)**		3,500	00	4
Earnings subject to CPP contributions: Line 3 minus line 4 (if negative, enter "0")	**(maximum $53,900)**		53,900	00	5
Actual total contributions on CPP pensionable earnings: Enter the total CPP contributions deducted from box 16 of all your T4 slips.		50340	3,567	62	• 6
Actual base contributions on CPP pensionable earnings: Multiply the amount from line 6 by 97.0588%.			3,462	69	7
Actual enhanced contributions on CPP pensionable earnings: Line 6 minus line 7			104	93	8
Required base contributions on CPP pensionable earnings: Multiply the amount from line 5 by 4.95%.	**(maximum $2,668.05)**		2,668	05	9
Required enhanced contributions on CPP pensionable earnings: Multiply the amount from line 5 by 0.15%.	**(maximum $80.85)**		80	85	10
Total required contributions on CPP pensionable earnings: Add lines 9 and 10.			2,748	90	11
Line 6 minus line 11 (if negative, enter "0")	**CPP overpayment**		818	72	12

If you are self-employed or you are electing to pay additional CPP contributions on other earnings, continue with Part 5. You may be able to make additional CPP contributions if the calculated amount from line 12 is negative. See Form CPT20, Election To Pay Canada Pension Plan Contributions.

Otherwise, the deduction and tax credit on employment income should be reported as follows:

- Enter the amount, in dollars and cents, from line 7 or line 9, **whichever is less**, on line 30800 of your return. If applicable, also enter it on line 58240 of your Form 428.
- Enter the amount from line 8 or line 10, **whichever is less**, on line 22215 of your return.
- If the amount at line 12 is positive, enter the amount, in dollars and cents, on line 44800 of your return.

Part 4 – CPP contributions on self-employment income and other earnings ONLY (no employment income)

Pensionable net self-employment earnings* (amounts from line 12200 and lines 13500 to 14300 of your return)			1
Employment earnings **not shown** on a T4 slip on which you elect to pay additional CPP contributions. (Get and complete Form CPT20.)	50373		2
Add lines 1 and 2 (if negative enter "0").	**CPP pensionable earnings (maximum $57,400)***		3
Basic exemption	**(maximum $3,500)***		4
Line 3 minus line 4	**(maximum $53,900)**		5
CPP rate		10.2 %	6
Total CPP contributions payable on self-employment and other earnings: Multiply line 5 by line 6. Enter this amount on line 42100 of your return.			7

Deduction and tax credit for CPP contributions on self-employment and other earnings

Required base contributions on CPP pensionable earnings: Multiply the amount from line 7 by 97.0588%.		8
Required enhanced contributions on CPP pensionable earnings: Line 7 minus line 8		9
Multiply line 8 by 50%. Enter this amount, in dollars and cents, on line 31000 of your return.		10
Add lines 9 and 10. Enter this amount on line 22200 of your return.		11

* Self-employment earnings, CPP pensionable earnings, and the basic exemption should be prorated according to the number of months entered in box A of Part 2. See the monthly proration table on page two to find the amount that corresponds to the number of months entered in box A of Part 2. Do not prorate the self-employed earnings if the individual died in 2019.

Part 5 – CPP contributions on self-employment income and other earnings when you have employment income

Pensionable net self-employment earnings* (amounts from line 12200 and lines 13500 to 14300 of your return)			1
Employment earnings **not shown** on a T4 slip on which you elect to pay additional CPP contributions (Get and complete Form CPT20.)	50373		2
Employment earnings **shown** on a T4 slip on which you elect to pay additional CPP contributions (Get and complete Form CPT20.)	50399		3
Add lines 1, 2, and 3.			4
Enter the amount from line 6 of Part 3. **Actual total CPP contributions**			5

If the amount on line 12 of Part 3 is positive, complete lines 6 to 8.
Otherwise, enter "0" on line 8 and continue on line 9.

Enter the amount from line 5 above.		6	
Enter the amount from line 11 of Part 3.		7	
Line 6 minus line 7. If negative, do not complete line 8, enter the amount from line 7 on line 9 and continue on line 10.		▶	8
Line 5 minus line 8 (if negative, enter "0")			9
Multiply the amount from line 9 by 19.60784.			10
Enter the amount from line 1 of Part 3. **CPP pensionable earnings (maximum $57,400)**			11
Enter the amount from line 4 of Part 3. **Basic exemption (maximum $3,500)**			12
Line 11 minus line 12 (if negative, enter "0") **(maximum $53,900)**			13
Enter the amount from line 10.			14
Line 13 minus line 14 (if negative, enter "0")			15
Enter the amount from line 4 or line 15, **whichever is less.**			16

If the amount on line 2 of Part 3 is less than the amount on line 4 of Part 3, complete lines 17 to 19.
Otherwise, enter "0" on line 19 and continue on line 20.

Line 4 of Part 3 minus line 2 of Part 3		17	
Line 4 minus line 13 (if negative, enter "0")		18	
Line 17 minus line 18 (if negative, enter "0")		▶	19
Earnings subject to contributions: Line 16 minus line 19 (if negative, enter "0")			20
Multiply the amount from line 20 by 10.2%.			21
Multiply the amount from line 12 of Part 3 (if positive only) by 2.			22
Total CPP contributions payable on self-employment and other earnings: Line 21 minus line 22 (if negative, enter the amount as a positive amount on line 30 on the next page and enter "0" on line 23)			23

* Self-employment earnings should be prorated according to the number of months entered in box A of Part 2. Do not prorate the self-employment earnings if the individual died in 2019.

Continue on the next page.

Part 5 – CPP contributions on self-employment income and other earnings when you have employment income (continued)

Deductions and tax credits for CPP contributions

Enter the amount from line 7 of Part 3.		24
Enter the amount from line 9 of Part 3.		25
Line 24 minus line 25 (if negative enter "0")		26

Enter the amount, in dollars and cents, from line 24 or line 25, **whichever is less**, at line 30800 of your return.

Enter the amount from line 8 of Part 3.		27
Enter the amount from line 10 of Part 3.		28
Line 27 minus line 28 (if negative enter "0")		29

Enter the amount from line 27 or line 28, **whichever is less**, at line 22215 of your return.

If the calculated amount at line 23 from the previous page is negative, complete lines 30 to 35 below.

If the calculated amount at line 23 from the previous page is positive, complete lines 36 to 42 below.

Otherwise, if the calculated amount at line 23 on the previous page is zero, enter the amount, in dollars and cents, from line 26 at line 31000 of your return and the amount from line 29 at line 22200 of your return.

Enter the calculated amount from line 23 from the previous page as a positive amount.		30
Multiply the amount from line 30 by 50%. Enter this amount, in dollars and cents, on line 44800 of your return.		31
Multiply the amount on line 31 by 97.0588%.		32
Line 31 minus line 32		33
Line 26 minus line 32. Enter this amount, in dollars and cents, on line 31000 of your return.		34
Line 29 minus line 33. Enter this amount on line 22200 of your return.		35

Enter the amount from line 23 from the previous page. Enter this amount on line 42100 of your return.		36
Multiply the amount on line 36 by 97.0588%.		37
Line 36 minus line 37		38
Multiply the amount on line 37 by 50%.		39
Add lines 38 and 39.		40
Add lines 26 and 39. Enter this amount, in dollars and cents, on line 31000 of your return.		41
Add lines 29 and 40. Enter this amount on line 22200 of your return.		42

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T1-2019

Climate Action Incentive

Schedule 14

The climate action incentive (CAI) consists of a basic amount and a supplement for residents of small and rural communities.

You **cannot** claim the CAI if **any** of the following applies to you:

- you were a non-resident of Canada at any time in 2019
- you were confined to a prison or a similar institution for a period of at least 90 days during 2019
- you were exempt from income tax in Canada at any time in 2019 because you were an officer or servant of the government of another country, such as a diplomat, or a family member who resided with such a person, or an employee of such a person
- you were a person for whom a children's special allowance (CSA) was payable at any time in 2019

Note: If you are completing a return for a person who died before April 1, 2020, you **cannot** claim the CAI for that person for the 2019 tax year.

Complete this schedule and **attach** it to your return to claim the CAI if, on **December 31, 2019,** you were a **resident of Ontario** and you met **any** of the following conditions:

- you were 18 years of age or older
- you had a spouse or a common-law partner
- you were a parent who lived with your child

Note: If you were married or living in a common-law relationship but your spouse or common-law partner was not an **eligible spouse or common-law partner** for the purpose of the CAI or you did not have a **qualified dependant**, complete this schedule using the instructions as if you did not have an eligible spouse or common-law partner or a qualified dependant.

Eligible spouse or common-law partner

For the purpose of the CAI, an eligible spouse or common-law partner is a person who meets **all** of the following conditions:

- was your spouse or common-law partner on December 31, 2019
- was a resident of Canada throughout 2019
- was not confined to a prison or a similar institution for a period of at least 90 days during 2019
- was not exempt from income tax in Canada at any time in 2019 because they were an officer or servant of the government of another country, such as a diplomat, or a family member who resided with such a person, or an employee of such a person
- was not a person for whom a CSA was payable at any time in 2019
- did not die before April 1, 2020

Notes: Either you or your spouse or common-law partner may claim the CAI for the family, but not both of you.
When two individuals in the family reside in different locations, the province of residence for the individual making the claim will be used when calculating the CAI for the family.

Qualified dependant

For the purpose of the CAI, a qualified dependant is a person who meets **all** of the following conditions:

- was your cohabiting spouse's or your common-law partner's child or a person dependent on either one of you for support on December 31, 2019
- resided with you on December 31, 2019
- was under 18 years of age on December 31, 2019
- was a resident of Canada throughout 2019
- was not married or living with a common-law partner on December 31, 2019
- was not a parent who lived with their child on December 31, 2019
- was not confined to a prison or a similar institution for a period of at least 90 days during 2019
- was not exempt from income tax in Canada at any time in 2019 because they were an officer or servant of the government of another country, such as a diplomat or a family member who resided with such a person, or an employee of such a person
- was not a person for whom a CSA was payable at any time in 2019
- did not die before April 1, 2020

Single parents of a qualified dependant

For the purpose of the CAI, if, on December 31, 2019, you **did not** have a spouse or a common-law partner but you had a dependant who met **all** of the conditions for a qualified dependant, claim an amount for that dependant on line 60102. If you had more than one qualified dependant, enter the number of remaining qualified dependants on line 60103.

Shared custody

Only one claim can be made per child. You cannot split the amount for a qualified dependant with another person.

Supplement for residents of small and rural communities

To claim the CAI supplement for residents of small and rural communities, you **must have resided outside** of a census metropolitan area (CMA) on December 31, 2019, as defined by Statistics Canada in the last census they published before 2019.

Therefore, you **cannot** claim the supplement for residents of small and rural communities if your principal place of residence was located in one of the following Ontario CMAs: Barrie, Belleville, Brantford, Greater Sudbury, Guelph, Hamilton, Kingston, Kitchener-Cambridge-Waterloo, London, Oshawa, the Ontario part of Ottawa-Gatineau, Peterborough, St. Catharines-Niagara, Thunder Bay, Toronto, or Windsor.

For more information on how to determine if you resided outside a CMA, go to **canada.ca/census-metropolitan-areas**.

Step 1 – Calculating your basic climate action incentive

Base amount	**claim $224.00** 60100	224 00	1
Amount for an eligible spouse or common-law partner	**claim $112.00** 60101		2
Amount for a single parent's qualified dependant	**claim $112.00** 60102	112 00	3
Amount for qualified dependants (Do not include the qualified dependant claimed on line 60102 above, if applicable.)	Number of qualified dependants 60103 1 x $56.00 =	56 00	4
Add lines 1 to 4.		392 00	5

Step 2 – Calculating your supplement for residents of small and rural communities

Did you **reside outside** of a census metropolitan area on December 31, 2019, as defined by Statistics Canada? 60104 Yes ☐ 1 No ☐ 2

If **yes**, continue on line 6. Otherwise, enter the amount from line 5 on line 7 below.

Enter the amount from line 5.	x 10% =		6

Step 3 – Calculating your total climate action incentive

Add lines 5 and 6. Enter this amount on line 45110 of your return.	392 00	7

See the privacy notice on your return.

Canada Revenue Agency | Agence du revenu du Canada

Employee and partner GST/HST rebate application

Protected B when completed

Do not use this area.

You do not qualify for this rebate if your employer is a listed financial institution (for example, a person that was, at any time during the year, a bank, an investment dealer, a trust company, an insurance company, a credit union, or a corporation whose principal business is lending money).

For details on how to complete this form, see Guide T4044, Employment Expenses (for employees) or go to our webpage "GST/HST rebate for employees and partners". **This form applies to 2014 and later tax years.**

Part A – Identification (to be completed by claimant)

Last name: FERRANTE

First name and initial(s): RINO

Tax year of claim (one year per claim): Year 2019

Social insurance number: 503 170 250

Name of employer or partnership (must be a GST/HST registrant): TURBO CONTRACTING LTD.

Business number of employer or partnership: 864437116 **RT** 0001

Part B – Rebate calculation (to be completed by claimant)

GST rebate for eligible expenses on which you paid the GST Eligible expenses, **other than capital cost allowance (CCA)**, on which you paid the GST			1
Eligible CCA on motor vehicles, musical instruments, and aircraft for which you paid the GST		+	2
Total eligible expenses for the GST rebate (line 1 plus line 2)	64850	=	3
Eligible GST – multiply line 3 by 5/105			4

Part B – Rebate calculation (continued)

HST rebate for eligible expenses on which you paid the HST		**3B** – 13% HST	**3C** – 14% HST	**3D** – 15% HST	
Eligible expenses, **other than CCA**, on which you paid the HST		11,281 36			5
Eligible CCA on motor vehicles, musical instruments, and aircraft for which you paid the HST	+				6
Total (add lines 5 and 6 in each of columns **3B**, **3C**, and **3D**)	=	11,281 36			7
Total eligible expenses for the HST rebate (add the totals of column **3B**, **3C**, and **3D** together from line 7)			64857	11,281 36	8
Multiply Column **3B** line 7 by 13/113				1,297 86	9
Multiply Column **3C** line 7 by 14/114					10
Multiply Column **3D** line 7 by 15/115					11
Total (add lines 9, 10, and 11). For more information to complete this section, see Guide T4044 or go to our webpage "GST/HST rebate for employees and partners".				1,297 86	12
Total expenses eligible for the HST rebate			64860		13
Rebate for property and services brought into a participating province. Enter the result from line 10 in Chart 3 on page 5 of this form.					14
Employee and partner GST/HST rebate (add lines 4, 12, and 14). Enter the result on line 15, and enter that amount on line 45700 of your income tax and benefit return.				1,297 86	15

Part C – Declaration by claimant's employer or partnership

– An authorized officer of your employer or partnership must complete this part only if you are claiming a rebate for any expenses included on lines 4, 12, or 14 in Part B (pages 1 and 2) for which you were paid an unreasonable allowance.

I certify that for the tax year stated in Part A, the claimant was paid the following allowance(s), which at the time it was paid, I did not consider to be reasonable for the purposes of subparagraphs 6(1)(b)(v), (vi), (vii), or (vii.1) of the Income Tax Act. I will not include an amount equal to this allowance when determining my input tax credit or rebate.

Allowance paid: $ _____

Reason for allowance(s) (list activities): _____

Name of employer or partnership: _____

Signature of employer or authorized officer

Position of authorized officer — Year Month Day

Part D – Certification

(to be completed by claimant)

I certify that the information given on this form is correct and complete and that I am eligible for the employee and partner GST/HST rebate for the tax year stated in Part A.

Signature — Year Month Day

Chart A – Eligible expenses on which you paid the GST

Type of expenses	Total expenses	Non-eligible portion of expenses	Eligible expenses (col. 1 minus col. 2)
Employee expenses			
Accounting and legal fees			
Advertising and promotion			
Food and beverages			
Lodging and travelling expenses			
Entertainment expenses			
Parking			
Supplies			
Other expenses – salary income			
Other expenses – commission income			
Power saw			
Musical instrument costs			
Artists' employment expenses			
Union, professional, or similar dues			
Motor vehicle expenses			
Work space in home expenses			
Meals and lodging expenses – TL2			
Tradesperson's tools expenses (for employees)			
Apprentice mechanic tools expenses (for employees)			
Other employment expenses (T1, line 22900)			
Partner expenses			
Deduction other than capital cost			
		Total eligible expenses other than CCA	**A**
CCA on motor vehicles, musical instruments, and aircraft – T777			
CCA - Partners			
		Total capital cost allowance (CCA)	**B**

Chart B – Eligible expenses on which you paid the HST (13%)

Type of expenses	Total expenses	Non-eligible portion of expenses	Eligible expenses (col. 1 minus col. 2)
Employee expenses			
Accounting and legal fees			
Advertising and promotion			
Food and beverages			
Lodging and travelling expenses			
Entertainment expenses			
Parking			
Supplies			
Other expenses – salary income			
Other expenses – commission income			
Power saw			
Musical instrument costs			
Artists' employment expenses			
Union, professional, or similar dues			
Motor vehicle expenses	12,992 78	1,711 42	11,281 36
Work space in home expenses			
Meals and lodging expenses – TL2			
Tradesperson's tools expenses (for employees)			
Apprentice mechanic tools expenses (for employees)			
Other employment expenses (T1, line 22900)			
Partner expenses			
Deduction other than capital cost			
		Total eligible expenses other than CCA	**C** 11,281 36
CCA on motor vehicles, musical instruments, and aircraft – T777			
CCA - Partners			

Chart C – Eligible expenses on which you paid the HST (14%)

Type of expenses	Total expenses	Non-eligible portion of expenses	Eligible expenses (col. 1 minus col. 2)
Employee expenses			
Accounting and legal fees			
Advertising and promotion			
Food and beverages			
Lodging and travelling expenses			
Entertainment expenses			
Parking			
Supplies			
Other expenses – salary income			
Other expenses – commission income			
Power saw			
Musical instrument costs			
Artists' employment expenses			
Union, professional, or similar dues			
Motor vehicle expenses			
Work space in home expenses			
Meals and lodging expenses – TL2			
Tradesperson's tools expenses (for employees)			
Apprentice mechanic tools expenses (for employees)			
Other employment expenses (T1, line 22900)			
Partner expenses			
Deduction other than capital cost			
		Total eligible expenses other than CCA	**C**
CCA on motor vehicles, musical instruments, and aircraft – T777			
CCA – Partners			
		Total capital cost allowance (CCA)	**D**

Chart D – Eligible expenses on which you paid the HST (15%)

Type of expenses	Total expenses	Non-eligible portion of expenses	Eligible expenses (col. 1 minus col. 2)
Employee expenses			
Accounting and legal fees			
Advertising and promotion			
Food and beverages			
Lodging and travelling expenses			
Entertainment expenses			
Parking			
Supplies			
Other expenses – salary income			
Other expenses – commission income			
Power saw			
Musical instrument costs			
Artists' employment expenses			
Union, professional, or similar dues			
Motor vehicle expenses			
Work space in home expenses			
Meals and lodging expenses – TL2			
Tradesperson's tools expenses (for employees)			
Apprentice mechanic tools expenses (for employees)			
Other employment expenses (T1, line 22900)			
Partner expenses			
Deduction other than capital cost			
		Total eligible expenses other than CCA	**C**
CCA on motor vehicles, musical instruments, and aircraft – T777			
CCA - Partners			
		Total capital cost allowance (CCA)	**D**

GST370 – Allocation of Expenses for the GST/HST Rebate

This form is to be used to allocate expenses eligible for the GST/HST rebate if more than one tax rate can be applied to expenses.
If expenses have been incurred in more than one province, perform the allocation according to the applicable tax rates, as the case may be:

- 13% HST: Expenses incurred in Ontario
- 14% HST: Expenses incurred in Prince Edward Island before October 1, 2016
- 15% HST: Expenses incurred in Nova Scotia, New Brunswick, Newfoundland and Labrador and Prince Edward Island
- 5% GST: Other provinces or territories

Once this form is completed, the data entered will be carried over to Form GST370 and will be used to calculate the total amount of tax rebate for which the taxpayer is eligible with regard to his or her eligible expenses.

Taxpayer information

The taxpayer is eligible for a tax rebate	GST/HST [X]	Tax year	2019
Province or territory of residence	Ontario	T1, line 45700	1,297 86
Rate used to calculate the GST/HST tax rebate	13% HST		

Chart 1 – Eligible expenses (other than CCA) on which you paid GST/HST

	Total expenses	Eligible expenses 13% HST	GST	13% HST	14% HST	15% HST
			Complete only the columns whose tax rate differs from the rate in the "Eligible expenses" column			
Form T777 – Statement of employment expenses						
Accounting and legal fees						
Advertising and promotion						
Food and beverages						
Lodging						
Other lodging and travelling expenses						
Entertainment expenses						
Parking						
Supplies						
Other expenses – Salary income						
Other expenses – Commission income						
Power saw						
Musical instrument costs						
Artists' employment expenses						
Motor vehicle expenses	12,992 78	11,281 36				
Workspace in home expenses						
Tradesperson's tools expenses						
Apprentice mechanic tools expenses						
Other employment expenses (T1, line 22900)						
Total	12,992 78	11,281 36				
T1, line 21200 – Union, professional, or like dues						
Union, professional, or similar dues **Total**						
Form TL2 – Claim for meal and lodging expenses						
Meals and lodging expenses **Total**						
Partner expenses (Note 1)						
Expenses other than CCA						
Motor vehicle expenses						
Other						
Total						

Note 1: The amounts in this section are from the "GST/HST rebate for partners" section in one of the following forms: T2042, T2121, T2125 and Partner.

