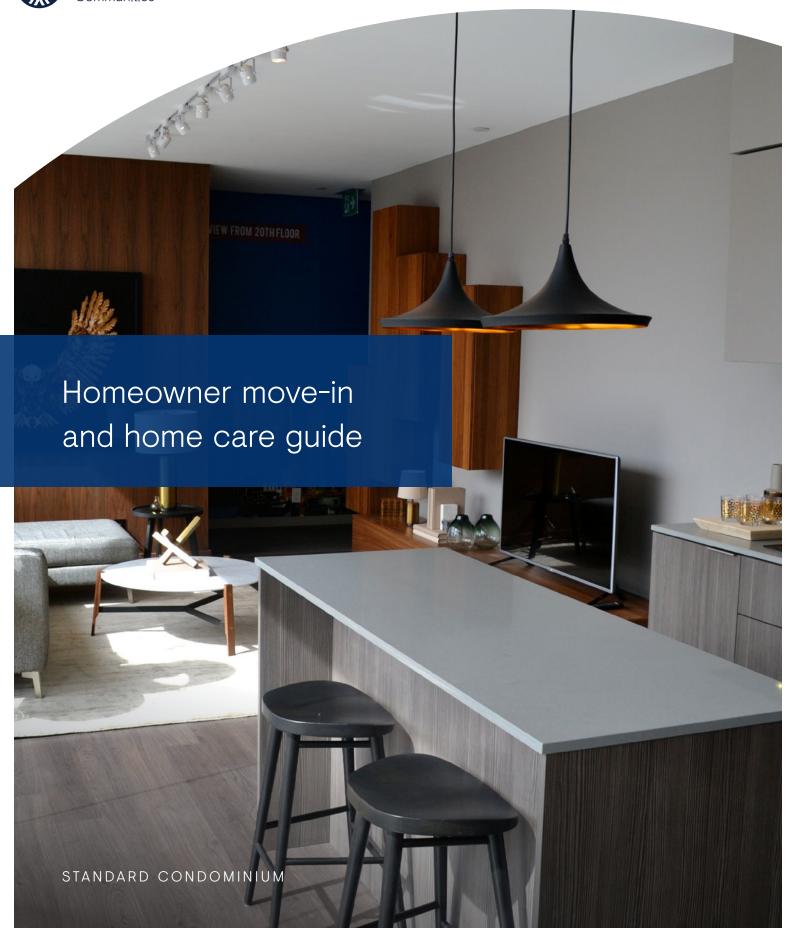
WARRANTY





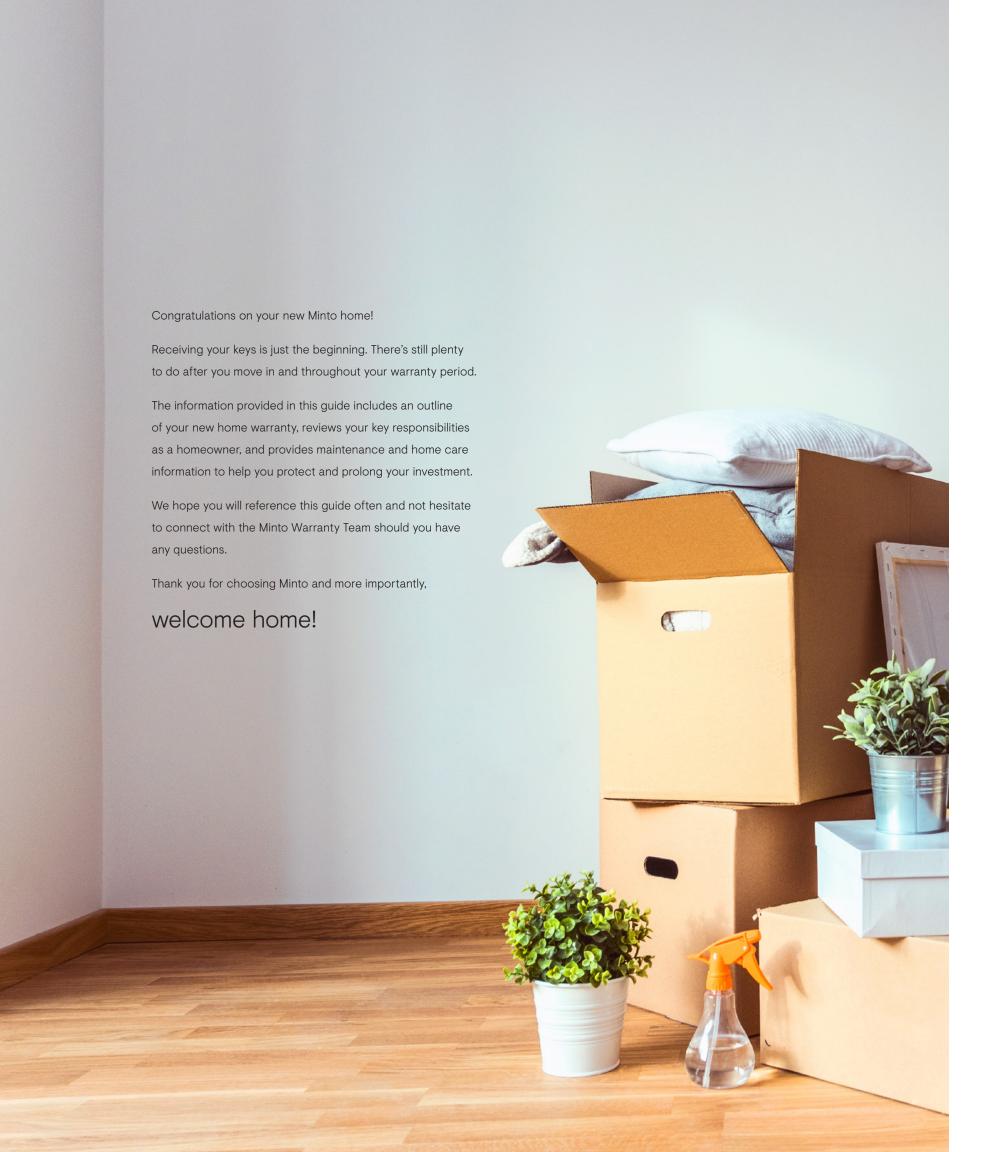


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Moving-in: your first 90 days

The big day when you receive your keys is finally just around the corner! This guide will help you through the first 90 days of living in your new Minto home, and highlight key items to remember.

Taking possession of your new home

Keep in touch on the big day

On the day you are scheduled to receive your keys and take possession of your new home, we recommend you keep in close touch with your legal representation. Your lawyer is the best source for updates on progress, to help resolve or answer any last minute questions and advise you when your key can be picked up. The Minto Warranty Team will also contact you to arrange a late afternoon meeting at your new home to hand over your keys. Please make sure we have up to date contact information including your mobile phone number and email address.

Expect your keys in the late afternoon

Typically, new homeowners receive their keys between 3pm and 5pm on the day they are scheduled to take possession or close. Keys can be signed over to you as soon as we have notice from both your lawyer and Minto's lawyer that all requirements and obligations have been met and duly registered to ensure you are in proper legal possession of your home.

KEEP IN MIND

From experience, we always recommend that you schedule your moving truck the day after you are slated to receive your keys. This accounts for the late afternoon key exchange and the occasional legal or circumstantial hiccup that, although rare, can bump a closing to first thing the very next morning. We'd hate to see your moving truck waiting for hours outside a new home that you can't yet access.

