WARREN AND JANSEN

BARRISTERS - SOLICITORS NOTARIES

EDWARD J.W. WARREN, Q.C. PAUL A. JANSEN, B.A., LL.B.

215 VAN BUREN STREET
P.O. BOX 820
KEMPTVILLE, ONTARIO
KOG 1J0
TELEPHONE (613) 258-7462
FAX (613) 258-7761

January 19, 1995

Richard Bennett, Clerk, Township of Edwardsburgh, SPENCERVILLE, Ontario KOE 1X0

Dear Sir,

Further to the meeting held this morning which you, Mr. Paul Champange and the writer attended, we confirm that you will put our position to the Township Council and see if you can help with the closing up of the South end of the unopened road allowance between Lots 24 and 25, Concession 7 of the Township of Edwardsburgh.

Subsequent to speaking with you, we called upon Mr. and Mrs. Earl Connell and actually viewed the area in question. Mr. Connell's position was that he would have no objection to the South half of the road being closed and agreed that, whereas he was entitled to all of the road which his farm surrounds, he saw no real problem with forfeiting the approximately 20 1/2 feet that he might otherwise be entitled to behind the two lots which stretch from County Road 44 to thee unopened road allowance at the North end of the property owned by him.

The writer indicated that he would be responsible for placing the necessary advertisements for 4 weeks in the Kemptville Advance and preparing the deeds to Mrs. Connell and the Brown property which is the most northerly of the two lots referred to.

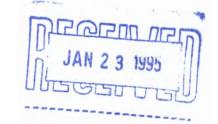
Perhaps you could advise this office at your earliest convenience if these arrangements are satisfactory to your Council and we would like to extend our gratitude for any help you have given us with this matter.

Edward J. W. Warren.

EJWW/bw

c.c. Mr. and Mrs. Earl Connell

c.c. Paul Champagne



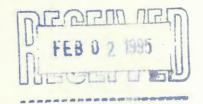


COSTELLO

BARRISTERS & SOLICITORS

January 29, 1995

Town of Edwardsburgh Clerks Department Box 129, Centre Street Spencerville, Ontario KOE 1X0



Grant R. Moore Robert E.A. Costello Simon M. Kert

Attention: Dorothy Joan Connel

Dear Ms. Connel:

RE: PHH HOMEQUITY INC. PURCHASE FROM BROWN
R.R. #3, SPENCERVILLE, ONTARIO BEING
PART OF LOT 24, CONC. 7 & PART OF ROAD ALLOWANCE
BETWEEN LOTS 24 & 25, CONC. 7, BEING
PARTS 1 & 2 ON REFERENCE PLAN 15R-6142

I believe you are aware that we are the solicitors for PHH Homequity Inc. who acquired the above mentioned property from Mr. & Mrs. Brown on January 19, 1995 and an issue has risen with respect to part 2 on reference plan 15R-6142 being an old road allowance in favour of the Township of Edwardsburgh.

It was the view of Mr. & Mrs. Brown, I believe, and adjoining owners that they, in fact, owned the road allowance set out on part 2 and I understand that the Township of Edwardsburgh is in the process of preparing a by-law allowing for the conveyance of the property.

I would appreciate your confirmation of this fact and the deed should be given to PHH Homequity Inc., 40 University Avenue, Suite 300, Toronto, Ontario, M5J 2V9 and sent c/o of this writer's office for registration.

I wonder if you could advise me in writing as to when you expect that this matter might be concluded.

On the closing of this transaction, the law firm of Warren and Jansen undertook to pursue this matter and, no doubt, you will hear from them, but we are writing to you directly as our clients have a vested interest in the property.

Yours very truly,

MOORE & COSTELLO

Grant R. Modre GRM/vk c.c. PHH Homeguity Inc.