Chart 2 – GST/HST paid on expenses on which you claimed Capital Cost Allowance (CCA)

	Total expenses	Eligible expenses 13% HST	GST	13% HST	14% HST	15% HST
			Complete only the columns whose tax rate differs from the rate in the "Eligible expenses" column			
Employee (Note 2)						
Class 10 – Passenger vehicles Class 9 – Aircraft						
Class 8 – Musical instruments						
Total						
Partner (Note 3)						
Capital cost deduction from statement of income						
Other						
Total						

Note 2: The amounts in this section are from Forms 777 Auto and 777 CCA.

Note 3: The amounts in this section are from the "GST/HST rebate for partners" section in one of the following forms: T2042, T2121 and T2125.

Chart 3 – Rebate for property and services brought into a participating province

Rebate for property and services brought into a participating province. Do not include any expenses for which you paid the HST (federal and provincial component) as it should be included in Chart 1. For more information, go to Situation 5 on our webpage "GST/HST rebate for employees and partners".

		A – 1% HST	B – 2% HST	C – 8% HST	D – 9% HST	E – 10% HST	
Eligible expenses, **other than CCA**, on which you paid the provincial part of the HST separately							1
Eligible CCA on motor vehicles, musical instruments, and aircraft for which you paid the provincial part of HST separately	+						2
Total (add lines 1 and 2 in each of columns **A**, **B**, **C**, **D** and **E**)	=						3

Total expenses eligible for the HST rebate (add the totals of columns **A**, **B**, **C**, **D** and **E** together from line 3). Enter the result on line 13 of Part B on page 2 of Form GST370.	64860		4
Multiply the amount on line 3 of column **A** by 1/101			5
Multiply the amount on line 3 of column **B** by 2/102			6
Multiply the amount on line 3 of column **C** by 8/108			7
Multiply the amount on line 3 of column **D** by 9/109			8
Multiply the amount on line 3 of column **E** by 10/110			9
Total (add lines 5, 6, 7, 8 and 9). Enter the result on line 14 of Part B on page 2 of Form GST370. For more information to complete this section, go to our webpage "GST/HST rebate for employees and partners".			10

Personal information (including the SIN) is collected for purposes of the administration or enforcement of the Excise Tax Act, Part IX, and related programs and activities including administering tax, rebates, elections, audit, compliance, and collection. The information collected may be used or disclosed for the purposes of other federal acts that provide for the imposition and collection of a tax or duty. It may also be disclosed to other federal, provincial, territorial or foreign government institutions to the extent authorized by law. Failure to provide this information may result in interest payable, penalties or other actions. Under the Privacy Act, individuals have the right to: access their personal information, request correction, or file a complaint to the Privacy Commissioner of Canada regarding the handling of the individual's personal information. Refer to Personal Information Bank CRA PPU 241 on Info Source at **canada.ca/cra-info-source**.

Canada Revenue Agency | Agence du revenu du Canada

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Calculation of Cumulative Net Investment Loss (CNIL) to December 31, 2019

- Use this form if you had any **investment income** or **investment expenses** for 2019.
- Your CNIL reduces the amount of your cumulative gains limit for the year and may affect the allowable amount of your capital gains deduction.
- Even if you are not claiming a capital gains deduction in 2019, you should still complete this form if you had any investment income or expenses in 2019.
- Because the balance in your CNIL account is a cumulative total, you may need this information in a future year. Keep a copy for your records and attach another to your return.
- For more information, call **1-800-959-8281.**

Note
If you have capital gains other than from the disposition of qualified farm or fishing property or qualified small business corporation shares in 2019, first complete Chart A on page 3 of this form to determine if you have additional investment income to include when you calculate your CNIL.

Part 1 – Investment expenses claimed on your 2019 return

Carrying charges and interest expenses (from line 22100)			1		
Net rental losses (from line 12600)		8,264 62	2		
Limited or non-active partnership losses (from line 12200) other than allowable capital losses			3		
Limited partnership losses of other years after 1985 (from line 25100)			4		
50% of exploration and development expenses (from line 22400)			5		
Any other investment expenses claimed in 2019 to earn property income (see the list of other investment expenses below)	68080		6		
Additional investment expenses: If you did not complete Chart A on the back of this form, enter "0". Otherwise, enter the **lesser** of line 14 in Chart A or the amount you claimed on line 25300 of your return			7		
Total investment expenses claimed in 2019 (total of lines 1 to 7)		8,264 62	▶	8,264 62	A

Part 2 – Investment income reported on your 2019 return

Investment income (from lines 12000 and 12100)			8		
Net rental income, including recaptured capital cost allowance (from line 12600)			9		
Net income from limited or non-active partnership (from line 12200) other than taxable capital gains			10		
Any other property income reported in 2019 (see the list of other property income below), including annuity payments taxable under paragraph 56(1)(d) **minus** the capital portion deducted under paragraph 60(a)	68100		11		
50% of income from the recovery of exploration and development expenses (from line 13000)	68110		12		
Additional investment income: If you did not complete Chart A on page 3 of this form, enter "0". Otherwise, enter the amount from line 14 in Chart A			13		
Total investment income reported in 2019 (total of lines 8 to 13)			▶		B

Do not use this area
68130

Other investment expenses

Include: • repayments of inducements • repayments of refund interest • the uncollectible portion of proceeds from dispositions of depreciable property (except passenger vehicles that cost more than $30,000) • sale of agreement for sale or mortgage included in proceeds of disposition in a previous year under subsection 20(5) • foreign non-business tax under subsections 20(11) and 20(12) • life insurance premiums deducted from property income • capital cost allowance claimed on certified films and videotapes • farming or fishing losses claimed by a non-active partner or a limited partner

Do not include: • expenses incurred to earn business income • repayment of shareholders' loans deducted under paragraph 20(1)(j) • interest paid on money borrowed to:
- i) buy an income averaging annuity contract
- ii) pay a premium under a registered retirement savings plan
- iii) make a contribution to a registered pension plan
- iv) make a contribution to a deferred profit-sharing plan

Other property income

Include: • amounts from insurance proceeds for the recapture of capital cost allowance (other than amounts already included on line 9) • home insulation or energy conversion grants under paragraph 12(1)(u) • payments received as an inducement or reimbursement • income from the appropriation of property to a shareholder • farming and fishing income reported by a non-active or a limited partner • other income from a trust • allowable capital losses included in partnership losses of other years after 1985 • amounts withdrawn from AgriInvest Fund 2 • CPP or QPP death benefit payments reported on your T1 return

Do not include: • income amounts that relate to business income • payments received from an income averaging annuity contract • payments received from an annuity contract bought under a deferred profit-sharing plan • shareholders' loans included in income under subsection 15(2)

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Part 3 – Cumulative net investment loss (CNIL)

Total investment expenses claimed in 2019 (from line A in Part 1)	8,264 62	14		
Total investment expenses claimed in previous years (after 1987): Enter the amount from line 16 in Part 3 of Form T936 for 2018. If you did not complete Form T936 for 2018, see note 1 below	46,380 25	15		
Cumulative investment expenses (total of lines 14 and 15)	54,644 87	▶	54,644 87	16
Total investment income reported in 2019 (from line B in Part 2)		17		
Total investment income reported in previous years (after 1987): Enter the amount from line 19 in Part 3 of Form T936 for 2018. If you did not complete Form T936 for 2018, see note 2 below		18		
Cumulative investment income (total of lines 17 and 18)		▶		19
Cumulative net investment loss (CNIL) to December 31, 2019 (line 16 **minus** line 19; if negative, enter "0")			54,644 87	C

If you are claiming a capital gains deduction on your 2019 return, enter the amount from line C on line 28 of Form T657 for 2019.

Notes

1. To calculate your **total investment expenses from previous years**, complete Part 1 of Form T936 for each year from 1988 to 2018 in which you had investment expenses (do not complete line 7 for 1988 to 1991). Add the amounts from line A and enter the total on line 15 above.
2. To calculate your **total investment income from previous years**, complete Part 2 of Form T936 for each year from 1988 to 2018 in which you had investment income (do not complete line 13 for 1988 to 1991). Add the amounts from line B and enter the total on line 18 above.

Chart A

Enter the amount from line 19900 of Schedule 3. If the amount on this line is zero, do not complete lines 4 to 13, and enter "0" on line 14				1
Amount from line 10700 of Schedule 3		2		
Amount from line 11000 of Schedule 3		3		
Amount from line 12400 of Schedule 3		4		
Add lines 2 to line 4		5		
If you reported an amount on line 19200 of Schedule 3, enter the total of the amounts from lines C and D on Form T2017. Otherwise, enter the amount from line 5 on line 7		6		
Line 5 **plus** line 6 (if negative, enter "0")		7		
Enter 1/2 of line 7				8
Line 1 **minus** line 8 (if negative, enter "0"). If the amount on this line is zero, do not complete lines 10 to 13, and enter "0" on line 14. If the amount on this line includes an amount from a T3 slip, complete lines 10 to 12 below. Otherwise, enter "0" on line 13				9
Enter the amount from box 21 of all 2019 T3 slips	68140	10		
Enter the amount from box 30 of all 2019 T3 slips		11		
Line 10 **minus** line 11	68150	12		
Enter 1/2 of line 12				13
Additional investment income (line 9 **minus** line 13; if negative, enter "0")				14

See the privacy notice on your return.

Ontario

Ontario Tax

Form ON428
2019

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This is **Step 6** in completing your return. Complete this form and **attach a copy** to your return.
Claim only the credits that apply to you.

Part A – Ontario non-refundable tax credits

			For internal use only	56050		
Basic personal amount			claim $10,582	58040	10,582 00	1
Age amount (if born in 1954 or earlier) (use Worksheet ON428)			(maximum $5,166)	58080		2
Spouse or common-law partner amount						
Base amount		3				
Your spouse's or common-law partner's net income from line 23600 of their return		4				
Line 3 minus 4 (if negative, enter "0")			(maximum $8,985) ▶	58120		5
Amount for an eligible dependant						
Base amount		6				
Your eligible dependant's net income from line 23600 of their return		7				
Line 6 minus line 7 (if negative, enter "0")			(maximum $8,985) ▶	58160		8
Add lines 1, 2, 5, and 8.					10,582 00	9
Ontario caregiver amount (use Worksheet ON428)				58185		10
CPP or QPP contributions:						
Amount from line 30800 of your return				58240	2,668 05	• 11
Amount from line 31000 of your return				58280		• 12
Employment insurance premiums:						
Amount from line 31200 of your return				58300	860 22	• 13
Amount from line 31217 of your return				58305		• 14
Adoption expenses			(maximum $12,910)	58330		15
Pension income amount			(maximum $1,463)	58360		16
Disability amount (for self) (Claim **$8,549**, or if you were under 18 years of age, use Worksheet ON428.)				58440		17
Disability amount transferred from a dependant (use Worksheet ON428)				58480		18
Interest paid on your student loans (amount from line 31900 of your return)				58520		19
Your unused tuition and education amounts (**attach** Schedule ON(S11))				58560		20
Amounts transferred from your spouse or common-law partner (**attach** Schedule ON(S2))				58640		21
Add lines 9 to 21.					14,110 27	22

Continue on the next page.

Part A – Ontario non-refundable tax credits (continued)

Enter the amount from line 22 of the previous page			14,110 27	23
Medical expenses:				
(Read line 58689 of your income tax package.)	58689	24		
Enter **whichever is less**: $2,395 **or** 3% of the amount on line 23600 of your return		25		
Line 24 minus line 25 (if negative, enter "0")		26		
Allowable amount of medical expenses for other dependants (use Worksheet ON428)	58729	27		
Add lines 26 and 27.	58769	▶		28
Add lines 23 and 28.		58800	14,110 27	29
Ontario non-refundable tax credit rate			5.05%	30
Multiply line 29 by line 30.		58840	712 57	31
Donations and gifts:				
Amount from line 16 of your federal Schedule 9	x 5.05% =	32		
Amount from line 17 of your federal Schedule 9	x 11.16% =	33		
Add lines 32 and 33.	58969	▶		34
Add lines 31 and 34. Enter this amount on line 47.	**Ontario non-refundable tax credits**	61500	712 57	35

Part B – Ontario tax on taxable income

Enter your **taxable income** from line 26000 of your return.	87,277 81	36

Use the amount from line 36 to decide which column to complete.

	Line 36 is **$43,906** or less	Line 36 is more than **$43,906** but not more than **$87,813**	Line 36 is more than **$87,813** but not more than **$150,000**	Line 36 is more than **$150,000** but not more than **$220,000**	Line 36 is more than **$220,000**	
Amount from line 36		87,277 81				37
Line 37 minus line 38	0 00	43,906 00	87,813 00	150,000 00	220,000 00	38
(cannot be negative)		43,371 81				39
	5.05 %	9.15 %	11.16 %	12.16 %	13.16 %	40
Multiply line 39 by line 40.		3,968 52				41
Add lines 41 and 42.	0 00	2,217 00	6,235 00	13,175 00	21,687 00	42
Ontario tax on taxable income		6,185 52				43

Continue on the next page.

Part C – Ontario tax

Enter your Ontario tax on taxable income from line 43 of the previous page.		6,185 52	44
Enter your Ontario tax on split income from Form T1206.	61510		• 45
Add lines 44 and 45.		6,185 52	46
Enter your Ontario non-refundable tax credits from line 35 of the previous page.		712 57	47
Line 46 minus line 47 (if negative, enter "0")		5,472 95	48

Ontario minimum tax carryover

Amount from line 48 above			5,472 95	49
Enter the Ontario dividend tax credit calculated for line 61520 from your Worksheet ON428.				50
Line 49 minus line 50 (if negative, enter "0").			5,472 95	51
Amount from line 40427 of your return	x 33.67% =			52

Enter whichever is **less**: amount from line 51 or 52.	61540		• 53
Line 48 minus line 53 (if negative, enter "0")		5,472 95	54

Ontario surtax

Amount from line 54 above		5,472 95	55
Amount from line 45 above			56
Line 55 minus line 56 (if negative, enter "0")		5,472 95	57

Complete lines 58 to 60 if the amount on line 57 is **more than $4,740**.
If the amount is **less than $4,740**, enter "0" on line 60 and continue on line 61.

(Line 57	5,472 95	– $4,740) × 20% (if negative, enter "0")	=	146 59	58
(Line 57	5,472 95	– $6,067) × 36% (if negative, enter "0")	=		59
Add lines 58 and 59.				146 59 ▶	146 59 60
Add lines 54 and 60.					5,619 54 61

Ontario dividend tax credit

Amount from line 50 above	61520		• 62
Line 61 minus line 62 (if negative, enter "0")		5,619 54	63

Ontario additional tax for minimum tax purposes

If you entered an amount on line 98 of Form T691, enter the additional tax for minimum tax purposes calculated for line 64 from your Worksheet ON428.			• 64
Add lines 63 and 64.		5,619 54	65

Continue on the next page.

Part C – Ontario tax (continued)

Enter the amount from line 65 on the previous page.	5,619 54	66

Ontario tax reduction

Enter "0" on line 73 if **any** of the following applies to you:

- You were **not** a resident of Canada at the beginning of the year.
- You were **not** a resident of Ontario on December 31, 2019.
- There is an amount on line 64.
- The amount on line 66 is "0".
- Your return is filed for you by a trustee in bankruptcy.
- You are **not** claiming an Ontario tax reduction.

If none of the above applies to you, complete lines 67 to 73 to calculate your Ontario tax reduction.

Basic reduction		244 00	67
If you had a spouse or common-law partner on December 31, 2019, **only** the individual with the **higher net income** can claim the amounts on lines 68 and 69.			
Reduction for dependent children born in 2001 or later			
Number of dependent children 60969	2 × $452 =	904 00	68
Reduction for dependants with a mental or physical impairment			
Number of dependants 60970	× $452 =		69
Add lines 67, 68, and 69.		1,148 00	70
Amount from line 70 above	1,148 00 x 2 =	2,296 00	71
Amount from line 66 above		5,619 54	72
Line 71 minus line 72 (if negative, enter "0")	**Ontario tax reduction**	▶	73
Line 66 minus line 73 (if negative, enter "0")		5,619 54	74

Ontario foreign tax credit

Credit calculated from Form T2036		75
Line 74 minus line 75 (if negative, enter "0")	5,619 54	76

Low-income individuals and families tax credit

Credit calculated from Schedule ON428–A	62140	• 77
Line 76 minus line 77 (if negative, enter "0")	5,619 54	78

Community food program donation tax credit for farmers

Enter the amount of qualifying donations that have also been claimed as a charitable donation. 62150 × 25% =		70
Line 78 minus line 79 (if negative, enter "0")	5,619 54	80

Ontario health premium

Use the chart on the next page to calculate this amount. **Ontario health premium**	▶ 750 00	81
Add lines 80 and 81. Enter the result on **line 42800** of your return. **Ontario tax**	6,369 54	82

Continue on the next page.

Part C – Ontario tax (continued)

Ontario Health Premium

Enter your **taxable income** from line 36 of page 2. 87,277|81 **83**

Go to the line on the chart below that corresponds to your taxable income from line 83 to determine your Ontario Health Premium. Enter the result on line 81 of the previous page.

Taxable income										Ontario health premium
not more than **$20,000**	▶		▶		▶					**$ 0**
more than **$20,000**, but not more than **$25,000**		– $	20,000 =		x	6 % =				
more than **$25,000**, but not more than **$36,000**	▶		▶		▶					**$ 300**
more than **$36,000**, but not more than **$38,500**		– $	36,000 =		x	6 % =		+ $	300 =	
more than **$38,500**, but not more than **$48,000**	▶		▶		▶					**$ 450**
more than **$48,000**, but not more than **$48,600**		– $	48,000 =		x	25 % =		+ $	450 =	
more than **$48,600**, but not more than **$72,000**	▶		▶		▶					**$ 600**
more than **$72,000**, but not more than **$72,600**		– $	72,000 =		x	25 % =		+ $	600 =	
more than **$72,600**, but not more than **$200,000**	▶		▶		▶					**$ 750**
more than **$200,000**, but not more than **$200,600**		– $	200,000 =		x	25 % =		+ $	750 =	
more than **$200,600**	▶		▶		▶					**$ 900**

See the privacy notice on your return.

T1028 – RRSP Deduction Limit Statement

This statement indicates the actual amount of 2019 RRSP deduction limit.

RRSP deduction limit

Enter the amount of maximum RRSP deduction room from the 2018 Notice of Assessment			
OR perform the following calculation:			
2018 RRSP deduction limit			161,466
Allowable RRSP/PRPP deducted in 2018		–	
2018 employer PRPP contribution amount		–	
Contributions to a United States retirement plan or a foreign employer-sponsored pension plan (RC267/RC268/RC269)		–	
Unused RRSP deduction limit at the end of 2018		=	161,466
2018 earned income 107,857 x 18% (maximum $26,500.00)	19,414		
2018 pension adjustment	–		
2019 prescribed amount for connected persons	–		
	= 19,414		19,414
Subtotal		=	180,880
2018 Net past-service pension adjustment (T215)		–	
2019 pension adjustment reversal (PAR) (T10)		+	
RRSP deduction limit for 2019		=	180,880
Unused RRSP contributions			

2019 PRPP non-deductible limit (tax exempt income)

Note: Starting in 2013, with regards to contributions to a pooled registered pension plan (PRPP), the *Income Tax Act* allows tax exempt earned income by an Indian (as per the *Indian Act* definition) to be included in the calculation of his or her non-deductible PRPP limit.