Move-in day

Plan your move

We recommend you check the construction progress near your home when you attend your Pre-Delivery Orientation (referred to as PDO in this guide). If there are still a lot of homes under construction, you may want to schedule any large moving trucks or deliveries for later in the day or weekends to avoid Trade construction traffic.

Contact the Property Management Team to book the elevator. They will coordinate a designated date and time for your convenience.

Once you've moved in

Exterior work may still be in progress

We know how excited our homeowners are to move-in and that is why we deliberately schedule and prioritize completing the inside of your home first so you can take possession and receive your keys as soon as possible.

This may mean that seasonal work such as exterior window cleaning and landscaping is delayed until the springtime when temperatures are more favorable for exterior works.

Living in a construction zone

As is the case with any home in a new community, there is likely to be ongoing construction activity in or around your property for many months after you move in. Although our job sites undergo a significant transformation once the first homeowner receives their keys, a large portion of the community remains an active construction site.

Safety is our priority, so we ask you to be mindful of the activities listed to the right and take appropriate precautions.

We always work to minimize the impact of our construction on our homeowners and thank you for your cooperation and understanding as we complete your neighbours' homes.



Building a New Community: Know what to expect in the first few months after you move-in

- Incomplete finishings and protective coverings on floors in common areas
- Dusty interior conditions. Concrete dust can take up to 3 months to fully settle and carried through building ventilation systems
- Frequent downtime of elevators. Certification of elevating equipment is an on-going process during early occupancy
- Additional foot and vehicle construction traffic and Trade parking on the street
- Some community amenities may not be fully opened in time for the first occupancy
- Construction noise during permitted hours we are always respectful of noise by-laws
- Designated/fenced off pedestrian pathways for your safety

To do list: your first 90 days

In order to protect your new home warranty, here is a checklist of what to do in your first 90 days in your new home.

1 to 2	weeks before you receive your keys
~	Book the service elevator and loading dock for your preferred moving date
V	Contact Canada Post at www.canadapost.ca to obtain your new postal code
V	Check in with your lawyer and financial institution to ensure you have everything required
~	Contact utility and service providers (water, gas, hydro, Bell, Rogers, etc.)
~	Start changing your address on your ID, at work, your bank, etc.
Day 1	- key day!
~	Receive your keys!
~	Review any items that you identified at your PDO with your Minto Warranty Team member and confirm if they have been addressed to your satisfaction
Your	first 7 days
V	If anything from your PDO remains incomplete or is not yet scheduled for repair, please reach out to your Warranty Coordinator to follow up on the scheduling
~	Register your new home warranty with Tarion at www.tarion.com/myhome
25 da	ays in your new home
✓	Live in your home and note any items of concern. Expect to find some warrantable items you'd like Minto to address. Keep a list
V	Complete your 30-Day Warranty Form on the Tarion 'MyHome' website noting any warrantable items you'd like Minto to address. Please also send a copy to the Minto Warranty Team. Make sure you submit before your 30-Day deadline to protect your warranty

45 da	ys in your new home
✓	Receive a call or email from the Warranty Team who will schedule any required work day(s) to address repairs noted on your 30-Day Warranty Form
V	Fill out your Customer Satisfaction Survey - your feedback is important to us! You will receive an online Customer Satisfaction Survey by email from AVID Ratings Inc. We appreciate every one that is completed and use it to make positive changes to our services. We read every comment
60-9	O days in your new home
V	Plan to be home for repair days. On average, homeowners have 2-5 work days where Minto requires access to your home to address warrantable items you have noted on your 30-Day Warranty Form. Although Minto is permitted 120 days to address any repairs from when you submit your 30-Day Warranty Form, we always strive to schedule work sooner. Work days require us to procure any needed materials and take some time to schedule and coordinate with the Trades, so we appreciate your patience. At Minto, we target completion within 3 months of moving in
90 da	ays and beyond in your new home
V	Home owners who received their keys during the Interim Occupancy period need to prepare for Final Closing. Once Final Closing takes place; the title will be transferred to you and your mortgage will take effect
V	Vote in your Board members. Once this process has been initiated, control of the condominium operations will be turned over from Minto Communities to the newly elected Board of Directors for the Condominium Corportation
V	If you have any warrantable long-order items to be addressed (such as cabinets, windows, etc.), though we strive to complete all warranted items within 30 days, If you have any warrantable. Additional time may be required beyond the 90-day mark. You will be kept apprised of the estimated time frame to complete the repair

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Your new home warranty

Minto stands behind our homes and communities that we build. We are here for you long after you receive your keys. Once you have moved in, the primary point of contact becomes a member of our Warranty Team. We encourage you to familiarize yourself with your new home warranty.

Minto Warranty Team

The Warranty Team is Minto's in-house, warranty service department and your primary contact after you receive the keys to your new home. Our Warranty Team are experts in the standards set by Tarion, the company charged with administering the New Homes Warranty Plan Act, and governing home builders such as Minto for the province of Ontario.

Please feel free to reach out to the Warranty Coordinator assigned to your community during weekday office hours to schedule any necessary appointments or answer any questions on the proper channels to record, and initiate any requests for service.

Tarion and your new home warranty

Your warranty

For more than 40 years, Tarion has served new home buyers and new home owners by ensuring that one of their life's biggest investments is protected. Your New home warranty is covered by Minto as mandated by Tarion Warranty Corporation.

Tarion serves Ontario's public interest by enhancing fairness and building confidence in the new home buying experience and first and foremost, protecting homeowners and their new home purchase.

What's included in your Statutory Warranty

- Deposit protection
- Delayed Closing/Occupancy protection
- 1st Year Warranty
- 2nd Year warranty
- 7th year warranty (Major Structural Deficiencies)
- Common elements coverage for condominiums

New home buyers are encourages to understand the scope of warranty coverage by reviewing the Tarion website and registering for the "myhome" online service portal at www.tarion.com

1-Year Warranty

- Requires a home is constructed in a workman-like manner and free from defects in material
- Protects against unauthorized substitutions
- Requires the home to be fit for habitation
- Protects against Ontario Building Code violations
- Applies for one year, beginning on the home's date of possession
- Free of unqualified substitutions
- Free of major structural defects

2-Year Warranty

- Protects against water penetration through basement or foundation walls
- Protects against defects in materials that affect windows, doors and caulking,
 and defects in work that results in water penetration into the building envelope
- Covers defects in work or materials in the electrical, plumbing and heating delivery and distribution systems
- Covers defects in work or materials that result in the detachment, displacement or deterioration of exterior cladding (such as brickwork, aluminum or vinyl siding)
- · Protects against violations of the Ontario Building Code that affect health and safety
- Applies for two years, beginning on the home's date of possession

7-Year Warranty

Your home's 7-Year Warranty covers major structural defects (referred to as MSD in this guide). It begins on the date you take possession of the home and ends on the day before the seventh anniversary of that date. A major structural defect is defined as any defect in work or materials in respect of a building, including a crack, distortion or displacement of a structural load-bearing element of the building, if it:

- · Results in failure of a structural load-bearing element of the building
- Materially and adversely affects the ability of a structural load-bearing element of the building to carry, bear and resist applicable structural loads for the usual and ordinary service life of the element
- Materially and adversely affects the use of a significant portion of the building for
 usual and ordinary purposes of a residential dwelling and having regard to any specific
 use provisions set out in the purchase agreement for the home

In addition to the general exclusions, the 7-Year MSD Warranty specifically excludes: dampness not arising from failure of a load-bearing portion of the building; damage to drains or services; and damage to finishes. You can always reference www.tarion.com or contact Tarion directly for more details about your warranty.