Township of Edwardsburgh

OFFICE OF CLERK TREASURER P.O. BOX 129 SPENCERVILLE, ONT. K0E 1X0

PHONE: 613-658-3055 FAX: 613-658-3445

February 9, 1995

Mr. Grant R. Moore Moore & Costello 5 Fairview Mall Drive, Suite 365 Willowdale, Ontario M2J 2Z1

Dear Mr. Moore:

RE: PHH HOMEQUITY INC. PURCHASE FROM BROWN

In response to your letter of January 29, 1995, we advise that Council has approved the request from Mr. Ted Warren of Warren & Jansen to stop up and sell the road allowance between Lots 24 and 25, Concession 7, Township of Edwardsburgh.

We will be commencing the advertisement of this road closing in the very near future and would anticipate that this matter might be concluded by April 30, 1995.

If you have any further questions, please contact us.

Yours very truly,

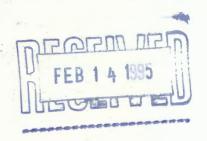
Richard Bennett Clerk-Treasurer

RB/dm



COSTELLO

BARRISTERS & SOLICITORS



Grant R. Moore Robert E.A. Costello Simon M. Kert

February 10, 1995

Township of Edwardsburgh Clerks Department Centre Street Box 129 Spencerville, Ontario KOE 1X0

Attention: Dorothy Jean Connel

Dear Ms. Connel,

RE: PHH HOMEQUITY INC. purchase from Brown

Part of Lot 24, Concession 7

AND RE: Parts 1 & 2 on Reference Plan 15R-6142 being

Road Allowance between Lots 24 & 25, Concession 7

R.R. # 3, Spencerville, Ontario

The above-noted transaction was completed on January 19, 1995 and we wish to have Part 2 on Reference Plan 15R-6142 conveyed to our client as soon as possible.

Further to our letter of January 29, 1995, we understand that the Township of Edwardsburgh is in the process of passing a by-law which will allow for a conveyance of this property to PHH HOMEQUITY INC.

We received an undertaking from Edward J. W. Warren of Warren & Jansen on closing to do all things necessary to have this property conveyed to our client.

Please advise the undersigned of the status of this matter at your earliest convenience. We would appreciate your response by fax.

Yours very truly,

MOORE & COSTELLO

GRANT R. MOORE

GRM\qc

WARREN AND JANSEN

BARRISTERS - SOLICITORS NOTARIES

EDWARD J.W. WARREN, Q.C. PAUL A. JANSEN, B.A., LL.B.

215 VAN BUREN STREET
P.O. BOX 820
KEMPTVILLE, ONTARIO
KOG 1J0
TELEPHONE (613) 258-7462
FAX (613) 258-7761

February 10, 1995

BY HAND

Township of Edwardsburgh, Spencerville, Ontario

Attention: Richard Bennett, Clerk

Dear Sir,

Re: Closing of Unopened Road Allowance

between Lots 24 & 25, Concession 7

Further to our conversation, we are delivering herewith our cheque for \$500.00 being the sum required by the Township in order for it to proceed with the steps required for the above matter.

Should you require further information, please do not hesitate to contact the writer.

Yours very truly,

Edward J. W. Warren.

EJWW/bw encl.



MOORE

COSTELLO

BARRISTERS & SOLICITORS

Grant R. Moore Robert E.A. Costello Simon M. Kert

PACHERICA COLUMN AND VALUE CON

DATE:

May 10, 1995

FIRM:

Township of Edwrdsburgh

ATTENTION:

Richard Bennett - Clerk-Treasurer

FAX NO.

(613) 658-3445

FROM :

Messrs. Moore & Costello

TELEPHONE No. (416) 493-4148

FACSIMILE No. (416) 493 -3979

NUMBER OF PAGES INCUDING COVER PAGE: 4

Please contact Garry if you have not received all pages.