Enter the amount of maximum PRPP non-deductible room from the 2018 Notice of Assessment			
OR perform the following calculation:			
2018 PRPP non-deductible limit			
2018 PRPP contributions		–	
2018 employer PRPP contribution amount		–	
Unused PRPP contributions at the end of 2018		=	
2018 tax-exempt earned income x 18% (maximum $26,500.00)		+	
PRPP non-deductible limit for 2019		=	

Next Year RRSP Deduction Limit

Step 1 – Calculation of the unused RRSP deduction room at the end of 2019

2019 RRSP deduction limit			180,880 00	1
Total RRSP contributions deducted on line 20800		–		2
2019 employer PRPP contribution amount		–		3
Contributions to a United States retirement plan or a foreign employer-sponsored pension plan (RC267/RC268/RC269)		–		4
Unused RRSP deduction room at the end of 2019. (This amount can be negative.)		=	180,880 00	5

Step 2 – 2020 RRSP dollar limit

2019 earned income	87,358 66	x 18%	=	15,724 56	6
RRSP dollar limit for 2020				27,230 00	7
Enter the amount from line 6 or 7, **whichever is less**			=	15,724 56	8

Step 3 – 2019 pension adjustment (PA)

2019 PA (the total from box 52 of 2019 T4 slips and box 034 of 2019 T4A slips)	–		9
Line 8 minus line 9 (if negative, enter "0")	=	15,724 56	10

Step 4 – 2020 pension adjustment reversal (PAR)

PAR (the total from box 2 of 2020 T10 slips)	+		11
Line 10 plus line 11 (enter amount on line 19)	=	15,724 56	12

Step 5 – 2020 net past service pension adjustment (PSPA)

Exempt PSPA for 2019 (the total from box 2 of T215 slips)			13
Certified PSPA for 2020 (line A in Part 3 of Form T1004, *Applying for the Certification of a Provisional PSPA*)	+		14
Line 13 plus line 14	=		15
Qualifying withdrawals for 2020 (Part 3 of Form T1006, *Designating an RRSP Withdrawal as a Qualifying Withdrawal*)	–		16
2020 net PSPA (This amount can be negative.)	=		17

Step 6 – 2020 RRSP deduction limit

2019 unused RRSP deduction		180,880 00	18
Amount from line 12	+	15,724 56	19
Line 18 plus line 19	=	196,604 56	20
2020 net PSPA from line 17	–		21
2020 RRSP deduction limit (if negative, enter "0")	=	196,604 56	22

Step 7 – 2020 unused RRSP deduction room

Amount from line 20		196,604 56	23
Amount from line 21	–		24
2020 unused RRSP deduction room that can be carried forward to 2021 (This amount can be negative.)	=	196,604 56	25

Step 8 – 2020 RRSP contribution

RRSP deduction limit for 2020		196,604 56	26
Undeducted RRSP contributions carried forward	–		27
Line 26 minus line 27	=	196,604 56	28
Excess contribution of $2,000 permitted	+		29
Maximum contributions that may be made to RRSPs for 2020 (except for transfers)	=	196,604 56	30

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Employee Overpayment of 2019 Employment Insurance Premiums

Complete this form to calculate any overpayment of employment insurance (EI) premiums paid through **employment**.

To be refunded, the amount of the EI overpayment has to be more than $1.

If you have **self-employment** and other eligible earnings and have entered into an agreement with the Canada Employment Insurance Commission through Service Canada to participate in the EI program for access to EI special benefits, complete Schedule 13 before completing this form.

Do not complete this form if you were a resident of Quebec on December 31, 2019, and you have to complete Schedule 10.

Calculating your employment insurance overpayment

Total EI insurable earnings (box 24 or, if blank, box 14 of your T4 slips) (read note[a] below)			53,100 00	1
Total self-employment and other earnings eligible for the EI program for access to EI special benefits				2
Add lines 1 and 2.	**(maximum $53,100)**		53,100 00	3
Total premiums deducted: **Residents of other than Quebec** (box 18 and box 55 of your T4 slips) (read note [b] below) **Quebec residents** (box 18 of your T4 slips)	1,142 18	4		
Total premiums payable (enter the amount from line 9 of Schedule 13)		5		
Add lines 4 and 5.	1,142 18	▶	1,142 18	6
Line 3 minus $2,000 (if negative, enter "0")			51,100 00	7
Line 6 minus line 7 (if negative, enter "0")				8
Total premiums deducted: **Residents of other than Quebec** (box 18 and box 55 of your T4 slips) (read note [b] below) **Quebec residents** (box 18 of your T4 slips)			1,142 18	9
Required premiums: **Residents of other than Quebec** (multiply line 1 by 1.62%) **Quebec residents** (multiply line 1 by 1.25%)	**(maximum $860.22)** **(maximum $663.75)**		860 22	10
Line 9 minus line 10 (if negative, enter "0")			281 96	11
Enter the amount from line 8 or line 11, whichever is **greater.**	**Employment insurance overpayment**		281 96	12

Enter the amount from line 12 on **line 45000** of your return only if it is more than $1. However, if the amount on line 12 is greater than the amount on line 9, enter instead the amount from line 9 on line 45000.

Enter the amount from line 7, 9, or 10, whichever is **least**, on **line 31200** of your return and, if it applies, on **line 58300** of Form 428. We may adjust your claim if there is an amount on line 2 and the amount on line 3 is less than $2,032 ($2,025 if you were a resident of Quebec).

(a) If you have **no** self-employment earnings and your total EI insurable earnings on your T4 slips are **less than** $2,000, enter "0". However, if you have self-employment earnings and have entered into an agreement with the Canada Employment Insurance Commission through Service Canada to participate in the EI program for access to EI special benefits, enter the total EI insurable earnings from your T4 slips.

(b) If you received EI-exempt employment income as stated in box 28 of your T4 slip and there is an amount in box 55 of your T4 slip, do not claim the amount shown in box 55 of that slip on this line. In this case, contact Revenu Québec to receive a refund of your Provincial parental insurance plan (PPIP) premiums paid. However, if you are an employee who controls more than 40% of the voting shares of a corporation and you have entered into an agreement with the Canada Employment Insurance Commission through Service Canada in 2019 to participate in the EI program for access to EI special benefits, claim the amount shown in box 55 on this line.

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Statement of Real Estate Rentals

- Use this form if you own and rent real estate or other property. It relates mainly to renting real estate but also covers some other types of rental property such as farmland. This form will help you determine your gross rental income, the expenses you can deduct, and your net rental income or loss for the year.
- To determine whether your rental income is from property or a business, consider the number and types of services you provide for your tenants:
  - If you rent space and only provide basic services such as heating, lighting, parking, laundry facilities, you are earning an income from renting property.
  - If you provide additional services such as cleaning, security, and meals, you may be conducting a business.
- For more information about how to determine if your rental income comes from property or a business, see Interpretation Bulletin IT-434R, Rental of Real Property by Individual, and its Special Release.
- If you are a co-owner of a property, you have to determine if a partnership exists before filling in the Identification part below. To determine if you are in a partnership, see Income Tax Folio S4-F16-C1, What is a Partnership?
- For information on how to fill out this form, see Guide T4036, Rental Income.

Part 1 – Identification

Your name: RINO FERRANTE	Your Social Insurance Number (SIN): 503 170 250
Your Address:	
City:	Prov./Terr: / Postal code:
Fiscal period from: Date (YYYYMMDD) 2019-01-01 to Date (YYYYMMDD) 2019-08-31	Was this the final year of your rental operation? Yes [X] No [ ]
Your percentage of the partnership: 50.00 % / Industry code: 531111	Tax shelter identification number (8 characters): / Partnership business number:
Name of person or firm preparing this form: SAM DURANTE, CPA,CGA	Business number/Account number:
Address of person or firm preparing this form: 65 BABAK BLVD.	
City: WOODBRIDGE	Prov./Terr: ON / Postal code: L4L 9A5

Part 2 – Details of other co-owners and partners

Co-owner or partner's name and address	Share of net income (loss)	Percentage of ownership
SERAFINA FERRANTE	-6,237 20	50.00 %
		%
		%
		%

Part 3 – Income

In most cases, you calculate your rental income using the **accrual method**. If you have no amounts receivable and no expenses outstanding at the end of the year, you can use the **cash method**.

List the addresses of your rental properties	Number of units	Gross rents	
58 HARVEST MOON DRIVE BOLTON ON L7E 2L2		6,600 00	1
			2
			3

Enter the total of your gross rents in the year you receive them (amount 1 **plus** amount 2 **plus** amount 3)	8141	6,600 00
Other income (for example, premiums and leases, sharecropping)	8230	
Total gross rental income – Enter this amount on your Income Tax and Benefit Return on line 12599 (line 8141 **plus** line 8230)	8299	6,600 00

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Part 4 – Expenses

		Total expenses		Personal portion	
Advertising	8521				
Insurance	8690	1,052	20	631	32
Interest and bank charges	8710	32,663	26	19,597	96
Office expenses	8810				
Professional fees (includes legal and accounting fees)	8860				
Management and administration fees	8871				
Repairs and maintenance	8960	3,730	22	2,238	13
Salaries, wages, and benefits (including employer's contributions)	9060				
Property taxes	9180	3,175	15	1,905	09
Travel	9200				
Utilities	9220	7,065	18	4,239	11
Motor vehicle expenses (not including capital cost allowance)	9281				
Other expenses	9270				

Total expenses (**add** the lines listed under "Total expenses") 47,686 01 **A**

Total for personal portion (**add** the lines listed under "Personal portion") 9949 28,611 61

Deductible expenses (total expenses from amount A **minus** total personal portion on line 9949)		19,074	40	4
Net income (loss) before adjustments (total gross rental income from line 8299 **minus** deductible expenses from amount 4)	9369	-12,474	40	
Co-owner – calculate your share of net income from line 9369. Enter your result on amount 5		-6,237	20	5
Other expenses of the co-owner – other deductible expenses you have as a co-owner which you did not deduct elsewhere	9945			
Subtotal (amount 5 **minus** line 9945)		-6,237	20	6
Recaptured capital cost allowance (co-owners – enter your share of the amount)	9947			
Subtotal (amount 6 **plus** line 9947)		-6,237	20	7
Terminal loss (co-owners – enter your share of the amount)	9948			
Subtotal (amount 7 **minus** line 9948)		-6,237	20	8
Total capital cost allowance claim for the year (amount i from Area A)	9936			
Net income (loss) (amount 8 **minus** line 9936)		-6,237	20	9

If you are a sole proprietor or a co-owner enter this amount on line 9946.

Partnerships

Partners – your share of amount 9, or the amount from your T5013 slip, *Statement of Partnership Income*				10
Partners – GST/HST rebate for partners received in the year	9974			
Partners – other expenses of the partner	9943			
Your net income (loss) – For sole proprietors or co-owners, enter this amount on your income tax and benefit return on line 12600. For partnerships, enter the result of amount 10 **plus** line 9974 **minus** line 9943. Enter this amount on your Income Tax and Benefit Return on line 12600	9946	-6,237	20	

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The capital cost allowance (CCA) you can claim depends on the type of rental property you own and the date you acquired it. Group the depreciable property you own into the appropriate classes. A specific rate of CCA generally applies to each class.

Area A – Calculation of capital cost allowance claim

	1 Class number	2 Undepreciated capital cost (UCC) at the start of the year	Amount to be subtracted	3 Cost of additions in the year (see Area B and C below)	4 Cost of additions from column 3 which are for AIIP or one or more zero-emission vehicles (ZEV) **Note 1**	5 Proceeds of dispositions in the year (see Area D and E below)	6* UCC after additions and dispositions (2 + 3 - 5)	7 Proceeds of dispositions available to reduce additions of AIIP and ZEV (5 - 3 + 4) **Note 2**
1								
2								

	1 Class number	8 UCC adjustment for current-year additions of AIIP and ZEV (4 - 7) **multiplied** by the relevant factor **Note 3**	9 Adjustment for current-year additions subject to the half year-rule 1/2 x (3 - 4 - 5)	10 Base amount for CCA (6+ 8 - 9)	11 CCA Rate (%)	12 CCA for the year (10 multiplied 11 or a lower amount)	13 UCC at the end of the year (6 - 12)
1							
2							

Total CCA claim for the year: Total of column 12** (enter the amount on line 9936 of Part 4, amount i **minus** any personal part and any CCA for business-use-of-home expenses***) i

* If you have a negative amount in column 6, add it to income as a recapture under 'Recaptured capital cost allowance' on line 9947. If no property is left in the class and there is a positive amount in the column, deduct the amount from your income as a terminal loss under 'Terminal loss' on line 9948. For more information, read Chapter 3 of Guide T4036.

** For information on CCA for "Calculation of business-use-of-home expenses," see "Special situations" in Chapter 4 of Guide T4002. To help you calculate the capital cost allowance claim, see the calculation charts in Areas B to F.

*** Sole proprietors and partnerships - enter the total CCA claim for the year from amount i on line 9936.
Co-owners - enter only your share of the total CCA claim for the year from amount i on line 9936.

Note 1: Columns 4, 7, and 8 apply only to accelerated investment incentive properties (AIIPs) (see Regulation 1104(4) of the Income Tax Regulations for the definition), zero-emission vehicles, and zero-emission passenger vehicles. In this chart ZEV represents both zero-emission vehicles and zero-emission passenger vehicles. An AIIP is a property (other than ZEV) that you acquired after November 20, 2018 and became available for use before 2028. A ZEV is a motor vehicle included in Class 54 or 55 that you acquired after March 18, 2019 and became available for use before 2028. For more information on AIIP and ZEV, see guide T4036.

Note 2: The proceeds of disposition of a zero-emission passenger vehicle (ZEPV) that has been included in Class 54 and that is subject to the $55,000 capital cost limit will be adjusted based on a factor equal to the capital cost limit of $55,000 as a proportion of the actual cost of the vehicle. For dispositions after July 29, 2019, the government proposes that the actual cost of the vehicle be adjusted for any payments or repayments of government assistance that you may have received or repaid in respect of the vehicle. For more information on proceeds of disposition, read Class 54 in guide T4036.

Note 3: The relevant factors for properties available for use before 2024 are 2 1/3 (classes 43.1 and 54), 1 1/2 (class 55), 1 (classes 43.2 and 53), 0 (classes 12 and 13), and 1/2 for the remaining accelerated investment incentive properties.

For more information on AIIP and ZEV, see Guide T4036 or go to**canada.ca/taxes-accelerated-investment-income.**

List all equipment or other property you acquired or improved in the current tax year, and group them into the appropriate classes. Equipment includes appliances such as a washer and dryer; maintenance equipment such as a lawn mower or a snow blower; and other property such as furniture and some fixtures you acquired to use in your rental operation.

Area B – Equipment additions in the year

1 Class number	2 Property details	3 Total cost	4 Personal portion (if applicable)	5 Rental portion (col.3 **minus** col.4)

Total equipment additions in the year (total of column 5) 9925

List all building or leasehold interest additions you acquired or improved in the current tax year. Group the depreciable property you own into the appropriate classes.

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Area C – Building additions in the year

1 Class number	2 Property details	3 Total cost	4 Personal portion (if applicable)	5 Rental portion (col.3 **minus** col.4)

Total of building additions in the year (total of column 5) 9927

Area D – Equipment dispositions in the year

1 Class number	2 Property details	3 Proceeds of disposition (should not be more than the capital cost)	4 Personal portion (if applicable)	5 Rental portion (col.3 **minus** col.4)

Total equipment dispositions in the year (total of column 5) 9926

Area E – Building dispositions in the year

1 Class number	2 Property details	3 Proceeds of disposition (should not be more than the capital cost)	4 Personal portion (if applicable)	5 Rental portion (col.3 **minus** col.4)

Total building dispositions in the year (total of column 5) 9928

Area F – Land additions and dispositions in the year

Total cost of all land additions in the year	9923	
Total proceeds from all land dispositions in the year	9924	

See the privacy notice on your return.

Attached Schedule with Total

Part 4 – Expenses – Interest and bank charges – Total expenses

Title Part 4 – Expenses – Interest and bank charges – Total expenses

Explanatory note

1ST MORTGAGE $583,999.41=TOTAL 2018 INT.$29,656.58/12MONTHS=$2,471.X5 TO MAY 31 2019=$12,356.90
2ND MORTGAGE $200,000x7%=15,999.96/12X5=$6,665 TO MAY 31 2019

Description	Operator (Note)	Amount	
1ST MORTGAGE $583,999.41=TOTAL 2018 INT.$29,656.58/12MONTHS=$2,471.X5		12,356	90
2ND MORTGAGE $200,000x7%=15,999.96/12X5=	+	6,665	00
1ST MORTGAGE TO AUG31 $812,000x5.6% X JUN1 TO AUGUST 31	+	11,367	99
2ND MORTGAGE TO SEPT30$65,000X13.99%=$9,093.50/12MTHS=757.79X3	+	2,273	37
	Total	32,663	26

Note: The calculations are performed one at a time, from the first to the last line, and not according to the priority rules of the operations. For example, the formula 1+2*3 will not result in the same thing as the formula 1+3*2.

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Statement of Real Estate Rentals

- Use this form if you own and rent real estate or other property. It relates mainly to renting real estate but also covers some other types of rental property such as farmland. This form will help you determine your gross rental income, the expenses you can deduct, and your net rental income or loss for the year.
- To determine whether your rental income is from property or a business, consider the number and types of services you provide for your tenants:
  - If you rent space and only provide basic services such as heating, lighting, parking, laundry facilities, you are earning an income from renting property.
  - If you provide additional services such as cleaning, security, and meals, you may be conducting a business.
- For more information about how to determine if your rental income comes from property or a business, see Interpretation Bulletin IT-434R, Rental of Real Property by Individual, and its Special Release.
- If you are a co-owner of a property, you have to determine if a partnership exists before filling in the Identification part below. To determine if you are in a partnership, see Income Tax Folio S4-F16-C1, What is a Partnership?
- For information on how to fill out this form, see Guide T4036, Rental Income.

Part 1 – Identification

Your name: RINO FERRANTE	Your Social Insurance Number (SIN): 503 170 250
Your Address:	
City:	Prov./Terr: / Postal code:
Fiscal period from: Date (YYYYMMDD) 2019-09-01 to Date (YYYYMMDD) 2019-12-31	Was this the final year of your rental operation? Yes ☐ No ☒
Your percentage of the partnership: % / Industry code: 531111	Tax shelter identification number (8 characters): / Partnership business number:
Name of person or firm preparing this form: SAM DURANTE, CPA,CGA	Business number/Account number:
Address of person or firm preparing this form: 65 BABAK BLVD.	
City: WOODBRIDGE	Prov./Terr: ON / Postal code: L4L 9A5

Part 2 – Details of other co-owners and partners

Co-owner or partner's name and address	Share of net income (loss)	Percentage of ownership
		%
		%
		%
		%

Part 3 – Income

In most cases, you calculate your rental income using the **accrual method**. If you have no amounts receivable and no expenses outstanding at the end of the year, you can use the **cash method**.

List the addresses of your rental properties	Number of units	Gross rents	
58 HARVEST MOON DRIVE, BOLTON ON L7E 2L2		12,300 00	1
			2
			3

Enter the total of your gross rents in the year you receive them (amount 1 **plus** amount 2 **plus** amount 3)	8141	12,300 00
Other income (for example, premiums and leases, sharecropping)	8230	
Total gross rental income – Enter this amount on your Income Tax and Benefit Return on line 12599 (line 8141 **plus** line 8230)	8299	12,300 00

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Part 4 – Expenses

		Total expenses		Personal portion	
Advertising	8521				
Insurance	8690	566	04	283	02
Interest and bank charges	8710	18,188	48	9,094	24
Office expenses	8810				
Professional fees (includes legal and accounting fees)	8860	339	00		
Management and administration fees	8871				
Repairs and maintenance	8960	2,998	88	1,499	44
Salaries, wages, and benefits (including employer's contributions)	9060				
Property taxes	9180				
Travel	9200				
Utilities	9220	3,049	18	1,524	59
Motor vehicle expenses (not including capital cost allowance)	9281	455	88		
Other expenses RENOVATION OF RENTAL APART	9270	1,131	25		

Total expenses (**add** the lines listed under "Total expenses") 26,728 71 **A**

Total for personal portion (**add** the lines listed under "Personal portion") 9949 12,401 29

Deductible expenses (total expenses from amount A **minus** total personal portion on line 9949)		14,327	42	4
Net income (loss) before adjustments (total gross rental income from line 8299 **minus** deductible expenses from amount 4)	9369	-2,027	42	
Co-owner – calculate your share of net income from line 9369. Enter your result on amount 5				5
Other expenses of the co-owner – other deductible expenses you have as a co-owner which you did not deduct elsewhere	9945			
Subtotal (amount 5 **minus** line 9945)		-2,027	42	6
Recaptured capital cost allowance (co-owners – enter your share of the amount)	9947			
Subtotal (amount 6 **plus** line 9947)		-2,027	42	7
Terminal loss (co-owners – enter your share of the amount)	9948			
Subtotal (amount 7 **minus** line 9948)		-2,027	42	8
Total capital cost allowance claim for the year (amount i from Area A)	9936			
Net income (loss) (amount 8 **minus** line 9936)		-2,027	42	9

If you are a sole proprietor or a co-owner enter this amount on line 9946.

Partnerships

Partners – your share of amount 9, or the amount from your T5013 slip, *Statement of Partnership Income*				10
Partners – GST/HST rebate for partners received in the year	9974			
Partners – other expenses of the partner	9943			
Your net income (loss) – For sole proprietors or co-owners, enter this amount on your income tax and benefit return on line 12600. For partnerships, enter the result of amount 10 **plus** line 9974 **minus** line 9943. Enter this amount on your Income Tax and Benefit Return on line 12600	9946	-2,027	42	

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The capital cost allowance (CCA) you can claim depends on the type of rental property you own and the date you acquired it. Group the depreciable property you own into the appropriate classes. A specific rate of CCA generally applies to each class.