Service requests

The Minto Warranty Team is pleased to accept warranty service requests at any time during the warranty coverage period. We do ask that you complete a Service Request form in person or send your request via e-mail to the Warranty Team for your Community.

Appliance service requests (if applicable)

Appliances that are supplied and installed by Minto come with a standard 1-Year Manufacturers Warranty. For appliance breakdowns within the first year of occupancy, please contact the manufacturer of the appliance directly. Regional contact details will be included with the manuals, or on their website.

To arrange for appliance service you will need to provide the following details:

- Name of homeowner
- Address and postal code (include Suite #)
- Model and Serial numbers from the appliance. (The model and serial numbers can be found on the appliance or on the included warranty card)
- Date of delivery give your possession date

It is important to carefully read your new appliance manuals before calling for service. Ensuring that your concern is warrantable will help you avoid service charges. If you find that an appliance has been damaged during installation, please note it on a Minto Service Request form and submit to the Warranty Team.

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Your warranty responsibilities

Once you receive the keys to your new home, you have the opportunity to register with Tarion's homeowner portal, MyHome, by visiting www.tarion.com. In addition to making your submissions to Tarion, please also remember to let the Warranty Team know so we can review and start scheduling service work days as soon as possible, and at a day or time that is as convenient to you as possible.

You have 3 opportunities to submit forms to the Warranty Team noting any items to be addressed as part of your warranty lifecycle:

- You may submit one 30-Day warranty form within 30 days of taking occupancy of your home
- The 1st Year-End warranty form must be submitted before your 1-year anniversary of occupancy
- Multiple 2-year warranty forms may be submitted within the entirety of the 2-year warranty period
- Once we receive notice of any items of concerns, we will call to schedule an appointment for a service work day
- We will require access to your home to complete any necessary repairs
- We ask homeowners or friends/family to be present to sign off on the work and more significantly, to ensure you are happy with it before we consider the matter closed

Emergency services

Please contact Minto Warranty immediately should any of the following situations arise:

- Gas Leak (Also contact supplier immediately)
- Sewer back-up
- Total loss of electricity or water supply
- Total loss of heat between September 15 and May 15
- Plumbing leakage that requires complete water shut-off
- A major collapse of any part of the home's exterior or interior structure

Emergency After Hours Line: 1-855 Minto 01 (1 855-646-8601)

Preparing for scheduled repair appointments

To minimize disruption and to keep the number of repair appointments needed in your home to a minimum; the Warranty Team has the following recommendations for new homeowners to bear in mind when preparing for service appointments:

- 1. In advance of your appointment, if access has been granted in your absence with keys please ensure the following:
 - Your home security system is disarmed, or Minto Warranty has been provided with an access code.
 - Any pets have been secured in crates or in a closed room that will not be accessed
 by the repair person. Please advise us in advance if there are pets in the home.
- 2. Working areas in your home will need to be kept un-obstructed by furniture and personal possessions. Minto personnel and our trade vendors will not move your furniture.
- 3. Any fixtures and finishes installed by the homeowner that interact with any original feature of your home (for example, window blinds and coverings; homeowner supplied kitchen appliances; wall mounted fixtures or decor) will need to be removed to facilitate repairs. Minto personnel and our trade vendors will not remove/re-install any fixtures or finishes installed by the homeowner or residents.
- 4. If you are not the primary resident, please ensure your tenants or other residents are aware of the scheduled appointments, are able to provide access to the home, and are aware of the instructions above.
- 5. Please ensure the interior environmental settings are kept at a comfortable temperature to allow our personnel and trade partners to conduct the necessary work in your home, especially if the home is un-occupied.

We will not adjust your HVAC settings unless directed to. Minto employees and trade partners reserve the right to refuse to enter any dwelling that they do not feel is reasonably safe, and to refuse service if the necessary preconditions to ready their workspace have not been facilitated. As a homeowner in Ontario, you are legally responsible for the safety of any persons coming onto your property, and we recommend to all homeowners that you have sufficient personal liability included with your home insurance coverage. Minto Communities Inc. has robust health and safety policies, procedures, and coverage for employees and vendors. The health and safety of our residents and personnel on Minto sites is our number one priority as an organisation. We welcome all feedback or concerns on this matter, and we look forward to engaging with communities on the shared responsibility for health and safety in newly built homes and active construction sites.

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General exclusions

Normal wear and tear

- Normal shrinkage of materials that dry out after construction such as nail "pops" or minor concrete cracking
- Settling of soil around the house or along utility lines (other than subsidence beneath the footings of the home)
- Scuffs, stains, chips and scratches to hard surfaces such as flooring, walls and countertops not recorded on the Pre-Delivery Inspection Form

Damage caused by improper maintenance

- Dampness or condensation caused by failure to maintain proper ventilation
- Damage due to improper maintenance or use, i.e.; blocked drains or toilets, damage from bleach or other chemical/abrasive cleaning products

Damage caused by a third party

- Damage caused by municipal services or utilities
- Damage caused by floods, "Acts of God", acts of civil or military authorities or acts of war, riot, insurrection, civil commotion or vandalism
- Damage caused by insects or rodents, unless it is the result of construction that does not meet the Ontario Building Code

Secondary damage

• Personal or property damage, such as personal injury, loss of income and other secondary loss associated with warranted defects or repairs (however, your homeowners insurance may cover such secondary or consequential damage)

Deficiencies caused by homeowner actions

- Alterations, deletions or additions to the home that were made by the homeowner
- Changes by the homeowner to the direction of the grading or the slope of
- Defects in materials, design or work that was supplied or installed by the homeowner

Warranty work day and repairs Q&A

Is it normal to require repairs in my new home?

A new home is a complex, handmade, personalized piece of workmanship, involving dozens of skilled tradespeople and materials from hundreds of sources. Please expect to find a few things in your home that require our attention, and know that Minto will make right any warrantable items. We work closely with you, especially in the first year of owning your new home. We typically schedule at least two work days after you submit each warranty form to ensure you receive the best service, sufficient time, and are satisfied with the work done.

How long are repairs going to take to be completed?

Scheduling and ordering the material to address repairs does take time and it is typical for homeowners to be waiting several weeks after reporting a deficiency before a repair can be scheduled. The average material takes 6-12 weeks to arrive to our site. That is why we had you into our Design Centre more than 8 months before you moved in. We do prioritize any work that has been noted as part of your PDO or 30-Day Warranty Form, and always work as quickly as possible to order and schedule any service request for our homeowners who have moved in. We thank you for your patience.



Homeowner responsibilities

prolong the life and value of your Minto home.

Your participation in the warranty process is key

Completing your warranty forms

One of the first things you can do to protect your new home and its warranty is to follow the process laid out by Tarion by registering at MyHome at www.tarion.com. Your first obligation is to submit a list of items you may have noticed from living in your home between 1 and 30 days after your date of possession. Please also send a copy to the Minto Waranty Team so we can schedule a work day. You will follow the same process again on your first and second year anniversaries.

Being available for scheduled repair days

Buying a new home is a significant financial investment but we also recognize the significant investment it is in terms of time. Minto will work with you to schedule repair work days as conveniently as possible. We will coordinate to have as many Trades and workers in on the same day, to minimize the amount of time we are in your home. We do ask that you, or a trusted friend or family member, be home for these repairs, so that you can confirm they are completed to your satisfaction.

Repairs are completed Monday-Friday (excluding holidays) during regular business hours.

Protecting your investment: critical home care tips

Changes to your suite

We understand that as a new homeowner you may be looking forward to decorating the interior of your suite and truly making it your home.