MOORE

(Sc

COSTELLO

BARRISTERS & SOLICITORS

Grant R. Moore Robert E.A. Costello Simon M. Kert

May 10, 1995

Sent via fax

Township of Edwardsburgh
Office of the Clerk Treasurer
P.O. Box 129
Spencerville, Ontario
KOE 1X0

Attention: Richard Bennett

Dear Sir:

RE: PHH HOMEQUITY INC. purchase from Brown

R.R. # 3, Spencerville Closed on January 19, 1995

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We are the solicitors for PHH HOMEQUITY INC. and wish to inform you that the above-noted property is scheduled to be sold on May 15, 1995. The solicitor for the purchasers has required that the above-noted Road Allowance be conveyed to his clients.

Please advise of the status of the closing of the Road Allowance between Lots 24 & 25, Concession 7. We enclose a copy of your letter of February 9, 1995. We would appreciate your response by return fax as soon as possible.

Yours very truly,

MOORE & COSTELLO

Gerry Carruthers

Encl.



CORPORATION OF THE

Township of Edwardsburgh

OFFICE OF CLERK TREASURER P.O. BOX 129 SPENCERVILLE, ONT. K0E 1X0

PHONE: 613-658-3055 FAX: 613-658-3445

February 9, 1995

Mr. Grant R. Moore Moore & Costello 5 Fairview Mall Drive, Suite 365 Willowdale, Ontario M2J 2Z1

RECE" FER 1 3 1005

Dear Mr. Moore:

RE: PHH HOMEQUITY INC. PURCHASE FROM BROWN

In response to your letter of January 29, 1995, we advise that Council has approved the request from Mr. Ted Warren of Warren & Jansen to stop up and sell the road allowance between Lots 24 and 25, Concession 7, Township of Edwardsburgh.

We will be commencing the advertisement of this road closing in the very near future and would anticipate that this matter might be concluded by April 30, 1995.

If you have any further questions, please contact us.

Yours very truly,

Richard Bennett Clerk-Treasurer

RB/dm

WARREN AND JANSEN

NOTARIES

EUWARD J.W. WARREN, O.C. PAUL A. JANSEN, B.A., LL B 215 VAN BUREN STRFET
PO BOX 820
KEMPTVILLE ONTARIO
KOG 130
TELEPHONE (813) 258-7482
FAX (613) 258-7761

February 10, 1995

By fax to 416-493-3979

Moore & Costello, Barristers and Solicitors, 5 Fairview Mall Drive, Suite 365, Willowdale, Ontario M2J 2Z1

Attention: Grant R. Moore, Esq.

Dear Sirs,

Re: Edwardsburgh Township - Brown Purchase

When speaking with Mr. Bennett, the Clerk of the Township, we were advised that they were progressing with the Road closing. We have forwarded them \$500 towards their costs and they are proceeding with newspaper notices and lobbying the neighbours. Mr. Bennett advised your office had been in contact with him and were made aware of this; we have no further information in that this conversation took place on Thursday, February 9th.

We will keep you informed as well as continue to follow up on the Township's progress.

Yours very truly,

Edward J. W. Warren.

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Wd/WWLE



Township of Edwardsburgh

PHONE: 613-658-3055

FAX: 613-658-3445

OFFICE OF CLERK TREASURER P.O. BOX 129 SPENCERVILLE, ONT. K0E 1X0

May 15, 1995

Gerry Carruthers Moore & Costello 5 Fairview Mall Drive, Suite 365 Willowdale, Ontario M2J 2Z1

Dear Mr. Carruthers:

Re: PHH Homequity Inc. purchase from Brown

Please be advised that upon consultation with the neighbours regarding the closing of the road allowance between lots 24 and 25, Concession 7, Township of Edwardsburgh, we discovered that there was opposition to the closing.

At least one or two of the neighbours use the unopened road allowance to gain access to other property which they own.

For this reason the Municipal Council have decided not to proceed with the road closing and are now refunding to Mr. Edward Warren the funds he had deposited to proceed with this road closing.

If you have any further questions regarding this matter, please contact the undersigned.

Yours truly,

Richard Bennett Clerk-Treasurer