Area A – Calculation of capital cost allowance claim

	1 Class number	2 Undepreciated capital cost (UCC) at the start of the year	Amount to be subtracted	3 Cost of additions in the year (see Area B and C below)	4 Cost of additions from column 3 which are for AIIP or one or more zero-emission vehicles (ZEV) **Note 1**	5 Proceeds of dispositions in the year (see Area D and E below)	6* UCC after additions and dispositions (2 + 3 - 5)	7 Proceeds of dispositions available to reduce additions of AIIP and ZEV (5 - 3 + 4) **Note 2**
1								
2								

	1 Class number	8 UCC adjustment for current-year additions of AIIP and ZEV (4 - 7) **multiplied** by the relevant factor **Note 3**	9 Adjustment for current-year additions subject to the half year-rule 1/2 x (3 - 4 - 5)	10 Base amount for CCA (6+ 8 - 9)	11 CCA Rate (%)	12 CCA for the year (10 multiplied 11 or a lower amount)	13 UCC at the end of the year (6 - 12)
1							
2							

Total CCA claim for the year: Total of column 12** (enter the amount on line 9936 of Part 4, amount i **minus** any personal part and any CCA for business-use-of-home expenses***) i

* If you have a negative amount in column 6, add it to income as a recapture under 'Recaptured capital cost allowance' on line 9947. If no property is left in the class and there is a positive amount in the column, deduct the amount from your income as a terminal loss under 'Terminal loss' on line 9948. For more information, read Chapter 3 of Guide T4036.

** For information on CCA for "Calculation of business-use-of-home expenses," see "Special situations" in Chapter 4 of Guide T4002. To help you calculate the capital cost allowance claim, see the calculation charts in Areas B to F.

*** Sole proprietors and partnerships - enter the total CCA claim for the year from amount i on line 9936.
Co-owners - enter only your share of the total CCA claim for the year from amount i on line 9936.

Note 1: Columns 4, 7, and 8 apply only to accelerated investment incentive properties (AIIPs) (see Regulation 1104(4) of the Income Tax Regulations for the definition), zero-emission vehicles, and zero-emission passenger vehicles. In this chart ZEV represents both zero-emission vehicles and zero-emission passenger vehicles. An AIIP is a property (other than ZEV) that you acquired after November 20, 2018 and became available for use before 2028. A ZEV is a motor vehicle included in Class 54 or 55 that you acquired after March 18, 2019 and became available for use before 2028. For more information on AIIP and ZEV, see guide T4036.

Note 2: The proceeds of disposition of a zero-emission passenger vehicle (ZEPV) that has been included in Class 54 and that is subject to the $55,000 capital cost limit will be adjusted based on a factor equal to the capital cost limit of $55,000 as a proportion of the actual cost of the vehicle. For dispositions after July 29, 2019, the government proposes that the actual cost of the vehicle be adjusted for any payments or repayments of government assistance that you may have received or repaid in respect of the vehicle. For more information on proceeds of disposition, read Class 54 in guide T4036.

Note 3: The relevant factors for properties available for use before 2024 are 2 1/3 (classes 43.1 and 54), 1 1/2 (class 55), 1 (classes 43.2 and 53), 0 (classes 12 and 13), and 1/2 for the remaining accelerated investment incentive properties.

For more information on AIIP and ZEV, see Guide T4036 or go to**canada.ca/taxes-accelerated-investment-income**.

List all equipment or other property you acquired or improved in the current tax year, and group them into the appropriate classes. Equipment includes appliances such as a washer and dryer; maintenance equipment such as a lawn mower or a snow blower; and other property such as furniture and some fixtures you acquired to use in your rental operation.

Area B – Equipment additions in the year

1 Class number	2 Property details	3 Total cost	4 Personal portion (if applicable)	5 Rental portion (col.3 **minus** col.4)

Total equipment additions in the year (total of column 5) 9925

List all building or leasehold interest additions you acquired or improved in the current tax year. Group the depreciable property you own into the appropriate classes.

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Area C – Building additions in the year

1 Class number	2 Property details	3 Total cost	4 Personal portion (if applicable)	5 Rental portion (col.3 **minus** col.4)

Total of building additions in the year (total of column 5) 9927

Area D – Equipment dispositions in the year

1 Class number	2 Property details	3 Proceeds of disposition (should not be more than the capital cost)	4 Personal portion (if applicable)	5 Rental portion (col.3 **minus** col.4)

Total equipment dispositions in the year (total of column 5) 9926

Area E – Building dispositions in the year

1 Class number	2 Property details	3 Proceeds of disposition (should not be more than the capital cost)	4 Personal portion (if applicable)	5 Rental portion (col.3 **minus** col.4)

Total building dispositions in the year (total of column 5) 9928

Area F – Land additions and dispositions in the year

Total cost of all land additions in the year	9923	
Total proceeds from all land dispositions in the year	9924	

See the privacy notice on your return.

Attached Schedule with Total

Part 4 – Expenses – Interest and bank charges – Total expenses

Title Part 4 – Expenses – Interest and bank charges – Total expenses

Description	Operator (Note)	Amount	
1ST MORTGAGE TO SEPT30 $812,000x5.6% X SEP1 TO DEC31X4		15,157	32
2ND MORTGAGE TO SEPT30$65,000X13.99%=$9,093.50/12MTHS=757.79X4	+	3,031	16
	Total	18,188	48

Note: The calculations are performed one at a time, from the first to the last line, and not according to the priority rules of the operations. For example, the formula 1+2*3 will not result in the same thing as the formula 1+3*2.

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Statement of Employment Expenses

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Guide T4044, Employment Expenses, has information to help you complete this statement and the schedule on page 3. The chapters we refer to below are chapters in the guide. Include a copy of this form with your return.

Name of employer: TUBRO CONTRACTING LTD.

Expenses

Accounting and legal fees		8862		
Advertising and promotion		8520		
Allowable motor vehicle expenses (from line 16 below)		9281	12,992 78	1
Food, beverages, and entertainment expenses (see Chapter 2 or 3, as applicable)	x 50% =	8523		
Lodging		9200		
Other				
Parking		8910		
Supplies (for example, postage, stationery, other office supplies)		8810		
Other expenses (please specify)		9270		
Tradesperson's tools expenses, up to a maximum of $500 (see Chapter 7)		1770		
Apprentice mechanic tools expenses (see Chapter 7)		9131		
Musical instrument expenses (see "Part 2" in Chapter 6)		1776		
Capital cost allowance for musical instruments (see "Part A" on the back of this form)		1777		
Artists' employment expenses (see "Part 1" in Chapter 6)		9973		
	Subtotal		12,992 78	2
Add work-space-in-the-home expenses (enter the lower amount of line 24 or 25 below)		9945		
Total expenses (enter this amount on line 22900 of your return)		9368	12,992 78	

Calculation of allowable motor vehicle expenses

Enter the make, model and year of motor vehicle used to earn employment income			
Enter the kilometres you drove in the tax year to earn employment income			3
Enter the total kilometres you drove in the tax year			4
Enter the motor vehicle expenses you paid for:			
Fuel (gasoline, propane, oil)		5	
Maintenance and repairs		6	
Insurance		7	
Licence and registration		8	
Capital cost allowance (see schedule on the back)		9	
Interest (see "Interest expense" in Chapter 8)		10	
Leasing (see "Leasing costs" in Chapter 8)		11	
Other expenses (please specify)			
407 ETR		12	
Add lines 5 to 12		13	
Employment-use portion (line 3 / line 4) x line 13 =	▶		14
Enter the total of all rebates, motor vehicle allowances, and reimbursements for motor vehicle expenses you received that are not included in income. Do not include any repayments you used to calculate your leasing costs on line 11. (see "Allowable Motor Vehicle Expenses" in Chapters 2 and 3)			15
Allowable motor vehicle expenses (line 14 **minus** line 15)			16

Enter the amount from line 16 on line 1 in the "Expenses" area above.

Calculation of work-space-in-the-home expenses

Electricity, heat, and water				17
Maintenance				18
Insurance (commission employees only)				19
Property taxes (commission employees only)				20
Other expenses (specify)				21
Add lines 17 to 21	Subtotal			22
Subtract personal-use portion				23
	Subtotal			
Add amount carried forward from previous year				
	Subtotal		▶	24
Enter your employment income	108,616 06			
Subtract the amount from line 2 as well as any amount from line 20700 and line 21200 of your return that relates to this income	12,992 78			
Subtotal (if negative, enter "0")	95,623 28	= 95,623 28	▶ 95,623 28	25
Work-space-in-the-home expenses available to use in **future** years (line 24 **minus** line 25, if negative, enter "0")				

See the privacy notice on your return.

Vehicle # 2

Enter the make, model and year of motor vehicle used to earn employment income					
Enter the kilometres you drove in the tax year to earn employment income				19,775	3
Enter the total kilometres you drove in the tax year				30,111	4
Enter the motor vehicle expenses you paid for:					
Fuel (gasoline, propane, oil)	5,297	00	5		
Maintenance and repairs	1,337	55	6		
Insurance	2,340	70	7		
Licence and registration	265	25	8		
Capital cost allowance			9		
Interest			10		
Leasing	9,373	20	11		
Other expenses (specify)					
407 ETR	1,170	15	12		
Add lines 5 to 12	19,783	85	13		
Employment-use portion (line 3 / line 4) x line 13 =	12,992	78	▶	12,992 78	14
Enter the total of all rebates, motor vehicle allowances, and repayments for motor vehicle expenses you received that are not included in income. Do not include any repayments you used to calculate your leasing costs on line 11.					15
Allowable motor vehicle expenses (line 14 minus line 15)				12,992 78	16

Vehicle # 3

Enter the make, model and year of motor vehicle used to earn employment income					
Enter the kilometres you drove in the tax year to earn employment income					3
Enter the total kilometres you drove in the tax year					4
Enter the motor vehicle expenses you paid for:					
Fuel (gasoline, propane, oil)			5		
Maintenance and repairs			6		
Insurance			7		
Licence and registration			8		
Capital cost allowance			9		
Interest			10		
Leasing			11		
Other expenses (specify)					
407 ETR			12		
Add lines 5 to 12			13		
Employment-use portion (line 3 / line 4) x line 13 =			▶		14
Enter the total of all rebates, motor vehicle allowances, and repayments for motor vehicle expenses you received that are not included in income. Do not include any repayments you used to calculate your leasing costs on line 11.					15
Allowable motor vehicle expenses (line 14 minus line 15)					16

T777 – Allowable Motor Vehicle Expenses

Name of employer: TUBRO CONTRACTING LTD.

Identification

Motor vehicle description	1	2	3	
Make				
Model				
Year				
Km driven in the tax year to earn employment income		19,775		3
Total kilometres driven in the tax year		30,111		4
Date of acquisition				
Date of disposition (if in the year)				

Total expenses incurred

Fuel (gasoline, propane, oil, electricity)		5,297 00		5
Maintenance and repairs		1,337 55		6
Insurance		2,340 70		7
Licence and registration fees		265 25		8
Capital cost allowance				9
Interest				10
Leasing costs		9,373 20		11
Other				
407 ETR		1,170 15		12
Subtotal		19,783 85		13
Allowable portion (line 3 ÷ line 4 x line 13)		12,992 78		14
Total of reimbursements				15
Allowable expenses		12,992 78		
		Total allowable motor vehicle expenses	12,992 78	

Maximum eligible for interest expense

Interest					A
Period for which interest was paid or payable (days)					
Multiply by the daily rate	x	10 00	10 00	10 00	
					B
Maximum deduction (lesser of A and B)					

Maximum Automobile Leasing Expenses

Maximum automobile leasing expenses

	1	2	3	
Date lease began		2015-06-02		
Date lease terminated		2019-06-01		
Lease charges paid during the fiscal period		9,373 20		1
Payment deducted in prior years		29,460 00		2
Number of days since the lease began		1461		3
Manufacturer's suggested price				4
Taxes on the eligible cost				
GST rate at the time the lease was entered into		5.00		
PST rate at the time the lease was entered into	8.000	8.000	8.000	
PST on GST	☐	☐	☐	
(Eligible cost + taxes) ÷ 85%		39,882 35		5
Greater of line 4 and line 5 x 85%		33,900 00		6
Taxes on the monthly limit				
GST rate in the current taxation year	5.00	5.00	5.00	
PST rate in the current taxation year	8.000	8.000	8.000	
PST on GST	☐	☐	☐	
Imputed interest on refundable deposits in excess of $1,000				
deemed earned since the deposit became refundable				A
for the current year				B
Reimbursements receivable				
since the lease began				C
for the current year				D
First limit				
(Monthly limit + taxes) x line 3 ÷ 30 - line 2 - line A - line C		14,564 80		7
Second limit				
(Eligible cost + taxes) x line 1 ÷ line 6 - line B - line D		9,373 20		8
Maximum allowable leasing expenses (Line 7 or 8, whichever is less)		9,373 20		

Canada Training Credit

The Canada training credit is a refundable tax credit designed to provide financial assistance to cover up to half of the tuition and other eligible expenses associated with training. **This credit can only be claimed as of the 2020 taxation year.**

The amount that may be claimed for a taxation year (beginning in 2020) will be equal to the lesser of:

- half of the tuition and other eligible expenses paid for the taxation year; and
- the balance of the individual's training amount limit for the taxation year (based on the amounts used and accumulated in respect of previous years).

However, for eligible individuals to claim this credit on their tax return for the 2020 taxation year, **their training amount limit must be calculated with the information from the 2019 tax return.**

For 2019, to accumulate the amount of $250 corresponding to the training amount limit, an individual must:

- file a tax return for the year;
- be at least 26 years old and less than 66 years old at the end of the year (as of the 2020 taxation year);
- be resident in Canada throughout the year;
- have earnings (including income from an office or employment, self-employment income, Maternity and Parental Employment Insurance benefits or benefits paid under the *Act respecting parental insurance*, the taxable part of scholarship income, and the tax-exempt part of earnings of status Indians and emergency service volunteers) of $10,000 or more in the year; and
- have individual net income for the year that does not exceed the top of the third tax bracket for the year ($147,667 in 2019).

The taxpayer's account balance will be communicated to them each year in their Notice of Assessment and will be available through the Canada Revenue Agency's My Account portal.

Individuals will be able to accumulate up to a maximum amount of $5,000 over a lifetime. Any unused balance will expire at the end of the year in which an individual turns 65.

Training amount limit

In 2019, are you eligible to accumulate the amount of $250 corresponding to the training amount limit? [X] Yes [ ] No

Part A – Working income and maternity and parental benefits

Employment income and other employment income reported on line 10100 and line 10400 of the return		108,616 06	1
Taxable scholarships, fellowships, bursaries, and artists' project grants reported on line 13010 of the return	+		2
Total self-employment income reported on lines 13500, 13700, 13900, 14100, and 14300 of the return (excluding losses)	+		3
Tax-exempt working income earned on a reserve reported on line 10000 of Form T90, Income Exempt Under the Indian Act or an allowance received as an emergency volunteer reported on line 10105 of the return	+		4
Employment insurance maternity and parental benefits and provincial parental insurance plan benefits reported on line 11905 of the return and/or on line 10019 of Form T90, Income Exempt Under the Indian Act	+		5
Add lines 1 to 5 **Working income and maternity and parental benefits**	=	108,616 06	6

Part B – Net income

Net income amount from line 23600 of the return	87,277 81	7
Training amount limit	250 00	8

You can accumulate the amount of $250 corresponding to the training amount limit if your working income and maternity and parental benefits (amount on line 6) is more than $10,000 and if your net income (amount on line 7) does not exceed $147,667.

Two-Year Comparative Summary – Federal – 2019

	2019	2018
10100 Employment income	107,261	123,309
10400 Other employment income	1,355	1,235
11300 OAS pension		
11400 CPP/QPP benefits		
11500 Other pensions		
11600 Elected split-pension amount		
11700 Universal Child Care Benefit		
11900 EI benefits		
12000 Taxable dividends		
12100 Interest/other inv. income		
12200 Limited partnership income		
12500 RDSP income		
12600 Rental income	-8,265	-3,279
12700 Taxable capital gains		
12800 Support payments received		
12900 RRSP income		
13000 Other income		
13010 Taxable scholarship		
13500-14300 Self-employment income		
14400 Workers' compensation		
14500 Social assistance payments		
14600 Net federal supplements		
15000 Total income	100,351	121,265
20700 RPP deduction		
20800 RRSP deduction		
21000 Deduct. elected split-pension		
21200 Union/professional dues		
21300 UCCB repayment		
21400 Child care expenses		
21500 Disability supports deduction		
21700 Business investment loss		
21900 Moving expenses		
22000 Support payments made		
22100 Carrying charges		
22200 CPP/QPP - self-employment		
22215 CPP/QPP - employment income	81	
22300 Deduction for PPIP		
22400 Expl./dev. expenses		
22900 Other employment expenses	12,993	13,408
23100-23200 Other deductions		
23500 Social benefits repayment		
23600 Net income	87,278	107,857
24400 Canadian forces police deduct.		
24900 Security options deductions		
25000 Other payments deduction		
25100 Limited partnership losses		
25200 Non-capital losses		
25300 Net capital losses		
25400 Capital gains deduction		
25500 Northern residents		
25600 Additional deductions		
26000 Taxable income	87,278	107,857
GST/HST credit and prov. benefits		
CCB and provincial benefits		
RRSP limit (2020)	196,605	

	2019	2018
30000 Basic amount	12,069	11,809
30100 Age amount		
30300-30400 Spouse or eligible dep.		
30425-30450 Caregiver amount		
30500 Caregiver (infirm under 18 years)		
30800-31000 CPP/QPP	2,668	2,594
31200-31217 Tot. empl./self-empl. EI prem.	860	858
31205-31215 PPIP premiums		
31220-31240 Vol. (firefighters/rescue)		
31260 Canadian employment amount	1,222	1,195
31270-31285 Home (buyers' amt/acc.)		
31300 Adoption expenses		
31400 Pension income amount		
31600-31800 Disability amount		
31900 Interest/student loans		
32300 Tuition and education amounts		
32400-32600 Spouse/dependant trans.		
33200 Allowable medical expenses		
33500 Total amounts	16,819	16,456
33800 Credits	2,523	2,468
34900 Donations and gifts		
35000 Non-refundable credits	2,523	2,468
Tax on taxable income	15,273	20,353
40425 Dividend tax credit		
40427 Minimum tax carry-over		
Non-resident surtax		
40600 Federal tax	12,750	17,884
41000 Political contribution credit		
41200 Investment tax credit		
41400 Labour-sponsored funds credit		
AMT/TOSI adjustment		
41500 CWB advance payments		
41800 Special taxes		
42000 Net federal tax	12,750	17,884
42100-42120 Self-employment CPP		
42200 Social benefits repayment		
42800-43200 Provincial or territorial tax	6,370	9,934
43500 Total payable	19,119	27,818
43700 Total income tax deducted	23,917	29,126
43800 Tax deducted transfer		
44000 Refundable abatement		
44800 to 45100 CPP/EI overpayment	1,101	1,357
45110 Climate action incentive	392	307
45200 Medical expense supplement		
45300 CWB		
ITC refund/Credit Part XII.2		
45700 GST/HST rebate (GST370)	1,298	1,355
46900 Eligible educator school supply cr.		
47600 Instalments		
47900 Provincial or territorial credits		
48200 Total credits	26,708	32,146
Balance due/refund (-)	-7,588	-4,327

Two-Year Comparative Summary – Provincial – 2019

		2019	2018
Province of residence		ON	ON
Form 428			
Taxable income		87,278	107,857
Tax on taxable income		6,186	8,549
Non-refundable tax credits			
Basic personal amount	58040	10,582	10,354
Amount from line 30800, Schedule 1	58240	2,668	2,594
Amount from line 31200, Schedule 1	58300	860	858
Non-refundable tax credits	58800	14,110	13,806
Rate		5.05 %	5.05 %
Total	58840	713	697
Non-refundable tax credits	61500	713	697
Tax credits			
Surtax		147	1,332
Tax credits			
Ontario health premium		750	750
Provincial tax (T1, line 42800)		6,370	9,934

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T1 Income Tax and Benefit Return 2020

Before you start:
If you are filling out this return for a **deceased person**, make sure you enter **their information** in all the boxes in Step 1.

Step 1 – Identification and other information

ON 7

Identification

First name and initial: RINO

Last name: FERRANTE

Mailing address: Apt No. – Street No. Street name: 58 HARVEST MOON DRIVE

PO Box: RR

City: BOLTON

Prov./Terr.: ON

Postal code: L7E 2L2

Email address

By providing an email address, you are **registering** to receive email notifications from the CRA and agree to the **Terms of use** under Step 1 in the guide.
Enter an email address:

Information about your residence

Enter your province or territory of residence on **December 31, 2020**: Ontario

Enter the province or territory where you **currently** reside if it is not the same as your mailing address above:

If you were self-employed in 2020, enter the province or territory where your business had a permanent establishment:

If you **became** or **ceased** to be a **resident of Canada** for income tax purposes **in 2020**, enter the date of:

entry Month Day ____ or **departure** Month Day ____

Information about you

Enter your social insurance number (SIN): 503 170 250

Enter your date of birth: Year Month Day 1978-08-18

Your language of correspondence: English [X] Français [ ]
Votre langue de correspondance :

Is this return for a deceased person?

Ensure the **SIN** information above is for the deceased person.