Before carrying out any renovations (including alterations, deletions and/or additions) to the interior of your suite, please advise Property Management. There are often specific approvals required before you begin any work. Communal living means that there are rules and regulations you will be required to follow regarding what days and times you can conduct noisy work in your suite, how to schedule the service elevator to transport materials, and so on.

Humidity control and ventilation

One of the most important things you can do to protect your home and its warranty is maintain proper humidity control for the current outside temperature. This is even more critical in a modern, new home that is built to Minto's and the new building code's air-tight and energy efficiency standards. Purchasing a hygrometer and taking readings in various areas of your home can help you effectively monitor and adjust humidity.

Maintaining the relative humidity in your home has many benefits, not only to your overall comfort, but proper humidity control can also extend the life of any wood products inside the home, such as furniture, cabinetry, and flooring. It is highly recommended, particularly during the winter months, that indoor relative humidity is monitored and that efforts are made to control the humidity levels by ventilating well; either by opening windows, using your range hood exhaust, investing in a dehumidifier, running bathroom fans and/or HRV. As a general guideline, it is recommended that relative humidity level of 35% be maintained; however, on extremely cold days, the number should be lowered. Some wood products and hardwoods require slightly higher or lower humidity levels, as recommended by their manufacturer. Please contact the Minto Warranty Team for more advice.

KEEP IN MIND

Condensation and high humidity are a common cause of deficiencies in a new home and if the root cause of a deficiency is determined to be improper humidity then the item will not be covered by your new home warranty. In the winter months as the exterior temperature drops and central heating is turned on in homes, moisture in the air condenses on cold surfaces such as windows and doors. Water droplets form on these surfaces and run down, which if left unchecked, can cause damage to window frames, drywall, flooring and interior trim. Damage resulting from condensation is also not covered by the home warranty, and if ignored can lead to fungal growth on wet surfaces. Water damage from condensation is unsightly, but in most cases, it can be easily repaired as long as any standing water is cleaned up and the surface is allowed to properly dry out.

rature	Ideal Relative Humidity (%)
Fahrenheit (°F)	At an indoor temperature of 21°C (70 °F)
-10	25%
0	30%
10	35%
20	40%
32	45%
	Fahrenheit (°F) -10 0 10

Winterizing your exterior water pipes

Exterior hose bibs and faucets need to be properly drained each year before the winter season to prevent freezing pipes. Winterize your pipes every fall, before frost occurs, as burst hose pipes or damage to exterior faucets are not covered under the new home warranty. Please contact the Warranty Team if you are not sure how to winterize your exterior faucets.

Preventing water damage

Water damage is one factor of home care many homeowners don't think about until it's too late. It's important to learn the signs of a potential water problem in your home so you can avoid costly repairs.

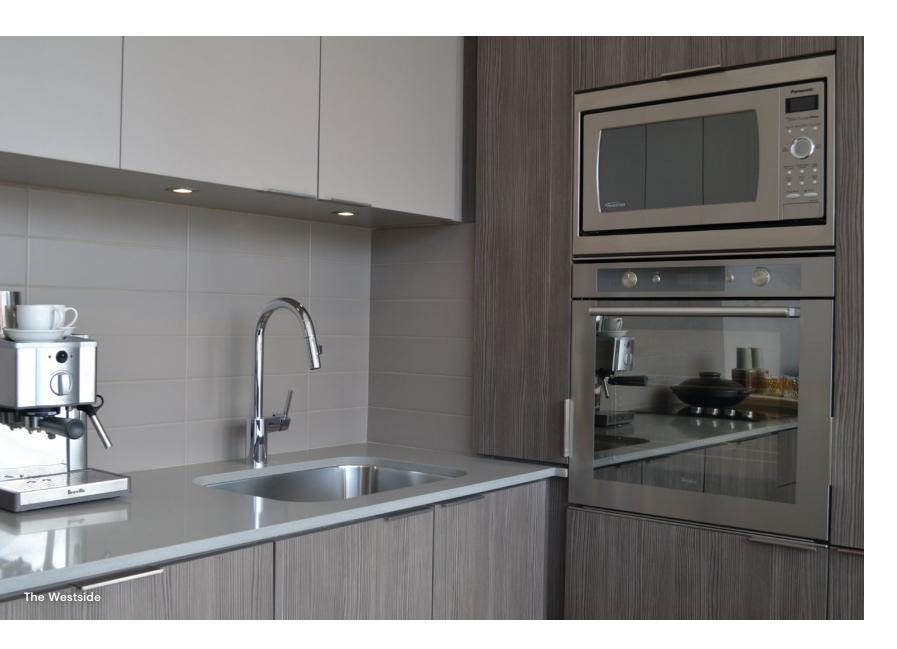
- · Never ignore a drip or drop. You should immediately attempt to find and stop leaks before they cause any damage
- · Do not leave standing clothing hanging to dry over wood flooring. Water dripping onto the floor will cause surface damage such as blistering or swelling. If you do hang clothing to dry, please do so in a bathroom or over a tiled floor surface
- Wipe up spills on hardwood flooring before they are absorbed into the wood or become sticky
- · Remove spills from carpeting immediately to prevent spots and stains. If stains occur do not rub the carpet surface while attempting to remove them. Stains should be blotted out with cotton cloths or paper towels
- Laminate and hardwood flooring is susceptible to water damage from cleaning. Mopping wooden flooring is not recommended, instead we recommend you follow the manufacturers guidelines for cleaning your particular type of flooring, or use a broom or vacuum for everyday cleaning, and a damp cloth to clean dried on or sticky spots from laminate and hardwood flooring
- Occasionally check drainage pipes under sinks to ensure the connections are tight. New fire regulations and building codes require fire rated drainage pipes to be used in condominiums, which are mostly made from ABS plastics with connections that screw together. These connections are known to loosen over time due to heating and cooling by the drain water, and have the potential to come apart

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Preventing heat damage

Homes are filled with large and small appliances that make life easier, however, heat from these appliances can cause damage to homes:

- Take care when using heat producing appliances (such as a toaster, coffee maker, or kettle) below cabinets in order to minimize the possibility of damaging the cabinets due to excessive heat and damage from steam
- Read the operating manual before operating a new stove or cooktop. Gas stoves
 have been known to damage laminate cupboards. Electric or gas range cooktops
 or appliance burners should not be operated without being covered with a pot or
 pan. Equally important, the doors of a stove or wall oven should not be left open for
 extended periods of time
- Hot pans or activated electrical appliances should not be placed under wall cabinets or directly on laminated surfaces - use protective insulating pads



To do list: seasonal maintenance

Taking care of your new home is an on-going process. Seasonal maintenance is essential to protect your investment and ensure you can enjoy your home for years to come. Keep this checklist handy and take care to address the following tips. Unsure how to handle it? Feel free to reach out to the Warranty Team for advice.