If this **return** is for a **deceased person**, enter the date of death: Year Month Day

Marital status

Tick the box that applies to your marital status on December 31, 2020:

1 [ ] Married 2 [ ] Living common-law 3 [ ] Widowed
4 [ ] Divorced 5 [X] Separated 6 [ ] Single

Information about your spouse or common-law partner (if you ticked box 1 or 2 above)

Enter their SIN:

Enter their first name:

Enter their net income for 2020 to claim certain credits:

Enter the amount of universal child care benefit (UCCB) from line 11700 of their return:

Enter the amount of UCCB repayment from line 21300 of their return:

Tick this box if they were self-employed in 2020: 1 [ ]

Do not use this area

Do not use this area	17200					17100				

Step 1 – Identification and other information (continued)

Please answer the following questions.

Elections Canada (For more information, see "Elections Canada" under Step 1, in the guide.)

A) Do you have Canadian citizenship? Yes [X] 1 No [ ] 2

If yes, go to question B. If no, skip question B.

B) As a Canadian citizen, do you authorize the Canada Revenue Agency to give your name, address, date of birth, and citizenship to Elections Canada to update the National Register of Electors or, if you are aged 14 to 17, to update the Register of Future Electors? Yes [ ] 1 No [X] 2

Your authorization is valid until you file your next tax return. Your information will only be used for purposes permitted under the Canada Elections Act, which include sharing lists of electors produced from the National Register of Electors with provincial and territorial electoral agencies, members of Parliament, registered and eligible political parties, and candidates at election time.

Your information in the Register of Future Electors will be included in the National Register of Electors once you turn 18 and your eligibility is confirmed. Information from the Register of Future Electors can be shared only with provincial and territorial electoral agencies that are allowed to collect future elector information. In addition, Elections Canada can use information in the Register of Future Electors to provide youth with educational information about the electoral process.

Indian Act – Exempt income

Tick this box if you have any income that is exempt under the Indian Act.
For more information on this type of income, go to **canada.ca/taxes-aboriginal-peoples.** 1 [ ]

If you **tick** the box, complete Form T90, Income Exempt From Tax Under the Indian Act. Complete this form so that the CRA can calculate your Canada training credit limit for the 2021 tax year. The information you provide may also be used to calculate your Canada workers benefit for the 2020 tax year, if applicable. It also may be used to calculate your family's provincial or territorial benefits.

Foreign property

Did you own or hold specified foreign property where the total cost amount of all such property, at any time in 2020, was more than CAN$100,000? 26600 Yes [ ] 1 No [X] 2

If **yes**, complete Form T1135, Foreign Income Verification Statement. There are substantial penalties for not completing and filing Form T1135 by the due date. For more information, see Form T1135.

Attach only the documents (schedules, information slips, forms, or receipts) **requested** to support any claim or deduction. Keep all other supporting documents.
If a line does not apply, leave it blank unless instructed otherwise.

Step 2 – Total income

As a resident of Canada, you have to report your income from all sources both inside and outside Canada.
The Income Tax and Benefit Guide may have additional information for certain lines.

Employment income (box 14 of all T4 slips)			10100	107,470	95	1
Tax-exempt income for emergency services volunteers (see line 10100 in the guide)	10105					
Commissions included on line 1 (box 42 of all T4 slips)	10120					
Wage-loss replacement contributions (see line 10100 in the guide)	10130					
Other employment income			10400	1,297	86	2
Old age security pension (box 18 of the T4A(OAS) slip)			11300			3
CPP or QPP benefits (box 20 of the T4A(P) slip)			11400			4
Disability benefits included on line 4 (box 16 of the T4A(P) slip)	11410					
Other pensions and superannuation (see line 11500 in the guide and complete line 31400 in the Worksheet for the return)			11500			5
Elected split-pension amount (complete Form T1032)			11600			6
Universal child care benefit (UCCB) (go to **canada.ca/line-11700**) (see the RC62 slip)			11700			7
UCCB amount designated to a dependant	11701					
Employment insurance and other benefits (box 14 of the T4E slip)			11900			8
Employment insurance maternity and parental benefits and provincial parental insurance plan benefits	11905					
Taxable amount of dividends (eligible **and** other than eligible) from taxable Canadian corporations (complete the Worksheet for the return)			12000			9
Taxable amount of dividends other than eligible dividends, included on line 9, from taxable Canadian corporations (complete the Worksheet for the return)	12010					
Interest and other investment income (complete the Worksheet for the return)			12100	103	77	10
Net partnership income: limited or non-active partners only			12200			11
Registered disability savings plan income (box 131 of the T4A slip)			12500			12
Rental income (see Guide T4036) Gross	12599	27,900 00	Net 12600	-7,062	21	13
Taxable capital gains (complete Schedule 3)			12700			14
Support payments received (see Guide P102) Total	12799		Taxable amount 12800			15
RRSP income (from all T4RSP slips)			12900			16
Other income Specify:			13000			17
Taxable scholarship, fellowships, bursaries, and artists' project grants			13010			18
Self-employment income (see Guide T4002)						
Business income Gross	13499		Net 13500			19
Professional income Gross	13699		Net 13700			20
Commission income Gross	13899		Net 13900			21
Farming income Gross	14099		Net 14100			22
Fishing income Gross	14299		Net 14300			23
Workers' compensation benefits (box 10 of the T5007 slip)	14400		24			
Social assistance payments	14500		25			
Net federal supplements (box 21 of the T4A(OAS) slip)	14600		26			
Add lines 24 to 26 (see line 54 in Step 4).	14700		▶			27
Add lines 1 to 23 and 27.			This is your **total income.** 15000	101,810	37	28

Step 3 – Net income

Enter your **total income** from line 28 on the previous page.					15000	101,810 37	29
Pension adjustment (box 52 of all T4 slips and box 034 of all T4A slips)	20600						
Registered pension plan deduction (box 20 of all T4 slips and box 032 of all T4A slips)			20700		30		
RRSP deduction (see Schedule 7 and **attach** receipts)			20800		31		
Pooled registered pension plan (PRPP) **employer** contributions (amount from your PRPP contribution receipts)	20810						
Deduction for elected split-pension amount (complete Form T1032)			21000		32		
Annual union, professional, or like dues (receipts and box 44 of all T4 slips)			21200		33		
Universal child care benefit repayment (box 12 of all RC62 slips)			21300		34		
Child care expenses (complete Form T778)			21400		35		
Disability supports deduction (complete Form T929)			21500		36		
Business investment loss (see Guide T4037)	Gross	21699	Allowable deduction	21700	37		
Moving expenses (complete Form T1-M)				21900	38		
Support payments made (see Guide P102)	Total	21999	Allowable deduction	22000	39		
Carrying charges and interest expenses (complete the Worksheet for the return)				22100	40		
Deduction for CPP or QPP contributions on self-employment and other earnings (complete Schedule 8 or Form RC381, whichever applies)				22200	•41		
Deduction for CPP or QPP enhanced contributions on employment income (complete Schedule 8 or Form RC381, whichever applies)			**(maximum $165.60)**	22215	165 60	•42	
Exploration and development expenses (go to **canada.ca/line-22400**) (complete Form T1229)				22400	43		
Other employment expenses (see Guide T4044)				22900	18,814 92	44	
Clergy residence deduction (complete Form T1223)				23100	45		
Other deductions	Specify:			23200	46		
Add lines 30 to 46.				23300	18,980 52	▶	18,980 52 47
Line 29 minus line 47 (if negative, enter "0")			This is your **net income before adjustments.**		23400	82,829 85	48
Social benefits repayment (If you reported income at line 8 and the amount at line 48 is **more than $67,750**, see the repayment chart on the back of your T4E slip. If you reported income on lines 3 or 26, and the amount at line 48 is **more than $79,054**, or you have an amount at code 202 on your T4A slip, and the amount at line 48 is **more than $38,000**, complete the chart for line 23500 on the Worksheet for the return. Otherwise, enter "0")					23500		•49
Line 48 minus line 49 (if negative, enter "0")			This is your **net income.**		23600	82,829 85	50

Step 4 – Taxable income

Enter your **net income** from line 50 on the previous page.			23600	82,829 85	51
Canadian Forces personnel and police deduction (box 43 of all T4 slips)	24400		52		
Security options deductions (boxes 39 and 41 of T4 slips or see Form T1212)	24900		53		
Other payments deduction (claim the amount from line 27, unless it includes an amount at line 26. If so, see line 25000 in the guide)	25000		54		
Limited partnership losses of other years (go to **canada.ca/line-25100**)	25100		55		
Non-capital losses of other years (go to **canada.ca/line-25200**)	25200		56		
Net capital losses of other years	25300		57		
Capital gains deduction (complete Form T657)	25400		58		
Northern residents deductions (complete Form T2222)	25500		59		
Additional deductions Specify:	25600		60		
Add lines 52 to 60.	25700		▶		61
Line 51 minus line 61 (if negative, enter "0")		This is your **taxable income.**	26000	82,829 85	62

Step 5 – Federal tax

Part A – Federal tax on taxable income

Enter your **taxable income** from line 62.				82,829 85	63

Complete the appropriate column depending on the amount on line 63.	Line 63 is **$48,535** or less	Line 63 is more than **$48,535** but not more than **$97,069**	Line 63 is more than **$97,069** but not more than **$150,473**	Line 63 is more than **$150,473** but not more than **$214,368**	Line 63 is more than **$214,368**	
Enter the amount from line 63.		82,829 85				64
Line 64 minus line 65 (cannot be negative)	0 00	48,535 00	97,069 00	150,473 00	214,368 00	65
		34,294 85				66
Multiply line 66 by line 67.	15 %	20.5 %	26 %	29 %	33 %	67
		7,030 44				68
	0 00	7,280 25	17,229 72	31,114 76	49,644 31	69
Add lines 68 and 69. Enter this amount on line 108 on page 7 of this return.		14,310 69				70

Part B – Federal non-refundable tax credits

If your net income at line 23600 is **$150,473 or less**, enter $13,229 on line 30000. If your net income is **$214,368 or more**, enter $12,298. Otherwise, complete the calculation using the Worksheet for the return to determine how much to claim on line 30000.

Basic personal amount		**(maximum $13,229)**	30000	13,229 00	71
Age amount (if you were born in 1955 or earlier) (complete the Worksheet for the return)		**(maximum $7,637)**	30100		72
Spouse or common-law partner amount (complete Schedule 5)			30300		73
Amount for an eligible dependant (complete Schedule 5)			30400		74
Canada caregiver amount for spouse or common-law partner, or eligible dependant age 18 or older (complete Schedule 5)			30425		75
Canada caregiver amount for other infirm dependants age 18 or older (complete Schedule 5)			30450		76
Canada caregiver amount for infirm children under 18 years of age (go to **canada.ca/lines-30499-30500**) Enter the number of children for whom you are claiming this amount.	30499	x $2,273 =	30500		77
Add lines 71 to 77.		**Subtotal**		13,229 00	78

Continue on the next page

Part B – Federal non-refundable tax credits (continued)

Enter the **subtotal** amount from line 78 on the previous page.			13,229	00	79
Base CPP or QPP contributions:					
through employment income (complete Schedule 8 or Form RC381, whichever applies)		30800	2,732	40	• 80
on self-employment and other earnings (complete Schedule 8 or Form RC381, whichever applies)		31000			• 81
Employment insurance premiums:					
through employment from box 18 and box 55 of all T4 slips	**(maximum $856.36)**	31200	856	36	• 82
on self-employment and other eligible earnings (complete Schedule 13)		31217			• 83
Volunteer firefighters' amount (go to **canada.ca/lines-31220-31240**)		31220			84
Search and rescue volunteers' amount (go to **canada.ca/lines-31220-31240**)		31240			85
Canada employment amount (enter $1,245 or the total of your employment income you reported on lines 1 and 2, **whichever is less**)		31260	1,245	00	86
Home buyers' amount (go to **canada.ca/line-31270**)		31270			87
Home accessibility expenses (go to **canada.ca/line-31285**) (complete the Worksheet for the return)	**(maximum $10,000)**	31285			88
Adoption expenses (go to **canada.ca/line-31300**)		31300			89
Digital news subscription expenses	**(maximum $500)**	31350			90
Pension income amount (complete the Worksheet for the return)	**(maximum $2,000)**	31400			91
Disability amount (for self) (claim $8,576 or if you were under 18 years of age, complete the Worksheet for the return)		31600			92
Disability amount transferred from a dependant (complete the Worksheet for the return)		31800			93
Interest paid on your student loans (see Guide P105)		31900			94
Your tuition, education, and textbook amounts (complete Schedule 11)		32300			95
Tuition amount transferred from a child		32400			96
Amounts transferred from your spouse or common-law partner (complete Schedule 2)		32600			97

Medical expenses for **self, spouse or common-law partner, and your dependent children born in 2003 or later**	33099		98
Enter $2,397 or 3% of line 50, **whichever is less.**			99
Line 98 minus line 99 (if negative, enter "0")			100
Allowable amount of medical expenses for **other dependants** (complete the Worksheet for the return)	33199		101
Add lines 100 and 101.	33200	▶	102

Add lines 79 to 97, and line 102.		33500	18,062	76	103
Federal non-refundable tax credit rate			15 %		104
Multiply line 103 by line 104.		33800	2,709	41	105
Donations and gifts (complete Schedule 9)		34900			106
Add lines 105 and 106. Enter this amount on line 111 on the next page.	**Total federal non-refundable tax credits**	35000	2,709	41	107

Part C – Net federal tax

Enter the amount from line 70.			14,310 69	108		
Federal tax on split income (complete Form T1206)		40424		• 109		
Add lines 108 and 109.		40400	14,310 69	▶	14,310 69	110
Enter your total federal non-refundable tax credits from line 107 on the previous page.		35000	2,709 41	111		
Federal dividend tax credit (see line 40425 in the guide)		40425		• 112		
Minimum tax carryover (go to **canada.ca/line-40427**) (complete Form T691)		40427		• 113		
Add lines 111 to 113.			2,709 41	▶	2,709 41	114
Line 110 minus line 114 (if negative, enter "0")			**Basic federal tax**	42900	11,601 28	115
Federal foreign tax credit (complete Form T2209)				40500		116
Line 115 minus line 116 (if negative, enter "0")			**Federal tax**	40600	11,601 28	117
Total federal political contributions (**attach** receipts)	40900			118		
Federal political contribution tax credit (complete the Worksheet for the return)		**(maximum $650)**	41000	• 119		
Investment tax credit (complete Form T2038(IND))			41200	• 120		
Labour-sponsored funds tax credit (see lines 41300 and 41400 in the guide)						
Net cost of shares of a provincially registered fund	41300	Allowable credit	41400	• 121		
Add lines 119 to 121.			41600	▶		122
Line 117 minus line 122 (if negative, enter "0")				41700	11,601 28	123
Canada workers benefit advance payments received (box 10 of the RC210 slip)				**41500**		• 124
Special taxes (see line 41800 in the guide)				41800		125
Add lines 123 to 125. Enter this amount on line 127 below.			**Net federal tax**	42000	11,601 28	126

Step 6 – Provincial or territorial tax

Complete and attach Form 428 to calculate your provincial or territorial tax.

Step 7 – Refund or balance owing

Net federal tax: enter the amount from line 126.	42000	11,601 28	127
CPP contributions payable on self-employment and other earnings (complete Schedule 8 or Form RC381, whichever applies)	42100		• 128
Employment insurance premiums payable on self-employment and other eligible earnings (complete Schedule 13)	42120		129
Social benefits repayment (amount from line 49)	42200		130
Provincial or territorial tax (attach Form 428, even if the result is "0")	42800	5,806 14	131
Add lines 127 to 131. This is your **total payable.**	**43500**	17,407 42	• 132

Continue on the next page

Step 7 – Refund or balance owing (continued)

Enter the **total payable** amount from line 132 on the previous page			43500	17,407 42	133
Total income tax deducted (amounts from all Canadian slips)	43700	24,172 70		•	134
Refundable Quebec abatement (see line 44000 in the guide)	44000			•	135
CPP overpayment (see line 30800 in the guide)	44800	578 56		•	136
Employment insurance overpayment (see line 45000 in the guide)	45000	197 55		•	137
Climate action incentive (complete Schedule 14)	45110	450 00		•	138
Refundable medical expense supplement (complete the Worksheet for the return)	45200			•	139
Canada workers benefit (CWB) (complete Schedule 6)	45300			•	140
Canada training credit (CTC) (complete Schedule 11)	45350			•	141
Refund of investment tax credit (complete Form T2038(IND))	45400			•	142
Part XII.2 trust tax credit (box 38 of all T3 slips and box 209 of all T5013 slips)	45600			•	143
Employee and partner GST/HST rebate (complete Form GST370)	45700	1,920 41		•	144
Eligible educator school supply tax credit Supplies expenses (maximum $1,000) 46800 x 15%	46900			•	145
Canadian journalism labour tax credit (box 236 of all T5013 slips)	47555			•	146
Tax **paid** by instalments	47600			•	147
Provincial or territorial credits (complete Form 479, if it applies)	47900			•	148
Add lines 134 to 148. These are your **total credits.**	48200	27,319 22	▶	27,319 22	149
Line 133 minus line 149 This is your **refund** or **balance owing.**				-9,911 80	150

If the result is negative, you have a **refund.** If the result is positive, you have a **balance owing.**

Enter the amount below on whichever line applies.

Generally, we do not charge or refund a difference of $2 or less.

Refund 48400 9,911 80 •

Balance owing 48500 •

For more information on how to enrol for direct deposit, go to **canada.ca/cra-direct-deposit.**

For more information on how to make your payment, go to **canada.ca/payments.** Your balance owing is due no later than April 30, 2021.

Ontario **Ontario opportunities fund**

You can help reduce Ontario's debt by completing this area to donate some or all of your 2020 refund to the Ontario opportunities fund. Please see the provincial pages for details.

Amount from line 48400 above			1
Your donation to the Ontario opportunities fund	46500	•	2
Net refund (line 1 minus line 2)	46600	•	3

I certify that the information given on this return and in any documents attached is correct and complete and fully discloses all my income.

Sign here

It is a serious offence to make a false return.

Telephone number: (905) 857-6874

Date: 2021-06-25

If this return was completed by a tax professional, tick the applicable box and provide the following information:

49000 Was a fee charged? Yes [X] 1 No [ ] 2

48900 EFILE number (if applicable): I2621

Name of tax professional: SAM DURANTE, CPA

Telephone number: (416) 727-7444

Personal information (including the SIN) is collected for the purposes of the administration or enforcement of the Income Tax Act and related programs and activities including administering tax, benefits, audit, compliance, and collection. The information collected may be used or disclosed for purposes of other federal acts that provide for the imposition and collection of a tax or duty. It may also be disclosed to other federal, provincial, territorial, or foreign government institutions to the extent authorized by law. Failure to provide this information may result in interest payable, penalties, or other actions. Under the Privacy Act, individuals have a right of protection, access to and correction of their personal information, or to file a complaint with the Privacy Commissioner of Canada regarding the handling of their personal information. Refer to Personal Information Bank CRA PPU 005 on Info Source at **canada.ca/cra-info-source**.

Do not use this area 48700 48800 • 48600 •

0029219

SUDBURY ON P3A 5C1

000011606

RINO FERRANTE
58 HARVEST MOON DR
BOLTON ON L7E 2L2

Notice details

Social insurance number	XXX XX0 250
Tax year	2020
Date issued	Jun 22, 2023

66T7KL66

Notice of reassessment

We reassessed your 2020 income tax and benefit return and recalculated your balance.

We also reassessed one or more other tax returns for you. We are sending you a separate notice for each return.

The notice for the latest tax year shows your final balance and any refund you are entitled to receive.

Thank you,

Bob Hamilton
Commissioner of Revenue

Notice details

Social insurance number	XXX XX0 250
Tax year	2020

RINO FERRANTE
58 HARVEST MOON DR
BOLTON ON L7E 2L2

Tax reassessment

We calculated your taxes using the amounts below. The following summary is based on the information we have or you gave us.

We may review your return later to verify income you reported or deductions or credits you claimed. For more information, go to **canada.ca/taxes-reviews**. Keep all your slips, receipts, and other supporting documents in case we ask to see them.

Summary

Line	Description	$ Amount on last assessment	CR/DR	$ Final amount	CR/DR
15000	Total income	101,808		101,808	
	Deductions from total income	13,435		18,749	
23600	Net income	88,373		83,059	
26000	Taxable income	88,373		83,059	
35000	Total federal non-refundable tax credits	2,709		2,709	
61500	Total Ontario non-refundable tax credits	725		725	
42000	Net federal tax	12,738.04		11,648.67	
42800	Net Ontario tax	6,415.69		5,832.21	
43500	Total payable	19,153.73		17,480.88	
43700	Total income tax deducted	24,172.70		24,172.70	
44800	CPP overpayment	578.56		578.56	
45000	Employment Insurance overpayment	197.55		197.55	
45110	Climate action incentive	300.00		300.00	
45700	Employee and partner GST/HST rebate	0.00		1,308.87	
48200	Total credits	25,248.81		26,557.68	
	Subtotal (Total payable minus Total credits)	6,095.08	CR	9,076.80	CR
	Change to tax payable (Final subtotal minus last subtotal)			2,981.72	CR
	Adjustment to arrears interest			384.56	CR
	Balance from this reassessment			3,366.28	CR

0029220

Notice details

Social insurance number	XXX XX0 250
Tax year	2020

RINO FERRANTE
58 HARVEST MOON DR
BOLTON ON L7E 2L2

Line	Description	$ Amount on last assessment	CR/DR	$ Final amount	CR/DR
	Previous account balance			15,779.46	DR
	Balance			12,413.18	**DR**

Explanation of changes and other important information

We changed your return based on our recent letter.

Your Canada training credit limit for next year is $750.00. This credit will expire at the end of the year you turn 65 or the year of death.

We decreased the arrears interest we charged you earlier by $384.56.

We are sending you your reassessment notices for two or more tax years. The notice for the latest tax year will show your combined total refund or balance due. We will send you any refund you are entitled to after we reassess all your returns.

If you have questions about your reassessment, please call our Individual Tax and Enquiries line at 1-800-959-8281.

More information

If you need more information about your income tax and benefit return, go to **canada.ca/taxes**, go to My Account at **canada.ca/my-cra-account**, or call **1-800-959-8281**.

To find your tax centre, go to **canada.ca/cra-offices**.

If you move

Let us know your new address as soon as possible. For more information on changing your address, go to **canada.ca/cra-change-address**.

If you have new or additional information and want to change your return:

- go to **canada.ca/change-tax-return** for faster service; or
- write to the tax centre address shown on this notice, and include your social insurance number and any documents supporting the change.

If you want to register a formal dispute:

- go to **canada.ca/cra-complaints-disputes**; you have 90 days from the date of this notice to register your dispute.

Definitions

DR (debit) is the amount you owe us and **CR** (credit) is the amount we owe you.

Help for persons with hearing, speech, or visual impairments

You can get this notice in braille, large print, or audio format. For more information about other formats, go to **canada.ca/cra-multiple-formats**.

If you use a teletypewriter, you can get tax information by calling **1-800-665-0354**.

How do you pay?

- online or by phone using a Canadian financial institution's services
- online at **canada.ca/cra-my-payment**
- online by setting up a pre-authorized debit agreement at **canada.ca/my-cra-account**
- in person with your remittance voucher at your Canadian financial institution or, for a fee, at Canada Post

For more information on how to make a payment, go to **canada.ca/payments**.

Need more time to pay?

If you cannot pay in full and you would like more information, go to **canada.ca/cra-collections**.

To discuss a payment arrangement, call the CRA at **1-888-863-8657**.

My Account

Use My Account to see and manage your tax information online. Make changes to your return, check your RRSP information, set up direct deposit, and more. To register for My Account, go to **canada.ca/my-cra-account**.

Did the Canada Revenue Agency really contact you?

Scams disguised as messages from the CRA often imitate our services and programs to get access to your personal information and may happen by phone, email, text or instant messages. We do contact Canadians, and it is okay to ask questions if you are not sure it is us. To learn what to expect if we contact you, visit **canada.ca/be-scam-smart**.

Canada Revenue Agency | Agence du revenu du Canada

Protected B when completed

Income Tax and Benefit Return

T1 2021

If this return is for a deceased person, enter their information on this page.

Attach to your paper return only the documents that are requested to support your deduction, claim, or expense. Keep all other documents in case the Canada Revenue Agency (CRA) asks to see them later. See the guide for more information about supporting documents.

Step 1 – Identification and other information

ON 7

Identification

First name: RINO

Last name: FERRANTE

Social insurance number (SIN): 503 170 250

Mailing address: 58 HARVEST MOON DRIVE

Date of birth (Year Month Day): 1978-08-18

PO Box:

RR:

If this return is for a **deceased person**, enter the date of death (Year Month Day):

City: BOLTON

Prov./Terr.: ON

Postal code: L7E 2L2

Email Address:

By providing an email address, you are **registering** to receive email notifications from the CRA and **agree** to the **Terms of use** in Step 1 of the guide.

Marital status on December 31, 2021:

- 1 [ ] Married
- 2 [ ] Living common-law
- 3 [ ] Widowed
- 4 [ ] Divorced
- 5 [X] Separated
- 6 [ ] Single

Your language of correspondence: [X] English

Votre langue de correspondance : [ ] Français

Residence information

Your province or territory of residence on December 31, 2021: Ontario

Your current province or territory of residence if it is different than your mailing address above:

Province or territory where your business had a permanent establishment if you were self-employed in 2021:

If you **became** a resident of Canada in 2021 for income tax purposes, enter your date of entry: (Month Day)

If you **ceased** to be a resident of Canada in 2021 for income tax purposes, enter your date of departure: (Month Day)

Your spouse's or common-law partner's information

Their first name

Their SIN

Tick this box if they were self-employed in 2021. 1 [ ]

Net income from line 23600 of their return to claim certain credits (even if the amount is "0")

Amount of universal child care benefit (UCCB) from line 11700 of their return

Amount of UCCB repayment from line 21300 of their return

Do not use this area.

Do not use this area. 17200 17100

Step 1 – Identification and other information (continued)

Elections Canada

For more information, see "Elections Canada" in Step 1 of the guide.

A) Do you have Canadian citizenship?
If **yes**, go to question B. If **no**, skip question B. — 1 [X] Yes 2 [ ] No

B) As a Canadian citizen, do you authorize the Canada Revenue Agency to give your name, address, date of birth, and citizenship to Elections Canada to update the National Register of Electors or, if you are 14 to 17 years of age, the Register of Future Electors? — 1 [ ] Yes 2 [X] No

Your authorization is valid until you file your next tax return. Your information will only be used for purposes permitted under the Canada Elections Act, which include sharing lists of electors produced from the National Register of Electors with provincial and territorial electoral agencies, members of Parliament, registered and eligible political parties, and candidates at election time.

Your information in the Register of Future Electors will be included in the National Register of Electors once you turn 18 and your eligibility to vote is confirmed. Information from the Register of Future Electors can be shared only with provincial and territorial electoral agencies that are allowed to collect future elector information. In addition, Elections Canada can use information in the Register of Future Electors to provide youth with educational information about the electoral process.

Indian Act – Exempt income

Tick this box if you have income that is exempt under the Indian Act.
For more information about this type of income, go to **canada.ca/taxes-indigenous-peoples** — 1 [ ]

If you ticked the box above, complete Form T90, Income Exempt from Tax under the Indian Act, so that the CRA can calculate your Canada workers benefit for the 2021 tax year, if applicable, and your family's provincial or territorial benefits. The information you provide on Form T90 will also be used to calculate your Canada training credit limit for the 2022 tax year.

Foreign property

Did you own or hold specified foreign property where the total cost amount of all such property, at any time in 2021, was **more than CAN$100,000**? — 26600 1 [ ] Yes 2 [X] No

If **yes**, complete Form T1135, Foreign Income Verification Statement. There are substantial penalties for not filing Form T1135 by the due date. For more information, see Form T1135.

Complete only the lines that apply to you, unless stated otherwise. You can find more information about the lines on this return by calling **1-800-959-8281** or by going to **canada.ca/line-xxxxx** and replacing "xxxxx" with any 5-digit line number from this return. For example, go to **canada.ca/line-10100** for information about line 10100

Step 2 – Total income

As a resident of Canada, you need to report your income from all sources inside and outside Canada.

Employment income (box 14 of all T4 slips)			10100	149,296 92	1
Tax-exempt income for emergency services volunteers (see line 10100 of the guide)	10105				
Commissions included on line 10100 (box 42 of all T4 slips)	10120				
Wage-loss replacement contributions (see line 10100 of the guide)	10130				
Other employment income (see line 10400 of the guide)			10400	1,920 41	2
Old age security (OAS) pension (box 18 of the T4A(OAS) slip)			11300		3
CPP or QPP benefits (box 20 of the T4A(P) slip)			11400		4
Disability benefits included on line 11400 (box 16 of the T4A(P) slip)	11410				
Other pensions and superannuation (see line 11500 of the guide and line 31400 of the return)			11500		5
Elected split-pension amount (complete Form T1032)			11600		6
Universal child care benefit (UCCB) (see the RC62 slip)			11700		7
UCCB amount designated to a dependant	11701				
Employment insurance and other benefits (box 14 of the T4E slip)			11900		8
Employment insurance maternity and parental benefits, and provincial parental insurance plan benefits	11906				
Taxable amount of dividends from taxable Canadian corporations (use Federal Worksheet):					
Amount of dividends (**eligible** and **other than eligible**)			12000		9
Amount of dividends (**other than eligible**)	12010				
Interest and other investment income (use Federal Worksheet)			12100		10
Net partnership income (limited or non-active partners only)			12200		11
Registered disability savings plan income (box 131 of the T4A slip)			12500		12
Rental income (see Guide T4036)	Gross 12599	27,900 00	Net 12600	-3,832 51	13
Taxable capital gains (complete Schedule 3)			12700		14
Support payments received (see Guide P102)	Total 12799		Taxable amount 12800		15
Registered retirement savings plan (RRSP) income (from all T4RSP slips)			12900		16
Other income (specify):			13000		17
Taxable scholarships, fellowships, bursaries, and artists' project grants			13010		18
Add lines 1 to 18.				147,384 82	19
Self-employment income (see Guide T4002):					
Business income	Gross 13499	Net 13500	20		
Professional income	Gross 13699	Net 13700	21		
Commission income	Gross 13899	Net 13900	22		
Farming income	Gross 14099	Net 14100	23		
Fishing income	Gross 14299	Net 14300	24		
Add lines 20 to 24.		Net self-employment income	▶		25
Line 19 plus line 25				147,384 82	26
Workers' compensation benefits (box 10 of the T5007 slip)	14400		27		
Social assistance payments	14500		28		
Net federal supplements paid (box 21 of the T4A(OAS) slip)	14600		29		
Add lines 27 to 29 (see line 25000 in Step 4).	14700		▶		30
Line 26 plus line 30		**Total income**	15000	147,384 82	31

Step 3 – Net income

Enter the amount from line 31 of the previous page.					147,384 82	32
Pension adjustment (box 52 of all T4 slips and box 034 of all T4A slips)	20600					
Registered pension plan (RPP) deduction (box 20 of all T4 slips and box 032 of all T4A slips)		20700		33		
RRSP deduction (see Schedule 7 and **attach** receipts)		20800		34		
Pooled registered pension plan (PRPP) **employer** contributions (amount from your PRPP contribution receipts)	20810					
Deduction for elected split-pension amount (complete Form T1032)		21000		35		
Annual union, professional, or like dues (receipts and box 44 of all T4 slips)		21200		36		
Universal child care benefit repayment (box 12 of all RC62 slips)		21300		37		
Child care expenses (complete Form T778)		21400		38		
Disability supports deduction (complete Form T929)		21500		39		
Business investment loss (see Guide T4037)						
Gross	21699	Allowable deduction	21700	40		
Moving expenses (complete Form T1-M)		21900		41		
Support payments made (see Guide P102)						
Total	21999	Allowable deduction	22000	42		
Carrying charges, interest expenses, and other expenses (use Federal Worksheet)		22100		43		
Deduction for CPP or QPP contributions on self-employment income and other earnings (complete Schedule 8 or Form RC381, whichever applies)		22200		•44		
Deduction for CPP or QPP enhanced contributions on employment income (complete Schedule 8 or Form RC381, whichever applies)		(maximum $290.50)	22215	290 50	•45	
Exploration and development expenses (complete Form T1229)		22400		46		
Other employment expenses (see Guide T4044)		22900	19,478 94	47		
Clergy residence deduction (complete Form T1223)		23100		48		
Other deductions (specify)		23200		49		
Federal COVID-19 benefits repayment (box 201 of all federal T4A slips)		23210		50		
Add lines 33 to 50.		23300	19,769 44	▶	19,769 44	51
Line 32 minus line 51 (if negative, enter "0")			**Net income before adjustments**	23400	127,615 38	52

Social benefits repayment (including old age security benefits repayment, employment insurance benefits repayment, and Canada recovery benefit repayment).
See the repayment chart on the back of your T4E slip if you entered an amount on line 11900 and the amount on line 23400 is **more than $70,375**.
Use your Federal Worksheet if you entered an amount on line 11300 or line 14600 and the amount on line 23400 is **more than $79,845**, or if you have an amount in box 202 of your T4A slip and the amount on line 23400 is **more than $38,000**.

Otherwise, enter "0" on line 23500.	23500			•53
Line 52 minus line 53 (if negative, enter "0") (If this amount is negative, you may have a non-capital loss. See Form T1A.)	**Net income**	23600	127,615 38	54

Step 4 – Taxable income

Enter the amount from line 54 of the previous page			127,615 38	55
Canadian Armed Forces personnel and police deduction (box 43 of all T4 slips)	24400	56		
Security options deductions (boxes 39 and 41 of T4 slips or see Form T1212)	24900	57		
Other payments deduction (enter the amount from line 14700 if you did **not** enter an amount on line 14600; otherwise, use Federal Worksheet)	25000	58		
Limited partnership losses of other years	25100	59		
Non-capital losses of other years	25200	60		
Net capital losses of other years	25300	61		
Capital gains deduction (complete Form T657)	25400	62		
Northern residents deductions (complete Form T2222)	25500	63		
Additional deductions (specify):	25600	64		
Add lines 56 to 64.	25700	▶		65
Line 55 minus line 65 (if negative, enter "0")	**Taxable income**	26000	127,615 38	66

Step 5 – Federal tax

Part A – Federal tax on taxable income

Use the amount from line 26000 to complete the appropriate column below.

	Line 26000 is $49,020 or less	Line 26000 is more than $49,020 but not more than $98,040	Line 26000 is more than $98,040 but not more than $151,978	Line 26000 is more than $151,978 but not more than $216,511	Line 26000 is more than $216,511	
Amount from line 26000			127,615 38			67
Line 67 minus line 68 (**cannot** be negative)	0 00	49,020 00	98,040 00	151,978 00	216,511 00	68
			29,575 38			69
Line 69 multiplied by the percentage from line 70	15 %	20.5 %	26 %	29 %	33 %	70
			7,689 60			71
	0 00	7,353 00	17,402 10	31,425 98	50,140 55	72
Line 71 plus line 72 **Federal tax on taxable income**			25,091 70			73

Enter the amount from line 73 on line 116 and continue at line 74.

Part B – Federal non-refundable tax credits

Basic personal amount:
If the amount on line 23600 is **$151,978 or less**, enter $13,808.
If the amount on line 23600 is **$216,511 or more**, enter $12,421.

Otherwise, use the Federal Worksheet to calculate the amount to enter.	**(maximum $13,808)**	30000	13,808 00	74
Age amount (if you were born in 1956 or earlier) (use Federal Worksheet)	**(maximum $7,713)**	30100		75
Spouse or common-law partner amount (complete Schedule 5)		30300		76
Amount for an eligible dependant (complete Schedule 5)		30400		77
Canada caregiver amount for spouse or common-law partner, or eligible dependant age 18 or older (complete Schedule 5)		30425		78
Canada caregiver amount for other infirm dependants age 18 or older (complete Schedule 5)		30450		79
Canada caregiver amount for infirm children under 18 years of age (see Schedule 5)				
Number of children you are claiming this amount for	30499	x $2,295 = 30500		80
Add lines 74 to 80.			13,808 00	81

Part B – **Federal non-refundable tax credits** (continued)

Enter the amount from line 81 of the previous page.				13,808 00	82
Base CPP or QPP contributions (complete Schedule 8 or Form RC381, whichever applies):					
through employment income	30800	2,875 95	•83		
on self-employment income and other earnings	31000		•84		
Employment insurance premiums:					
through employment (boxes 18 and 55 of all T4 slips) (maximum $889.64)	31200	889 54	•85		
on self-employment and other eligible earnings (complete Schedule 13)	31217		•86		
Volunteer firefighters' amount	31220		87		
Search and rescue volunteers' amount	31240		88		
Canada employment amount: Enter **whichever is less**: $1,257 **or** line 1 plus line 2.	31260	1,257 00	89		
Home buyers' amount **(maximum $5,000)**	31270		90		
Home accessibility expenses (use Federal Worksheet) **(maximum $10,000)**	31285		91		
Adoption expenses	31300		92		
Digital news subscription expenses (see line 31350 of the guide) **(maximum $500)**	31350		93		
Add lines 83 to 93.		5,022 49	▶	5,022 49	94
Pension income amount (use Federal Worksheet)		**(maximum $2,000)**	31400		95
Add lines 82, 94, and 95.				18,830 49	96
Disability amount for self (if you were under 18 years of age, use Federal Worksheet; if not, claim $8,662)			31600		97
Disability amount transferred from a dependant (use Federal Worksheet)			31800		98
Add lines 96 to 98.				18,830 49	99
Interest paid on your student loans (see Guide P105)			31900		100
Your tuition, education, and textbook amounts (complete Schedule 11)			32300		101
Tuition amount transferred from a child or grandchild			32400		102
Amounts transferred from your spouse or common-law partner (complete Schedule 2)			32600		103
Add lines 99 to 103.				18,830 49	104
Medical expenses for self, spouse or common-law partner, and your dependent children born in 2004 or later	33099		105		
Amount from line 23600 x 3% =	106				
Enter **whichever is less**: $2,421 or the amount from line 106.			107		
Line 105 minus line 107 (if negative, enter "0")			108		
Allowable amount of medical expenses for other dependants (use Federal Worksheet)	33199		109		
Line 108 plus line 109	33200		▶		110
Line 104 plus line 110			33500	18,830 49	111
Federal non-refundable tax credit rate				15 %	112
Line 111 multiplied by the percentage from line 112			33800	2,824 57	113
Donations and gifts (complete Schedule 9)			34900		114
Line 113 plus line 114 **Total federal non-refundable tax credits**			35000	2,824 57	115

Part C – Net federal tax

Enter the amount from line 73.					25,091 70	116
Federal tax on split income (complete Form T1206)				40424		•117
Line 116 plus line 117				40400	25,091 70	118
Amount from line 35000			2,824 57	119		
Federal dividend tax credit (use Federal Worksheet)	40425			•120		
Minimum tax carryover (complete Form T691)	40427			•121		
Add lines 119 to 121			2,824 57	▶	2,824 57	122
Line 118 minus line 122 (if negative, enter "0")			**Basic federal tax**	42900	22,267 13	123
Federal surtax on income earned outside Canada (complete Form T2203)						124
Line 123 plus line 124					22,267 13	125
Federal foreign tax credit (complete Form T2209)				40500		126
Line 125 minus line 126					22,267 13	127
Recapture of investment tax credit (complete Form T2038(IND))						128
Line 127 plus line 128					22,267 13	129
Federal logging tax credit (see guide)						130
Line 129 minus line 130 (if negative, enter "0")			**Federal tax**	40600	22,267 13	•131
Federal political contribution tax credit (use Federal Worksheet)						
Total federal political contributions (**attach** receipts)	40900	(maximum $650)	41000	•132		
Investment tax credit (complete Form T2038(IND))			41200	•133		
Labour-sponsored funds tax credit (see line 41400 of the guide)						
Net cost of shares of a provincially registered fund	41300	Allowable credit	41400	•134		
Add lines 132 to 134.			41600	▶		135
Line 131 minus line 135 (if negative, enter "0")				41700	22,267 13	136
Canada workers benefit advance payments received (box 10 of the RC210 slip)				41600		•137
Special taxes (see line 41800 of the guide)				41800		•138
Add lines 136 to 138.			**Net federal tax**	42000	22,267 13	139

Step 6 – Refund or balance owing

Amount from line 42000		22,267 13	140
CPP contributions payable on self-employment income and other earnings (complete Schedule 8 or Form RC381, whichever applies)	42100		•141
Employment insurance premiums payable on self-employment and other eligible earnings (complete Schedule 13)	42120		142
Social benefits repayment (amount from line 23500)	42200		143
Provincial or territorial tax (complete and attach your provincial or territorial Form 428, even if the result is "0")	42800	12,875 12	•144
Add lines 140 to 144. **Total payable**	43500	35,142 25	•145

Step 6 – Refund or balance owing (continued)

Enter the amount from line 145 of the previous page.			35,142 25	146
Total income tax deducted (amounts from all Canadian slips)	43700	38,307 97	• 147	
Refundable Quebec abatement (see line 44000 of the guide)	44000		• 148	
CPP or QPP overpayment (see line 30800 of the guide)	44800	969 50	• 149	
Employment insurance overpayment (see line 45000 of the guide)	45000	301 82	• 150	
Refundable medical expense supplement (use Federal Worksheet)	45200		• 151	
Canada workers benefit (CWB) (complete Schedule 6)	45300		• 152	
Canada training credit (CTC) (complete Schedule 11)	45350		• 153	
Refund of investment tax credit (complete Form T2038(IND))	45400		• 154	
Part XII 2 tax credit (box 38 of all T3 slips and box 209 of all T5013 slips)	45600		• 155	
Employee and partner GST/HST rebate (complete Form GST370)	45700	2,080 65	• 156	
Eligible educator school supply tax credit Supplies expenses (maximum $1,000) 46800 x 25% =	46900		• 157	
Canadian journalism labour tax credit (box 236 of all T5013 slips)	47555		• 158	
Other refundable credits (specify):	47556		• 158a	
Tax paid by instalments	47600		• 159	
Provincial or territorial credits (complete Form 479, if it applies)	47900		• 160	
Add lines 147 to 160. **Total credits**	48200	41,659 94 ▶	41,659 94	161
Line 146 minus line 161 if the amount is negative, enter it on **line 48400** below if the amount is positive, enter it on **line 48500** below — **Refund or balance owing**			-6,517 69	162

Generally, the CRA does not charge or refund a difference of $2 or less

Refund 48400 6,517 69 •

For more information and ways to enrol for direct deposit, go to **canada.ca/cra-direct-deposit**.