	Spring Spring
larch	
~	Clean or replace furnace filter
✓	Check/clean Heat Recovery Ventilator (HRV); wash or replace filter
V	Clean the mechanisms of the humidifiers
V	Check attic for signs of moisture and even distribution of insulation
~	Check sump pump, float and discharge line; test overall operation
~	Test smoke alarms and carbon monoxide detectors
pril	
V	Remove winter cover from air conditioning unit; inspect unit; vacuum or brush the outdoor coil and wash; service as needed
V	Check water heater for leaks, etc.
ay	
V	Open outside hose connection and check for leaks
V	Clean and check windows, screens and hardware
V	Clean or replace furnace filter
V	Check/clean Heat Recovery Ventilator (HRV); wash or replace filter
~	Test smoke alarms and carbon monoxide detectors

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	Summer Summer
une	
V	Check sump pump, float and discharge line and test overall operation
V	Clean range hood filter
luly	
V	Clean and test all exhaust fans; lubricate if necessary
V	Test smoke alarms and carbon monoxide detectors
August	
~	Inspect doors and locks
	Fall
Septemb	er
V	Check sump pump, float and discharge line; test overall operation
V	
	Check clothes dryer vent and remove lint/obstructions
V	Check clothes dryer vent and remove lint/obstructions Test smoke alarms and carbon monoxide detectors
<i>V</i>	
	Test smoke alarms and carbon monoxide detectors
<i>V</i>	Test smoke alarms and carbon monoxide detectors Clean or replace furnace filter
<i>V</i>	Test smoke alarms and carbon monoxide detectors Clean or replace furnace filter
v V October	Test smoke alarms and carbon monoxide detectors Clean or replace furnace filter Check/clean Heat Recovery Ventilator (HRV); wash or replace filter

Novembe	er
~	Check attic for signs of moisture and even distribution of insulation
V	Clean or replace furnace filter
~	Check/clean Heat Recovery Ventilator (HRV); wash or replace filter
~	Check for condensation and humidity
~	Clean and test all exhaust fans; lubricate if necessary
V	Test smoke alarms and carbon monoxide detectors
	Winter
Decembe	
Decembe	
	er
V	er
January	Check air ducts, remove covers and vacuum dust from vents

Standard condominium definition and declaration

In Ontario, condominiums are governed by the Condominium Act, 1998 and often consist of two main parts. The first part is a collection of private dwellings called "units". Each unit is owned and registered by the purchaser of the unit. The second part consists of the shared areas of the building that may include stairwells, corridors, balconies, parking lots, gardens, recreational areas and sometimes roads; these are often referred to as "Common elements".

The Condominium Declaration is similar to a constitution and often, amongst other things, defines the units and common elements of the corporation while specifying the boundaries of each of them. It also defines the percentage of ownership of each unit and sets the proportion of which each unit must contribute to the common expenses. Further, a Condominium Declaration often sets out conditions or restrictions with respect to the use and occupation of the units and common elements.

Common element assessment fees

Common Element Assessment Fees (CEA fees), also known as condo fees or maintenance fees, are your proportionate share of the common element expenses. The fee's collected from suite owners are managed by the condo corporations Board of Directors, and are used to cover expenses related to the normal day-to-day operations of the Condominium Corporation including the property management staff, mechanical and electrical systems maintenance, landscaping and winter snow removal, maintenance of elevators and garbage chutes, common area cleaning and exterior window cleaning, etc. A Reserve Fund is also mandated by the Condominium Act and is used to cover upgrades to the condominium and unexpected costs such as repairs, replacement of equipment, legal fees, etc.

Condominium living

Condominium living is designed with convenience and community in mind. Minto condominium's

often include amenities such as fitness areas, communal areas for social gatherings, and private

security for peace of mind.

Insurance

The Condominium Corporation carries insurance for the common elements and the building as a whole. It is an individual Owner's responsibility to obtain Home Owners insurance covering personal property and liability insurance. Insurance covering the deductible on the Corporation's master insurance policy for which an owner may be responsible is required.

Personal property insurance covers damage or loss of items such as furniture, fixtures, clothing, and covers improvements or betterments made to the suite.

Personal liability insurance is required to protect you from claims for bodily injury or property damage for which you may be held responsible as a suite owner. If you rent your suite out, it is strongly recommended that you require your tenants to purchase their own contents & liability insurance on signing a lease.

Comprehensive condominium insurance packages are available through many insurance companies. Consult your insurance broker for details.

Condominium rules

A set of Condominium Rules and By-laws designed to promote the safety, security, and welfare of the residents and staff of the corporation will be implemented by the Board of Directors. With respect to new by-laws, Condominium Owners will have the chance to provide their thoughts and comments and also vote on whether said by-laws get approved. These rules and by-laws generally help to ensure that residents can enjoy living in their condominium and protects your property and the assets of the corporation.

For example, the condominium rules can:

- Limit the number or size of pets allowed on the property and/or in units
- Restrict or prevent owners from leasing their suites as short term rentals
- Determine the rules regarding usage of amenities

The condominium Board of Directors can make, amend, or repeal a rule. Rules must be consistent with the Condominium Act and Declaration.

Interim occupancy and final closing

New condominium projects are required to register with the local authority, however this cannot be done until a certain percentage of the project is completed and occupied. Until this happens, you are given an Interim Occupancy date when the suite keys are handed over and you can move in. Your mortgage does not take effect until your Final Closing date; therefore homeowners must pay an Interim Occupancy Fee to Minto between your Occupancy Date and Final Closing Date. Your interim occupancy fees are comprised of your monthly Maintenance fees, property taxes, and interest on the unpaid balance of your total purchase price (calculated at the 1-Year mortgage rate).

On your Final Closing date, the title deeds will be transferred to you, and you may start making payments towards your mortgage. Some home buyers may have Occupancy and Final Closing on the same date. This will typically occur if the project has been turned over to a Condominium Corporation prior to your scheduled Occupancy/Closing date.

The persons on title must be in the country on the Final Closing date, or have an appointed Power of Attorney to represent them for the closing.



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Registration of the condominium corporation and turnover

This will occur when Minto registers the declaration and description for the Condominium Corporation with the local land registry office. At that time the land registry office will assign a condominium number to the property. This will become the legal description for the community.

Shortly after the community has been registered, final closing of the individual units will commence. Not later than 21 days after ownership of more than 50% of the building has been transferred to the individual unit owners, a Turnover Meeting will be called to elect a new Board of Directors. The Turnover Meeting will need to happen not more than 21 days after calling the meeting.

At the Turnover Meeting, in addition to electing the new Board of Directors, various building related items would be turned over to the new Board. The elected Board of Directors will take over responsibility for managing the condominium corporation's property and business affairs.

We encourage all residents to attend the Turnover Meeting as this is when the Board of Directors for your condominium will be elected.

The Property Manager will manage the day-to-day operations of the property on behalf of the elected Board of Directors. Property Management will meet regularly with the Board to report on the operations of the Corporation, review the financial statements, and seek approval for expenses. The first year of operation will be a critical one for the Board of Directors and Property Management, as the community is still being completed; the performance audit process is started, and various policies and procedures are established.

The condominium board of directors

A condominium's board of directors runs the condo corporation on behalf of the owners. They represent the interests of the owners and are responsible for making all major decisions regarding the maintenance of the building and grounds, the corporation's finances, and its overall operations, etc.

The Condominium Act, 1998 governs who can run for a Board of Director position. Condo owners can run for a position so long as they meet certain requirements including being over the age of 18 and having never filed for bankruptcy before.

Board positions usually last for 1 to 3 years and positions are often filled and decided at the Annual General Meeting.

The role of the property manager

The Property Manager is a person and/or company that is employed by the condominium corporation to manage the day-to-day operations and administration of the building. A management agreement will exist between the Property Manager and the condominium corporation. The Property Manager will then enter into further agreements, on behalf of the corporation, for services including the cleaning of the property, security and concierge, maintenance of common areas and building mechanical and electrical equipment, garbage removal, winter snow removal and landscaping, etc.

The Property Management is also responsible for resident relations and enforcing the rules of the condominium corporation.