Balance owing 48500 •

Your balance owing is due **no later than April 30, 2022**. For more information on how to make your payment, go to **canada.ca/payments**.

Ontario **Ontario opportunities fund**

You can help reduce Ontario's debt by completing this area to donate some or all of your 2021 refund to the Ontario opportunities fund. Please see the provincial pages for details.

Amount from line 48400 above			1
Your donation to the Ontario opportunities fund	46600		• 2
Net refund (line 1 minus line 2)	46600		• 3

I certify that the information given on this return and in any attached documents is correct, complete and fully discloses all of my income.

Sign here

It is a serious offence to make a false return.

Telephone number: (905) 857-6874

Date 2022-06-14

If this return was completed by a tax professional, tick the applicable box and provide the following information:

Was a fee charged? 49000 1 [X] Yes 2 [ ] No

EFILE number (if applicable): 48900 I2621

Name of tax professional: SAM DURANTE, CPA

Telephone number (416) 727-7444

Personal information (including the SIN) is collected for the purposes of the administration or enforcement of the Income Tax Act and related programs and activities including administering tax, benefits, audit, compliance, and collection. The information collected may be used or disclosed for purposes of other federal acts that provide for the imposition and collection of a tax or duty. It may also be disclosed to other federal, provincial, territorial, or foreign government institutions to the extent authorized by law. Failure to provide this information may result in interest payable, penalties, or other actions. Under the Privacy Act, individuals have a right of protection, access to and correction of their personal information, or to file a complaint with the Privacy Commissioner of Canada regarding the handling of their personal information. Refer to Personal Information Bank CRA PPU 005 on Info Source at **canada.ca/cra-info-source**.

Do not use this area. 48700 48800 • 48600 •

Canada Revenue Agency | Agence du revenu du Canada

0029189

SUDBURY ON P3A 5C1

000011596

Notice details

Social insurance number	XXX XX0 250
Tax year	2021
Date issued	Jun 22, 2023

66T7KL66

RINO FERRANTE
58 HARVEST MOON DR
BOLTON ON L7E 2L2

Notice of reassessment

We reassessed your 2021 income tax and benefit return and recalculated your balance.

You need to pay **$1,712.78** minus any amounts you paid that we have not processed yet.

To avoid additional interest charges please pay by **July 12, 2023**.

Thank you,

Bob Hamilton
Commissioner of Revenue

PAID 07/25/23

Account summary

You have an amount due. If you already paid the full amount, please ignore this request.

Amount due: $1,712.78

Pay by: July 12, 2023

Payment options

You can:

- **pay online**
- **pay at your financial institution**

For more information, see page 5.

T491 E (19)X

Canada

Notice details

Social insurance number	XXX XX0 250
Tax year	2021

RINO FERRANTE
58 HARVEST MOON DR
BOLTON ON L7E 2L2

Tax reassessment

We calculated your taxes using the amounts below. The following summary is based on the information we have or you gave us.

We may review your return later to verify income you reported or deductions or credits you claimed. For more information, go to **canada.ca/taxes-reviews**. Keep all your slips, receipts, and other supporting documents in case we ask to see them.

Summary

Line	Description	$ Amount on last assessment	CR/DR	$ Final amount	CR/DR
15000	Total income	147,384		147,384	
	Deductions from total income	290		19,315	
23600	Net income	147,094		128,069	
26000	Taxable income	147,094		128,069	
35000	Total federal non-refundable tax credits	2,824		2,824	
61500	Total Ontario non-refundable tax credits	739		739	
42000	Net federal tax	27,332.14		22,385.64	
42800	Net Ontario tax	16,267.19		12,955.01	
43500	Total payable	43,599.33		35,340.65	
43700	Total income tax deducted	38,307.97		38,307.97	
44800	CPP overpayment	969.50		969.50	
45000	Employment Insurance overpayment	301.82		301.82	
45700	Employee and partner GST/HST rebate	0.00		1,406.54	
48200	Total credits	39,579.29		40,985.83	
	Subtotal (Total payable minus Total credits)	4,020.04	DR	5,645.18	CR
	Change to tax payable (Final subtotal minus last subtotal)			9,665.22	CR
	Adjustment to penalties			241.20	CR
	Adjustment to arrears interest			793.98	CR
	Balance from this reassessment			10,700.40	CR

Notice details

Social insurance number	XXX XX0 250
Tax year	2021

RINO FERRANTE
58 HARVEST MOON DR
BOLTON ON L7E 2L2

Line	Description	$ Amount on last assessment	CR/DR	$ Final amount	CR/DR
	Previous account balance			12,413.18	DR
	Balance due			**1,712.78**	**DR**

Explanation of changes and other important information

We changed your return based on our recent letter.

Your net income changed because of the change we made. We use your net income to calculate your Canada child benefit (CCB), goods and services tax/harmonized sales tax (GST/HST) credit, and any related provincial or territorial benefits. If any of these amounts change, we will send you a notice explaining the change. We may also keep all or part of your next CCB, GST/HST credit, and any related provincial or territorial benefit payments until any balances owing are paid.

Your Canada training credit limit for next year is $750.00. This credit will expire at the end of the year you turn 65 or the year of death.

We changed the late-filing penalty we assessed you earlier from $241.20 to $0.00.

We decreased the arrears interest we charged you earlier by $793.98.

You can avoid more interest charges if you pay the balance due by July 12, 2023.

If you have questions about your reassessment, please call our Individual Tax and Enquiries line at 1-800-959-8281.

Notice details

Social insurance number	XXX XX0 250
Tax year	2021

RINO FERRANTE
58 HARVEST MOON DR
BOLTON ON L7E 2L2

RRSP deduction limit statement

References to RRSP contributions also include contributions to your pooled registered pension plan (PRPP) and to your and your spouse's or common-law partner's specified pension plan (SPP). For more information, go to **canada.ca/rrsp** or see Guide T4040, RRSPs and Other Registered Plans for Retirement.

Description	$ Amount
RRSP deduction limit for 2022	234,669
Minus: Employer's PRPP contributions for 2022	0
Minus: Allowable RRSP contributions deducted for 2022	0
Plus: 18% of 2022 earned income, up to a maximum of $30,780	0
Minus: 2022 pension adjustment	0
Minus: 2023 net past service pension adjustment	0
Plus: 2023 pension adjustment reversal	0
RRSP deduction limit for 2023	**234,669**
Minus: Unused RRSP contributions previously reported and available to deduct for 2023	0
Available contribution room for 2023	**234,669**

Note: If your available contribution room is a negative amount (shown in brackets), you have no contribution room available for 2023 and may have over contributed to your RRSP. If this is the case, you may have to pay a 1% monthly tax on any excess contributions.

ONTARIO

Superior Court of Justice
(Name of court)

at 7755 Hurontario Street, Brampton ON L6W 4T6
Court office address

Court File Number
FS-22-00102481-000

Form 14A: Affidavit (general)
dated September 19, 2022

Applicant(s)

Full legal name & address for service - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Serafina Ferrante 49 Highmore Avenue Bolton, ON L7E 1V9 Tel: (647) 615-4370 serafinaferrante@gmail.com	David Pomer Pomer & Boccia Professional Corporation 212 - 4000 Steeles Ave. W. Woodbridge, ON L4L 4V9 Tel: (416) 213-7450 ext. 2301 Fax: (905) 850-8086 david.pomer@pomerandboccia.com

Respondent(s)

Full legal name & address for service - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).	*Lawyer's name & address - street & number, municipality, postal code, telephone & fax numbers and e-mail address (if any).*
Rino Ferrante 58 Harvest Moon Drive Bolton, ON L7E 2L2 Tel: (647) 992-6874 rferrante@rogers.com	Margaret Barnes 30th Street Legal 146 Thirtieth Street Toronto, ON M8W 3C4 Tel: (647) 989-2637 margaret@30streetlegal.com

My name is *(full legal name)* Serafina Ferrante

I live in *(municipality & province)* Regional Municipality of Peel, Province of Ontario

and I swear/affirm that the following is true:

Set out the statements of fact in consecutively numbered paragraphs. Where possible, each numbered paragraph should consist of one complete sentence and be limited to a particular statement of fact. If you learned a fact from someone else, you must give that person's name and state that you believe that fact to be true.

1. I am the Applicant in this court action and as such have knowledge of the matters hereinafter deposed, except where stated to be on information, in which case I believe such information to be true.

2. By way of background, I commenced an Application in the Superior court on January 22, 2022, asking for inter alia, child support based on the *Child Support Guidelines*.

3. The Applicant denies each and every allegation as found in the Respondent's Affidavit sworn September 15, 2022.

4. The Respondent has delayed the process and failed to come to court with clean hands and should not be allowed his remedy as set out in the Respondent's Notice of Motion.

5. The Respondent provided an Answer on or about February 12, 2022, asking for inter alia, an Order to remove the Applicant's name from title of the property and an Order requiring the Applicant to renew the mortgage for a term of one year.

6. An urgent motion was brought by the Respondent to have various remedies with respect to renewing the mortgage.

7. As found at Exhibit "A" in the sworn Affidavit of the Respondent, is a copy of the Endorsement allowing for one extension up to a maximum of one year, with leave of the Court.

8. Attached hereto as **Exhibit "A"** is a copy of the Case Conference Endorsement dated April 25, 2022.

9. The 6 days before the motion to allow my lawyer proper and sufficient time to prepare responding material, the request was asked for by my lawyer and granted by Her Honour in the Endorsement.

10. The Respondent was required to serve his Notice of Motion and supporting material by May 23, 2022.

11. The Endorsement was made without prejudice to my position that the issue is Res Judicata.

12. The Respondent's motion date of July 8, 2022, came and went as abandoned by the Respondent for failure to provide motion material pursuant to the Endorsement of Justice Petersen dated April 25, 2022.

13. Further, the Endorsement allowed for leave to conduct questioning.

14. The Applicant's lawyer requested in writing several times, to ensure the transcript could be ordered on a non-rush basis before the requirement to defend the Respondent's motion.

15. My lawyer requested new dates for the questioning of the Respondent so as to allow for the transcript to be ordered on a non-rush basis and the reply only indicated a date after September 7, 2022,which would not allow for the transcript to be ordered on a non-rush basis.

16. I have also asked in writing, through my solicitor, for consent to amend the Application which were totally ignored by the Respondent's lawyer. This is costing me considerably more legal fees.

17. I am now forced to bring three separate motions before this Honourable Court due to the Respondent attempting to financially crush me and making it impossible to pay my lawyer.

18. Due to the total disregard for my financial troubles, the Respondent has failed to pay proper ongoing child support based on his 2021 Income Tax Return and 2021 Notice of Assessment.

19. Despite written repeated requests by my lawyer and comments made at the Case Conference, the Respondent continues to underpay ongoing child support per month.

20. The *Child Support Guidelines* calls for monthly child support of $957.98 based on an annual income of $105,949.92. The Respondent is currently paying $250.00 per month.

21. The irresponsible conduct of the Respondent should not be rewarded by granting the Respondent his relief required in the Notice of Motion.

Motions

22. The first of three motions that must be brought is for proper child support.

23. The second motion that must be brought by my lawyer, due to the Respondent's failure to consent in writing, is the request to amend the Application which has already been provided by my lawyer to the Respondent's lawyer. Once again, the Respondent is attempting to cost me more money than I can afford.

24. The third and most important motion that I must bring is for questioning. My solicitor asked for questioning that could be used in my Reply Affidavit, but the Respondent delayed the questioning so as to not allow the responses and transcripts to be available in my responding material for September 23, 2022.

25. Attached hereto as **Exhibit "B"** is a Certificate of Non-Attendance which has an invoice in the amount of $401.72

26. By email of Monday, August 8, 2022, the Respondent's lawyer responded to a date for questioning by stating "send us the questions in writing and I will have my client answer them".

27. This was unacceptable by my lawyer, as written answers are contrary to the *Family Law Rules.*

28. The Respondent's lawyer further delayed the date for the next case conference by not responding to my lawyer's request for a regular and not an urgent 10 minute case conference.

29. The non-response by the Respondent's lawyer has further delayed the case conference and should be considered a reason to deny the Respondent the Orders he is asking for in his motion and specifically, any costs if he is successful in the motion.

Extra Legal Costs Incurred Due to the Action of the Respondent or his Lawyer

30. The email asks for a link to appear by Zoom for a motion that both myself and my lawyer were unaware of.

Further Undue Influence

31. The email dated July 21, 2022, is further evidence of duress and undue influence, being one of the defences sough by myself in overturning the original Separation Agreement that I signed under complete duress. This related to being given 24 hours to respond to an offer to settle by the Respondent.

32. Attached hereto as **Exhibit "C"** are emails of July 26 and 27, 2022 to the Respondent's lawyer asking for dates for questioning and the Respondent's first response denying questioning unless I get leave of the court. The response to my lawyer's request for questioning was improper.

33. Attached hereto as **Exhibit "D"** is a Summons To Witness for August 15, 2022 by the Respondent's lawyer. It is important to note that Ms. Osadet requested the date of August 15, 2022 with the Zoom details.

34. The Respondent's solicitor by email of Monday, August 8, 2022 at 9:44 a.m., confirmed that the Respondent does not have the money for questioning of himself, and cancelled the August 15, 2022. On the same day of August 8th at 11:19 a.m., to save the date that was originally booked by Ms. Osadet, my lawyer sent a Notice of Questioning to Rino Ferrante, for the same date. Attached hereto as **Exhibit "E"** is a copy of the Notice of Questioning.

35. Attached hereto as **Exhibit "F"** is an email of August 8, 2022 at 11:24 a.m. confirming that Mr. Ferrante is not in a position to pay for the questioning and stating that Ms. Osadet was also unavailable for August 15, 2022 or indeed until September 12, 2022, leaving no time to order transcripts on a non-rush basis, thus eliminating the responses to be included in my responding material.

36. By email dated August 8, 2022 my lawyer offered other dates in August, 2022, that were totally ignored.

37. By email dated August 9, 2022, my solicitor asked for proof and evidence of what court or mediator that at the last minute was being scheduled and giving more dates. There was no proper response as to why the extra dates in August could not be used for questioning.

38. By further email of August 11, 2022, my solicitor further asked for dates in August and said request was ignored.

39. The Notice of Questioning as attached at Exhibit "E" asks for such items as Answers for Information and 21 other requests, all of which have never been provided and so relevant to a proper response to this motion.

40. The Respondent refuses to deal with the issues and should not be awarded any costs or any Orders asked for.

Response to Affidavit of Rino Ferrante

41. I have the Affidavit and deny the assumption that my share of the house was worth $40,000.00.

42. I have only received $20,000.00. Paragraph 4 in particular is completely false and the Separation Agreement has been fundamentally breached.

43. The mortgage is completely deficient.

44. The Respondent refused to provide dates for a case conference as stated in my Affidavit, although duly asked for.

45. There is no evidence of the lawyer's fees that will be charged by Ferra Construction Ltd., the commitment is not signed by the landlord and the commitment is not in my name.

46. There is no clause that the mortgagor must pay the taxes monthly. The mortgage is for 6 months. There are still issues outstanding between the parties. The mortgage is only for 6 months and not 5 years.

47. In any event, I do not work to have the matter dragged on for 5 years.

48. As the unsigned commitment is only in the name of Rino Ferrante, I am not prepared to transfer the property to Mr. Ferrante without proper consideration.

49. Paragraph 21(d) of the Commitment is onerous and can be cancelled at any time at the Landlord's option, and my property can be immediately foreclosed.

50. By executing the contract, I am setting myself for a further claim of paying one-half the mortgage payments for potentially another 5 yeas in addition to claims for one-half the mortgage payments from the date of separation, being September 1st, 2019 to present date.

51. I am unable to contact Ferra Construction Ltd. to confirm the terms and interest rate. There is no phone number, no address or email address.

52. I also would be subject to a reduction in equity if Mr. Ferrante defaults on the mortgage of the property.

53. By granting the Order of the Respondent, permitting the Respondent to re-mortgage the property on the terms set out by Ferra Construction, I would be required to transfer my interest in the matrimonial home to Rino Ferrante without determining the issue whether the Separation Agreement was valid or a nullity, based on the breach of contract by the Respondent, Duress and Undue Influence, and breach of section 5(6) of the *Family Law Rules.*

54. I am asking that the Respondent's motion be dismissed with costs in my favour on a substantial indemnity basis.

55. I make this Affidavit in response to a motion brought by the Respondent and for no improper purpose.

Court File Number
FS-22-00102481-000

Sworn/Affirmed before me at

.....
municipality

in .....
province, state or country

on September 19, 2022
Date

Commissioner for taking affidavits (Type or print name below if signature is illegible.)

.....
Signature
(This form is to be signed in front of a lawyer, justice of the peace, notary public or commissioner for taking affidavits.)

Canada Revenue Agency / Agence du revenu du Canada

Protected B when complete

Income Tax and Benefit Return

T1 202

If this return is for a deceased person, enter their information on this page.

Attach to your paper return only the documents that are requested to support your deduction, claim, or expense. Keep all other documents in case the Canada Revenue Agency (CRA) asks to see them later. See the guide for more information about supporting documents.

Step 1 - Identification and other information

Identification

First name: RINO

Last name: FERRANTE

Social insurance number (SIN): 503 170 250

Marital status on December 31, 2021:
1 Married
2 Living common-law
3 Widowed
4 Divorced
5 Separated
6 Single

Mailing address: 58 HARVEST MOON DRIVE

PO Box

RR

City: BOLTON

Prov./Terr.: ON

Postal code: L7E 2L2

Email Address

Date of birth (Year Month Day): 1978-08-18

If this return is for a **deceased person**, enter the date of death (Year Month Day)

By providing an email address, you are **registering** to receive email notifications from the CRA and **agree** to the **Terms of use** in Step 1 of the guide.

Your language of correspondence: English

Votre langue de correspondance : Fran9ais

Residence information

Your province or territory of residence on December 31, 2021: Ontario

Your current province or territory of residence if it is different than your mailing address above:

Province or territory where your business had a permanent establishment if you were self-employed in 2021:

If you **became** a resident of Canada in 2021 for income tax purposes, enter your date of entry: (Month Day)

If you **ceased** to be a resident of Canada in 2021 for income tax purposes, enter your date of departure: (Month Day)

Your spouse's or common-law partner's information

Their first name

Their SIN

Tick this box if they were self-employed in 2021. 1

Net income from line 23600 of their return to claim certain credits (even if the amount is "0")

Amount of universal child care benefit (UCCB) from line 11700 of their return

Amount of UCCB repayment from line 21300 of their return

Do not use this area.

Do not use this area. 112001 ----'----_;___--17100----------',------+------

Step 1 - Identification and other information (continued)

Elections Canada

For more information, see "Elections Canada" in Step 1 of the guide.

A) Do you have Canadian citizenship?
If **yes**, go to question B. If **no**, skip question B. — 1 [K] Yes 2 [D] No

B) As a Canadian citizen, do you authorize the Canada Revenue Agency to give your name, address, date of birth, and citizenship to Elections Canada to update the National Register of Electors or, if you are 14 to 17 years of age, the Register of Future Electors? — 1 [D] Yes 2 [K] No

Your authorization is valid until you file your next tax return. Your information will only be used for purposes permitted under the Canada Elections Act, which include sharing lists of electors produced from the National Register of Electors with provincial and territorial electoral agencies, members of Parliament, registered and eligible political parties, and candidates at election time.

Your information in the Register of Future Electors will be included in the National Register of Electors once you turn 18 and your eligibility to vote is confirmed. Information from the Register of Future Electors can be shared only with provincial and territorial electoral agencies that are allowed to collect future elector information. In addition, Elections Canada can use information in the Register of Future Electors to provide youth with educational information about the electoral process.

Indian Act - Exempt income

Tick this box if you have income that is exempt under the Indian Act.
For more information about this type of income, go to canada.ca/taxes-indigenous-peoples — 1 [ ]

If you ticked the box above, complete Form T90, Income Exempt from Tax under the Indian Act, so that the CRA can calculate your Canada workers benefit for the 2021 tax year, if applicable, and your family's provincial or territorial benefits. The information you provide on Form T90 will also be used to calculate your Canada training credit limit for the 2022 tax year.

Foreign property

Did you own or hold specified foreign property where the total cost amount of all such property, at any time in 2021 was more than CAN$100,000? — 1 [D] Yes 2 [K] No

If yes, complete Form T1135, Foreign Income Verification Statement. There are substantial penalties for not filing Form T1135 by the due date. For more information, see Form T1135.

Complete only the lines that apply to you. unless stated otherwise. You can find more information about the lines on this return by calling **1-800-969-8281** or by going to **canada.ca/line-xxxxx** and replacing **"xxxxx"** with any 5-digit line number from this return. For example, go to canada.ca/line-10100 for information about line 10100.

Step 2 - Total income

As a resident of Canada, you need to report your income from all sources inside and outside Canada.

Employment income (box 14 of all T4 slips)			10100	149,296 92	1
Tax-exempt income for emergency services volunteers (see line 10100 of the guide)		10106			
Commissions included on line 10100 (box 42 of all T4 slips)					
Wage-loss replacement contributions (see line 10100 of the guide)		10130			
Other employment income (see line 10400 of the guide)			10400	192041	2
Old age security (OAS) pension (box 18 of the T4A(OAS) slip)			11300		3
CPP or QPP benefits (box 20 of the T4A(P) slip)			11400		4
Disability benefits included on line 11400 (box 16 of the T4A(P) slip)		11410			
Other pensions and superannuation (see line 11500 of the guide and line 31400 of the return)			11600		6
Elected split-pension amount (complete Form T1032)			11600		6
Universal child care benefit (UCCB) (see the RC62 slip)			11700		7
UCCB amount designated to a dependant		11701			
Employment insurance and other benefits (box 14 of the T4E slip)			11900		8
Employment insurance maternity and parental benefits, and provincial P<!rental insurance plan benefits					
Taxable amount of dividends from taxable Canadian corporations (use Federal Worksheet):					
Amount of dividends **(eliaible** and **other than eliaible**			112000		9
Amount of d1v1dends **Cother than eliaible**		112010			
Interest and other investment income (use Federal Worksheet\			12100		10
Net partnership income /limited or non-active oartners only\			12200		11
Registered disability savings plan income /box 131 of the T4A slip\			12600		12
Rental income (see Guide T4036)	Gross 12699	27,900 00	Net 12600	-3,832 51	13
Taxable caoital gains (comolete Schedule 3\			12700		14
Support payments received (see Guide P102)	Total 12799		---- Taxable amount 12800		16
Registered retirement savings plan (RRSP) income (from all T4RSP slips\			12900		16
Other income (specify):			13000		17
taxable scholarships, fellowships, bursaries, and artists' project grants			13010		18
Add lines 1 to 18.				147,384 82	19
Self-employment income (see Guide T4002):					
Business income	Gross J13499	Net 13600	20		
Professional income	Gross 13699	Net 137001	21		
Commission income	Gross 13899	Net 13900	22		
Farming income	Gross 14099	Net 14100	23		
Fishing income	Gross 14299	Net 143001	24		
Add lines 20 to 24.		Net self-employment income	►		26
Line 19 PLUS line 25				147,384182	26
Workers' compensation benefits /box 10 of the T5007 slip\		1144001	27		
Social assistance payments		1146001	28		
Net federal supplements paid (box 21 of the T4ACOAS slip\		14600	29		
Add lines 27 to 29 (see line 25000 in Step 4\.		14700	►		30
Line 26 plus line 30		**Total income** 116000		147,384182	31

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Step 3 - Net income

Enter the amount from line 31 of the previous page.				147,384182	32
Pension adjustment (box 52 of all T4 slips and box 034 of all T4A slips)	20600				
Registered pension plan (RPP) deduction (box 20 of all T4 slips and box 032 of all T4A slips)		20700	33		
RRSP deduction (see Schedule 7 and **attach** receipts)		20800	34		
Pooled registered pension plan (PRPP) **employer** contributions (amount from your PRPP contribution receipts)	20810				
Deduction for elected split-pension amount (complete Form T1032)		121000	36		
Annual union, professional, or like dues (receipts and box 44 of all T4 slips)		21200	36		
Universal child care benefit repayment (box 12 of all RC62 slips)		21300	37		
Child care expenses (complete Form T778)		21400	38		
Disability supports deduction (complete Form T929)		21600	39		
Business investment loss (see Guide T4037) Gross	21699)	Allowable deduction 21700	40		
Moving expenses (complete Form T1-M)		21900	41		
Support payments made (see Guide P102) Total		Allowable deduction 22000	42		
Carrying charges, interest expenses, and other expenses (use Federal Worksheet)		22100	43		
Deduction for CPP or QPP contributions on self-employment income and other earnings (complete Schedule 8 or Form RC381 whichever applies)		22200	44		
Deduction for CPP or QPP enhanced contributions on employment income (complete Schedule 8 or Form RC381, whichever applies)	(maximum $290.60)	222161 290 50	46		
Exploration and development expenses (complete Form T1229)		122400	46		
Other employment expenses (see Guide T4044)		22900 19.478 94	47		
Clergy residence deduction (complete Form T1223)		23100	48		
Other deductions (specify):		23200	49		
Federal COVID-19 benefits repayment (box 201 of all federal T4A slips)		23210	60		
Add lines 33 to 50.		23300 19,769 44	▶	19.769 44	61
Line 32 minus line 51 (if negative, enter "0")		**Net income before adjustments** 23400		127,615 38	62

Social benefits repayment (including old age security benefits repayment, employment insurance benefits repayment, and Canada recovery benefit repayment):
See the repayment chart on the back of your T4E slip if you entered an amount on line 11900 and the amount on line 23400 is more than $70,376
Use your Federal Worksheet if you entered an amount on line 11300 or line 14600 and the amount on line 23400 is more than $79,846, or if you have an amount in box 202 of your T4A slip and the amount on line 23400 is more than $38,000.

Otherwise. enter "0" on line 23500.	23600			53
Line 52 minus line 53 (if negative, enter "0") (If this amount is negative, you may have a non-capital loss. See Form T1A.)	**Net income** 23600!	127,615 38	64	

Step 4 - Taxable income

Enter the amount from line 54 of the orevious œQe			127,615 38	66
Canadian Armed Forces personnel and police deduction (box 43 of all T4 slios\	24400	66		
Security ootions deductions (boxes 39 and 41 of T4 slips or see Form T1212)	24900	67		
Other payments deduction (enter the amount from line 14700 if you did not enter an amount on line 14600; otherwise, use Federal Worksheet\	126000J	68		
Limited partnership losses of other years	261001	69		
Non-capital losses of other years	26200	60		
Net caoital losses of other years	26300	61		
Caoital aains deduction !comalete Form T657)	26400)	62		
Northern residents deductions /complete Form T2222)	126600	63		
Additional deductions !soecifvl:	126500	64		
Add lines 56 to 64.	25700	▶		66
Line 55 minus line 65 (if negative, enter "0")		Taxable income	127,615138	66

Step 5 - Federal tax

Part A - Federal tax on taxable income

Use the amount from line 26000 to complete the appropriate column below.

	Line 26000 is $49,020 or less	Line 26000 is more than $49,020 but not more than $98,040	Line 26000 is more than $98.040 but not more than $151,978	Line 26000 is more than S151,978 but not more than $216,511	Line 26000 is more than $216,511	
Amount from line 26000			127,615 38			67
Line 67 minus line 68 (cannot be negative)	0 00	49,020 00	98:040100	151,978 00	216,511 00	68
			29 575!38			69
Line 69 multiplied by the percentage from line 70	15 %	20.5 %	26%	29%	33%	70
			7,689,60			71
Line 71 plus line 72 Federal tax on taxable income	0 00		17 402 10	31,425 98	50,140 55	72
		LJ]	25:091,701			73

Enter the amount from line 73 on line 116 and continue at line 74.

Part B - Federal non-refundable tax credits

Basic personal amount:
If the amount on line 23600 is $161,978 or less, enter $13,808.
If the amount on line 23600 is $216,611 or more, enter $12,421.

Qtherw1se. use the Federal Worksheet to calculate the amount to enter.	(maximum $13,808)	30000	13,808 00	74
Age amount (if you were born in 1956 or earlier) 1use Federal Worksheet)	(maximum $7,713)	1301001		76
Spouse or common-law partner amount (complete Schedule 5)		30300		76
Amount for an eligible dependant (complete Schedule 5)		30400		77
Canada caregiver amount for spouse or common-law partner, or eligible dependant age 18 or older (complete Schedule 5)		30426		78
Canada caregiver amount for other infirm dependants age 18 or older (complete Schedule 5)		130460		79
Canada caregiver amount for infirm children under 18 years of age (see Schedule 5) Number of children you are claiming this amount for	30499	x $2,295 =	$500'	80
Add lines 74 to 80.			13,808100	81

Part B - Federal non-refundable tax credits (continued)

Enter the amount from line 81 of the previous page.					13,808100	82
Base CPP or OPP contributions (complete Schedule 8 or Form RC381, whichever applies):						
through employment income		30800	2,875 95	•83		
on self-employment income and other earnings		31000		•84		
Employment insurance premiums:						
through employment (boxes 18 and 55 of all T4 slips)	(maximum $889.64)	31200	889 54	•86		
on self-employment and other eligible earnings (complete Schedule 13)		31217		•86		
Volunteer firefiahters' amount		31220		87		
Search and rescue volunteers' amount		31240		88		
Canada employment amount: Enter **whichever is less:** $1,257 **or** line 1 plus line 2.		31260	1,257 00	89		
Home buvers' amount	**/maximum $6,0001**	31270		90		
Home accessibilitv expenses /use Federal Worksheet}	**/maximum $1 O000**	131286		91		
Adootion exoenses		31300		92		
Digital news subscription expenses /see line 31350 of the auidel	**/maximum $600)**	31360]		93		
Add lines 83 to 93.			5,022 49	▶	5,022 49	94
Pension income amount /use Federal Worksheet}			**/maximum $2,000)**	31400		96
Add lines 82, 94, and 95.					18,830 49	96
Disability amount for self /if you were under 18 years of aqe. use Federal Worksheet; if not, claim $8.662)				1316001		97
D1sab1litv amount transferred from a dependant (use Federal Worksheet\				1318001		98
Add lmes 96 to 98.					18,830 49	99
IIJ! rest_ oa1d on vour student loans /see Guide P105)				31900j		100
Your tu1t1on, education, and textbook amounts (complete Schedule 11 \				32300		101
Tu1t1on amount transferred from a child or qrandchild				32400		102
Amounts transferred from vour spouse or common-law partner (comolete Schedule 2)				32600		103
?,dd lines 99 to 103.					18,830149	104
Medical expenses for self, spouse or common-law partner, and your dependent children born in 2004 or later		33099		106		
Amount from line 23600 x 3% =		106				
Enter **whichever is less:** $2,421 or the amount from line 106.			------+-	107		
Line 105 minus line 107 (if negative, enter "0")				108		
Allowable amount of medical expenses for other dependants (use Federal Worksheet)		33199		109		
Line 108 plus line 109		33200		▶		110
Line 104 plus line 11 O				33600l	18,830 49	111
Federal non-refundable tax credit rate					15 %	112
Line 111 multiolied bv the oercentaae from line 112				33800	2,824 57	113
Donations and aifts /comolete Schedule 9)				34900		114
Line 113 olus line 114	**Total federal non-refundable tax credits**			36000]	2,824 57	116

Part C - Net federal tax

Enter the amount from line 73.			25,091 70	116
Federal tax on split income (see Form T1206)		40424		117
Line 116 plus line 117		40400	25,091 70	118
Amount from line 35000	2,824 57	119		
Federal dividend tax credit (use Federal Worksheet)	40426	120		
Minimum tax carryover (complete Form T691)	40427	121		
Add lines 119 to 121	2,824 57 ▶		2,824 57	122
Line 118 minus line 122 (if negative, enter "0")	Basic federal tax	142900	22,267 13	123
FedElr urtax on income earned outside Canada (complete Form T2203)				124
Line 123 plus line 124			22 267 13	126
Federal foreign tax credit (complete Form T2209)		40500		126
Line 125 minus line 126			22,267 13	127
Recapture of investment tax credit (complete Form T2038(IND))				128
Line 127 plus line 128			22,267 13	129
Federal logging tax credit (see guide)				130
Line 129 minus line 130 (if negative, enter "0")	Federal tax	40600	22,267 13	131
Federal political contribution tax credit (use Federal Worksheet)				
Total federal political contributions (attach receipts) 40900	(maximum $1,650)	41000		132
Investment tax credit (complete Form T2038(IND))		41200		133
Labour-sponsored funds tax credit (see line 41400 of the guide)				
Net cost of shares of a provincially registered labour-sponsored fund 41300	Allowable credit	41400		134
Add lines 132 to 134.		41600 ▶		136
Line 131 minus line 135 (if negative, enter "0")		41700	22,267 13	136
Canada workers benefit advance payments received (box 10 of the RC210 slip)		41600		137
Social taxes (see line 41600 of the guide)		41800	1	138
Add lines 136 to 138.	Net federal tax	42000	22,267 13	139

Step 6 - Refund or balance owing

Amount from line 42000		22,267 13	140
CPP contributions payable on self-employment income and other earnings (complete Schedule 8 or Form RC381, whichever applies)	42100		141
Employment insurance premiums payable on self-employment and other eligible earnings (complete Schedule 13)	42120		142
Social benefits repayment (amount from line 23500)	42200		143
Provincial or territorial tax (complete and attach your provincial or territorial Form 428, even if the result is "0")	42800	12,875 12	144
Add lines 140 to 144	Total payable	42600 35,142 25	146

Protected B when completed

Step 6 - Refund or balance owing (continued)

Enter the amount from line 145 of the previous page.			35,142 25	146
Total income tax deducted (amounts from all Canadian slips)	43700	38,307 97	• 147	
Refundable Quebec abatement (See line 44000 of the guide)	44000		• 148	
CPP or QPP overpayment (See line 30800 of the guide)	44800	969 50	• 149	
Employment insurance overpayment (See line 45000 of the guide)	46000	301 82	• 160	
Additional medical expense supplement (U.S. Federal Worksheet)	46200		• 161	
Canada workers benefit (CWB) (complete Schedule 6)	46300		• 162	
Canada training credit (CTC) (Schedule 11)	46360		• 163	
Refund of investment tax credit (complete Form T2038(IND)) Part XII.2 tax credit	4-64_0_0		• 164	
(box 38 of all T3 slips and box 209 of all T5013 slips)	45600		• 166	
Employee and partner GST/HST rebate (complete Form GST370)	45700	2 080 65	• 166	
Eligible educator school supply tax credit (supplies expenses maximum $1 000) 46800 x 25% =	46900		• 167	
Canadian journalism labour tax credit (box 236 of all T5013 slips)	47665		• 168	
Other refundable credits (specify)	47666		• 168a	
Tax paid by instalments	47600		• 169	
Provincial or territorial credits (complete Form 479, if it applies)	47900		• 160	
Add lines 147 to 160.	Total credits 48200	41 659 94 ▶	41 659 94	161
Line 146 minus line 161 If the amount is negative, enter it on line 48400 below. If the amount is positive, enter it on line 48600 below.		Refund or balance owing	-6,517 69	162

Generally, the CRA does not charge or refund a difference of $2 or less.

Refund $ 6,517 69 •

Balance owing 48600 •

For more information and ways to enroll for direct deposit, go to canada.ca/cra-direct-deposit.

Your balance owing is due **no later than April 30, 2022.** For more information on how to make your payment, go to canada.ca/payments.

Ontario G Ontario opportunities fund

You can help reduce Ontario's debt by completing this area to donate some or all of your 2021 refund to the Ontario opportunities fund. Please see the provincial pages for details.

Amount from line 48400 above		1
Your donation to the Ontario opportunities fund	46600	• 2
Net refund (line 1 minus line 2)	48001	• 3

I certify that the information given on this return and in any attached documents is correct, complete and fully discloses all of my income.

Sign here

It is a serious offence to make a false return.

Telephone number: (905) 857-6874

Date 2022-06-14

If this return was completed by a tax professional, tick the applicable box and provide the following information:

Was a fee charged? 1490001 1 Yes 2 ☐ No

EFILE number (if applicable): 1489001 12621

Name of tax professional: SAM DURANTE, CPA

Telephone number: (416) 727-7444

Personal information (including the SIN) is collected for the purposes of the administration or enforcement of the Income Tax Act and related programs and activities including administering tax, benefits, audit, compliance, and collection. The information collected may be used or disclosed for purposes of other federal acts that provide for the imposition and collection of a tax or duty. It may also be disclosed to other federal, provincial, territorial, or foreign government institutions to the extent authorized by law. Failure to provide this information may result in interest payable, penalties, or other actions. Under the Privacy Act, individuals have a right of protection, access to and correction of their personal information, or to file a complaint with the Privacy Commissioner of Canada regarding the handling of their personal information. Refer to Personal Information Bank CRA PPU 005 on Info Source at canada.ca/cra-info-source.

Do not use this area. 48700 48800 11

Canada Revenue Agency | Agence du revenu du Canada

0029189

SUDBURY ON P3A 5C1

000011596

Notice details

Social insurance number	XXX XX0 250
Tax year	2021
Date issued	Jun 22, 2023

66T7KL66

RINO FERRANTE
58 HARVEST MOON DR
BOLTON ON L7E 2L2

Notice of reassessment

We reassessed your 2021 income tax and benefit return and recalculated your balance.

You need to pay **$1,712.78** minus any amounts you paid that we have not processed yet.

To avoid additional interest charges please pay by **July 12, 2023.**

Thank you,

Bob Hamilton
Commissioner of Revenue

PAID 07/25/23

Account summary

You have an amount due. If you already paid the full amount, please ignore this notice.

Amount due: $1,712.78

Pay by: July 12, 2023

Payment options

You can:

- **pay online**
- **pay at your financial institution**

For more information, see page 5.

T491 E (19)X

Canada

Notice details

Social insurance number	XXX XX0 250
Tax year	2021

RINO FERRANTE
58 HARVEST MOON DR
BOLTON ON L7E 2L2

Tax reassessment

We calculated your taxes using the amounts below. The following summary is based on the information we have or you gave us.

We may review your return later to verify income you reported or deductions or credits you claimed. For more information, go to **canada.ca/taxes-reviews.** Keep all your slips, receipts, and other supporting documents in case we ask to see them.

Summary

Line	Description	$ Amount on last assessment	CR/DR	$ Final amount	CR/DR
15000	Total income	147,384		147,384	
	Deductions from total income	290		19,315	
23600	Net income	147,094		128,069	
26000	Taxable income	147,094		128,069	
35000	Total federal non-refundable tax credits	2,824		2,824	
61500	Total Ontario non-refundable tax credits	739		739	
42000	Net federal tax	27,332.14		22,385.64	
42800	Net Ontario tax	16,267.19		12,955.01	
43500	Total payable	43,599.33		35,340.65	
43700	Total income tax deducted	38,307.97		38,307.97	
44800	CPP overpayment	969.50		969.50	
45000	Employment Insurance overpayment	301.82		301.82	
45700	Employee and partner GST/HST rebate	0.00		1,406.54	
48200	Total credits	39,579.29		40,985.83	
	Subtotal (Total payable minus Total credits)	4,020.04	DR	5,645.18	CR
	Change to tax payable (Final subtotal minus last subtotal)			9,665.22	CR
	Adjustment to penalties			241.20	CR
	Adjustment to arrears interest			793.98	CR
	Balance from this reassessment			10,700.40	CR

0029190

Notice details

Social insurance number	XXX XX0 250
Tax year	2021

RINO FERRANTE
58 HARVEST MOON DR
BOLTON ON L7E 2L2

Line	Description	$ Amount on last assessment	CR/DR	$ Final amount	CR/DR
	Previous account balance			12,413.18	DR
	Balance due			**1,712.78**	**DR**

Explanation of changes and other important information

We changed your return based on our recent letter.

Your net income changed because of the change we made. We use your net income to calculate your Canada child benefit (CCB), goods and services tax/harmonized sales tax (GST/HST) credit, and any related provincial or territorial benefits. If any of these amounts change, we will send you a notice explaining the change. We may also keep all or part of your next CCB, GST/HST credit, and any related provincial or territorial benefit payments until any balances owing are paid.

Your Canada training credit limit for next year is $750.00. This credit will expire at the end of the year you turn 65 or the year of death.

We changed the late-filing penalty we assessed you earlier from $241.20 to $0.00.

We decreased the arrears interest we charged you earlier by $793.98.

You can avoid more interest charges if you pay the balance due by July 12, 2023.

If you have questions about your reassessment, please call our Individual Tax and Enquiries line at 1-800-959-8281 .

Notice details

Social insurance number	XXX XX0 250
Tax year	2021

RINO FERRANTE
58 HARVEST MOON DR
BOLTON ON L7E 2L2

RRSP deduction limit statement

References to RRSP contributions also include contributions to your pooled registered pension plan (PRPP) and to your and your spouse's or common-law partner's specified pension plan (SPP). For more information, go to **canada.ca/rrsp** or see Guide T4040, RRSPs and Other Registered Plans for Retirement.

Description	$ Amount
RRSP deduction limit for 2022	234,669
Minus: Employer's PRPP contributions for 2022	0
Minus: Allowable RRSP contributions deducted for 2022	0
Plus: 18% of 2022 earned income, up to a maximum of $30,780	0
Minus: 2022 pension adjustment	0
Minus: 2023 net past service pension adjustment	0
Plus: 2023 pension adjustment reversal	0
RRSP deduction limit for 2023	**234,669**
Minus: Unused RRSP contributions previously reported and available to deduct for 2023	0
Available contribution room for 2023	**234,669**

Note: If your available contribution room is a negative amount (shown in brackets), you have no contribution room available for 2023 and may have over contributed to your RASP. If this is the case, you may have to pay a 1% monthly tax on any excess contributions.