Leasing of suites

The required covenant and form is required to be completed and submitted to the Property Manager prior to any move into the suite by a proposed tenant. The owner is responsible for notifying the Property Management office within 10 days of tenants who have ceased to lease or reside in the suite. Tenants and their guests are required to abide by the Rules and Regulations of the Corporation and the absentee owner is responsible for ensuring compliance by their tenants.

Landlords may also register their tenant's details and contact information with the Minto Warranty Team if they wish for their tenants to represent them with regard to warranty service requests and repairs in their suite. If tenants are not registered with the Warranty Team, then warranty service forms can only be accepted from the unit owner.

Short term rentals and vacation rentals

With the rise in popularity of short term and vacation rentals (i.e. AirBnB), concerns have been raised about the security of condominiums. Many condominium corporations do not permit short term and vacation rentals. Please consult with your property manager and the condominium rules if you have any queries on your condo's regulations.

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Condominium common elements warranty coverage

For standard condominiums, warranty coverage also includes the shared areas of the building, or group of buildings, as well as structural elements and mechanical and electrical services. These are referred to as the common elements.

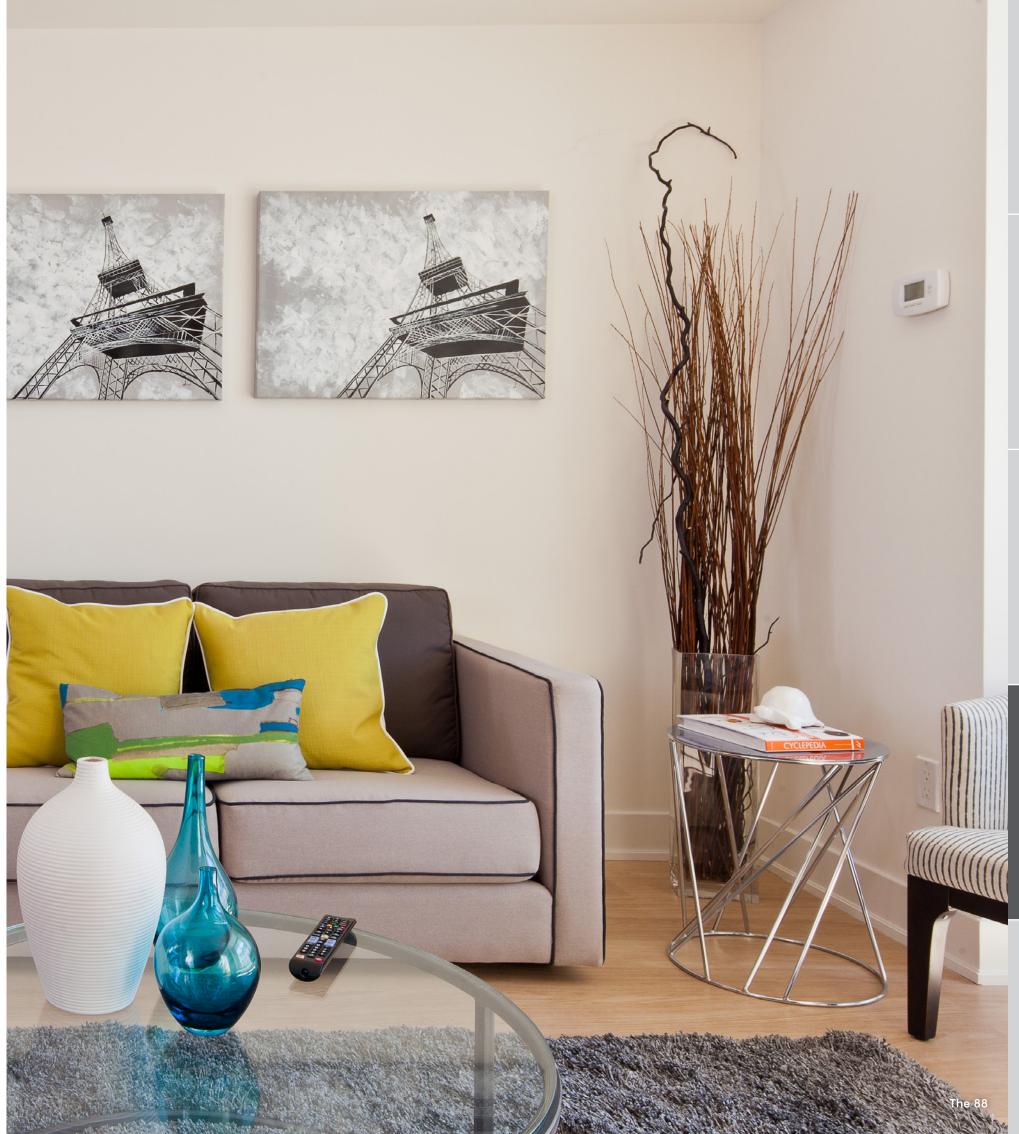
Common elements warranty coverage begins on the date that the condominium corporation is registered, and the condominium corporation is responsible for managing the common elements warranty. This includes:

- Understanding the scope of the warranty coverage
- Submitting warranty claims to Tarion
- Working with Minto to resolve warranty claims
- Requesting Tarion's assistance, if required

The Ontario New Home Warranties Plan Act recognizes the condominium corporation as the "owner" of the common elements and requires the condominium corporation to make warranty claims to Tarion. In most cases the Board of Directors will appoint a designate (usually a property manager) to manage the common elements warranty on behalf of the condominium corporation. This includes making statutory warranty claims to Tarion for the common elements and abiding by the required timelines.

The performance audit

The Condominium Act requires that a performance audit of the common elements be conducted between six and ten months following the registration of the condominium. The audit is conducted by an engineer or architect that is retained by the condominium corporation and determines whether there are any deficiencies in the common elements. If a defect is identified, the condominium corporation's representative should ensure that the performance audit is submitted along with the appropriate warranty form to Tarion to begin the warranty process.



Exclusive Use Common Elements

Suite Locks

Owners and residents are not permitted to alter the existing locks on the suite doors or install secondary locks. This will ensure that entry can be made to the suite for scheduled service or in case of an emergency. One copy of the suite key will be held by the Property Management Office should an emergency or resident need arise.

Corridors

For emergency purposes, hallways may not be obstructed in any manner at any time by doormats, boot trays, strollers, shopping carts or any other object.

Balconies

Balconies are considered to be an exclusive use common element that the condo corporation maintains. You have the right to use the balcony attached to your suite, but not to modify it in any way, and there are specific condo rules related to the usage of balconies. To help maintain a positive home experience for everyone, please follow these tips:

- Barbeques are allowed on balconies if a natural gas line has been installed or
 if an approved electric barbeque is used. Pressurized gas tanks may not be
 allowed
- It is recommended that you use an ashtray when smoking on your balcony and discard your butts appropriately. Butts and ashes find their way onto your neighbor's balconies and on the grounds when discarded over the rail. It is a fire hazard and a danger to you, your neighbours, and the property
- Balconies are to be used for seasonal furniture only and should be secured when not in use to prevent damage/injury as a result of high winds
- The installation of a satellite dish or antennae is not permitted
- To maintain the overall aesthetics of the building we kindly request that residents adhere to the declaration and rules of the building and not use their balcony for storage of any description

Residents are reminded that carpet, deck tiles, artificial grass or other floor coverings on the balcony may not be permitted by the corporation, so please consult with your property manager before covering your balcony surface. The exterior finishes of the balcony/building may not be altered.

Resident parking

Residential parking spaces are assigned to individual unit owners, but are an exclusive use common element administered by the condominium corporation. Unit owners with parking spaces will be charged an additional CEA Fee to cover the expenses and maintenance of the residential parking area. The condominium corporation also has the powers to re-assign parking spaces among the individual unit owners at their sole discretion, although this power is typically only exercised when there is an urgent requirement for a parking space that meets the specific needs of the unit owner (i.e. handicapped parking spaces).

Residential parking space owners may be required to register the details of their vehicle and license plate with the property manager in order for the management to monitor un-authorized use of the parking areas.

Remember to only park in your designated parking space. Parking in another space will result in being ticketed and /or towed at the vehicle owner's expense.

Storage units

Many condominium communities have residential storage units, which belong to a unit owner, but are considered to be an exclusive use common element.

Storage units are typically either a small locked room, accessible only by the owner; or a padlocking wire fence cage within a locked room. Some storage rooms or lockers may have building mechanical equipment situated within, or running through them. It is the owner's responsibility to empty their storage units in the event that the condominium corporation requires access to equipment for maintenance purposes.

Use of the storage units is at the owner's risk. In the event of theft from storage locker rooms, or damage to possessions in the storage units from fire, flood, pests, etc.; the condominium corporation may not be liable for any losses. It is not recommended that residents use the storage units for storing valuable possessions.

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Electrical and telecommunications

Switched outlets

Your interior

features and

in your home, their purposes, and how best to care for them.

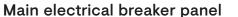
finishes

A wall switch controls one-half of a duplex electrical outlet in some areas of your home. Power will only be directed to that portion of the electrical outlet when the corresponding light switch is in the 'ON' position.

We recommend that the switched outlets be utilized for light fixtures only.

GFCI protected outlets (safety feature)

A Ground Fault Circuit Interrupter (GFCI) is a safety feature on electrical outlets located near a sink or water source that prevents the risk of electrical shock. All GFCI receptacles can be tested and reset through an associated Test/Reset button on the outlet.



The breaker panel in your home contains circuit breakers and a legend to indicate the area or device it controls. When an electrical circuit becomes overloaded, the breaker opens ('breaks' or is 'tripped'), and the circuit and the corresponding area or device automatically switches off.

A circuit breaker, once tripped, must be reset to resume normal operation. Should an electrical outlet, fixture, or appliance in your home not work; check the breaker panel first to see if a circuit breaker has tripped. Circuit breakers have three positions: 'ON', 'TRIPPED' and 'OFF'. The location of your panel will be pointed out to you during your PDO.

To reset a circuit breaker, first switch it to the 'OFF' position before you switch it back to 'ON'. Switching the breaker directly from 'TRIPPED' to 'ON' will not restore service.

If resetting a breaker does not restore service, please contact the Minto Warranty Team for guidance. If there is no power to any lights, outlets or appliances, it is usually due to a power outage.



RESETTING A TRIPPED CIRCUIT BREAKER

Communications outlets

Your home has multiple outlets throughout for telephone, television, and internet access.

- Telephone outlets have a white, square port for standard home telephones
- Cable TV outlets have a circular threaded port suitable for coaxial cabling
- Data outlets for wired internet access have a yellow, square port suitable for network cabling

Capped ceiling outlets

If you have added capped ceiling outlets to your home, they will be identified as large, white plastic disks, located in the ceiling. The disk covers the wiring rough-in and anchor for your own ceiling or pendant light fixtures.

KEEP IN MIND

As construction professionals, Minto encourages you to hire a licensed, professional Electrician should you choose to replace existing light fixtures or install additional lighting in your home.

Incorrect installation of electrical fixtures or modification of the electrical supply in any way will result in the loss of warranty coverage for any of your home's electrical issues.

Plumbing

Water-saving bathroom faucets

Bathroom vanity faucets are fitted with a specially designed aerator that significantly reduces the water consumption from hand washing, shaving, etc.

Water-saving showerheads

Showers can use a large amount of heated water. Specially selected showerheads have been installed to provide a comfortable shower while using up to 10%-25% less water than a standard showerhead.

Water pressure may seem lower than what you have been accustomed to previously, especially if you have moved from an older home. If you have any concerns, please contact the Warranty Team.

High-performance water-saving toilets

Toilets in your home are high efficiency toilets, allowing you to further reduce your water consumption. Each flush uses less than the maximum flow rate allowed by the Ontario Building Code. You can increase the volume of water flushed by holding the lever down for a few seconds.

Main water shut-off valves

In case of a severe plumbing leak that cannot be stopped by turning off an individual supply valve, the main water shut-off valves are located on the main water meter.

Within your warranty period please contact the Warranty Team immediately in the event of any plumbing leak, and contact the Emergency Line (1-855-MINTO-01) if after regular business hours.



Green Feature

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Water meter

Your home's water is individually metered, ensuring that you only pay for what you use.

Individual water supply valves

The hot and cold water supply to individual fixtures such as sink faucets, toilets and dishwashers can be found directly underneath, behind, or beside these fixtures. Turn these valves counter-clockwise to shut off the water supply when needed.



Exterior hose

Some homes will have an exterior water supply to attach a garden hose.

Prior to the winter months, ensure any hoses attached to your home are disconnected. This is critical to maintaining your warranty and your home's longevity, as well as properly winterizing the water valve.

Drain blockages

It is common for drains to become blocked with foreign materials such as hair or toilet paper if not regularly cleared. It is essential that shower and sink drains are kept clean, and occasionally flushed with hot water. Liquid-Plumr® or Drano® can be used sparingly to clear minor blockages or slow drains, however, frequent use is not advised.

If you have a blocked toilet, a plunger can be used to try to push the blockage through. In extreme cases, if a blockage is causing the toilet or other drains to back up and plunging the toilet does not alleviate the issue, a plumber may need to be called out to snake the drains and clear the blockage.

Blocked drains or toilets are not a warrantable deficiency but rather a maintenance issue. We recommend you make every attempt to clear a blockage before contacting a plumber. If the matter is persistent, please contact the Warranty Team with details of the situation.





Leaks

In the event that you discover a leak in your home, it is important that you try to determine where the leak has originated from and shut it off at the source. It is not always necessary to shut off the water to your entire house. For example, if you determine that a leak has originated from your dishwasher or washing machine, you can shut off the water to the appliance. Once you have shut off the water, please contact the Warranty Team to report the issue.

The Warranty Team will inspect the leak and any associated damages to your home's finishes, and arrange for repairs as necessary. It is important that any standing water be quickly mopped up in order to reduce damage to flooring or other surfaces, and to stop the potential spread of water into other rooms. If you cannot stop the leak, try to place a pan or bucket under its source to catch the water.

Plumbing leaks are covered under warranty for 2 years, as is any associated damage to any finishes provided by Minto. After the expiry of the warranty coverage, damage resulting from plumbing leaks shall be the responsibility of the homeowner to resolve. Damage from spillages or improper use of plumbing fixtures or appliances is not covered under warranty. If a homeowner has removed or changed any plumbing fixture supplied and installed by Minto then the plumbing warranty will be voided and the homeowner is responsible for all associated repairs and damages.

Damage to furniture or personal belongings from plumbing leaks are not covered under warranty.

However, most home insurance policies will cover these types of secondary damage.

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Mechanical ventilation

Heat Recovery Ventilation unit (HRV)

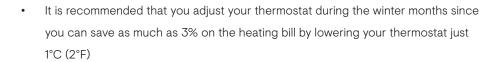
The HRV delivers fresh, filtered air to your home and circulates that fresh air for improved ventilation and living comfort. Air is filtered to help reduce dust and pollutants in your home.



We recommend you clean/replace the filter every 3 to 6 months to maintain the system and indoor air quality. The filter for the unit is located behind the lower panel.

Programmable thermostat

A programmable thermostat helps make it easy for you to save energy by offering 7-day scheduling capabilities to regulate your home's temperature in both summer and winter - when you are asleep or away. The thermostat enables you to control the temperature and airflow in your home. Set the temperature to your comfort level when you're home, and adjust lower for increased energy savings when you're away. Here are a few recommendations:



- Typical winter settings are 21°C (70°F) for the hours you are awake and active, and 18°C (64.5°F) when you are sleeping
- Turn your Fan Speed setting to "Auto" using the buttons at the bottom of the thermostat. This will turn off the fan when no heating or cooling is required - saving you electricity and money

Thermostats offer the single greatest and easiest opportunity to conserve energy, requiring nothing more than adjusting a switch to the desired temperature setting and reducing heating/cooling during sleeping or 'away' hours.

Bathroom exhaust fans

You are reminded to turn the exhaust fan to a ON setting to better ventilate your bathrooms during showers.

Using your bathroom exhaust fans to help control humidity is a valuable tool to maintain your home, and prevent damaging condensation.





Range hood exhaust

The range hood exhaust is directly vented to the exterior of the home. You should always use the exhaust fan when cooking on the stovetop to help control odours and humidity within your home, particularly during the first year when humidity control can be of great importance.

Humidity and condensation

Maintaining the relative humidity in your home has many benefits, not only to your overall comfort, but can also to extend the life of any wood products inside the home, such as furniture, cabinetry, and flooring. It is highly recommended, particularly during the winter months, that indoor relative humidity is monitored and that efforts are made to control the humidity levels by keeping the home well ventilated; either by opening windows, using your range hood exhaust, bathroom fans, and/or running the HRV fan when otherwise not in use. Sometimes other methods of controlling humidity may be required, such as the use of humidifiers, dehumidifiers or fans.



It is recommended that a relative humidity level of 35% be maintained, however on extremely cold days the number should be lowered. Please refer to Page 16 or contact the Warranty Team for more advice.

Condensation and high humidity are a common cause of deficiencies in a home. In the winter months as the exterior temperature drops and central heating is turned on in homes, moisture in the air condenses on cold surfaces such as windows and doors. Water droplets form on these surfaces and run down, often causing damage to window frames, drywall, flooring and interior trim. In very cold conditions the condensation may even transform into ice build-up. Damage resulting from condensation is not covered by the home warranty, and if ignored can lead to fungal growth on wet surfaces. Water damage from condensation is unsightly, but in most cases, it can be easily repaired as long as any standing water is cleaned up and the surface is allowed to properly dry out.

Interior finishes

Quartz countertops

Quartz countertops are an engineered surface made from one of nature's hardest minerals. Quartz is combined with numerous polymers and pigments to create a natural stone look with durability that is far superior to any marble or granite surface. Quartz's hard, nonporous surface makes it a breeze to clean. In most cases, a little soap and water, or a touch of mild detergent is all you need to maintain its lustre.

Granite and marble countertops

Granite and marble are natural stone products, highly regarded for their beauty. Being a product of nature, no two pieces are alike and can vary in tone, shade, veining, and calibre from piece to piece. Impact resistance also varies, and marble particularly can be chipped or cracked easily. Marble and granite are porous stone and may stain, dull and/or scratch upon abrasive contact. It is strongly recommended that homeowners apply a seal coat to any marble or granite countertops before first use to protect the stone. A seal coat should be re-applied with each year of use.

Do not use any harsh or abrasive cleaning products such as Windex®, vinegar, lemon, lime, or anything with ammonia or bleach to clean marble or granite.

Hardwood flooring

Hardwood flooring uses full wood planks to create a beautiful, natural finish. No two planks are alike, and they are usually much thicker than laminate or engineered hardwood planks. Hardwood flooring is secured to the subfloor, therefore it is not possible to use in homes where there is a concrete slab that requires a floating floor installation. Caring for hardwood flooring is the same as laminate (see below).

Laminate flooring

Laminate flooring can be durable and beautiful, with careful maintenance:

- Sweep or vacuum your floor often to remove loose dirt and grit before it scratches
 the surface of the floor. Do not clean your laminate floor with water or with a
 mixture of wax or cleaner such as Murphy® Oil Soap; these solutions can dull the
 finish and permanently damage the floor
- Wipe up spills before they are absorbed into the wood or become sticky. Spilled liquids or water from cleaning can be easily absorbed into laminate flooring boards and will ruin the finish and integrity of the flooring

- Use products made or suggested by the flooring manufacturer for cleaning and maintaining your laminate floor; most retailers of hardwood flooring stock the appropriate floor care products.
- Use floor protectors on the feet of furniture to avoid scratches
- When moving furniture or appliances, slip a blanket or piece of carpet face down under each foot and slide the furniture carefully
- All laminate floors are subject to indentation. Rolling wheeled furniture or appliances over the floor will dent the boards

We recommend you do not use rubber backed floor mats or area rugs, as they can stick and thereby damage the finished surface of laminate flooring.

Engineered hardwood flooring (upgrade)

Engineered hardwood flooring has a similar composition to laminate flooring, however, instead of a printed vinyl surface there is a thin veneer of real wood. No two pieces of engineered hardwood will have the same appearance, and the finished look is like a real hardwood floor. Engineered hardwood flooring should be maintained using the same steps as laminate flooring, however, because there is only a thin veneer of wood on the top layer, engineered hardwood typically has less resistance to impact, abrasion, or pressure than laminate flooring.

Ceramic and porcelain tiles

Ceramic and porcelain tiles are specified throughout your home as flooring and wall tiles in your bathrooms, backsplash tiles in your kitchen, and in some homes there are flooring tiles in the laundry room or closet. Ceramic and porcelain tiles are highly durable, stain and scratch resistant and easy to clean, although they can be chipped or cracked if struck with a blunt object.

Marble surfaces and tiles (upgrade)

Marble tiles and countertops are a delicate natural stone, and no two tiles will be alike. Marble flooring and wall tiles require a lot of attention to maintain their appearance as they can be easily scratched, stained, chipped, or cracked without proper care. Marble flooring and wall tiles should be annually sealed to protect the stone from stains, and gradual dulling of the polished finish. If marble flooring tiles have been specified, it is also recommended that they be professionally polished and sealed regularly.

Do not use harsh or abrasive cleaning products such as Windex®, vinegar, lemon, lime, or anything with ammonia or bleach to clean marble tiles.

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Laminate cabinetry

All kitchen and bathroom cabinetry is composed of dense fibreboard with a printed laminate surface. Cabinetry can be easily cleaned with a damp cloth and mild detergent or multi-purpose cleaner. Kitchen utensils can scratch cabinetry surfaces easily, but scratches are also easy to repair with a colour touch up kit available from most hardware stores.

Painted/lacquer cabinetry (upgrade)

Painted/lacquer finish cabinetry is a premium finish that requires extra care with regular use. It is important not to use cleaning solutions or products that could damage or dull the painted finish. Use a damp paper towel with diluted vinegar or all-purpose cleaner to clean the surface, and quickly dry with paper towel. Chipped or scratched painted cabinetry is extremely difficult to repair.

Wall and ceiling paint *7*

All interior paints are low VOC (Volatile Organic Compound) latex paints, selected for their high quality and health benefits.

Finishing and trim carpentry

Interior doors, door casings, and baseboards are coated with semi-gloss paint, making marks and scuffs easy to clean with a damp cloth and mild detergent.



Your Warranty Team is here for you: