

March 7, 2022

Mark Eugenie

Dear Mr. Eugenie:

**RE: 208-1855 Normandy Rd., LaSalle, Ontario  
E.C.C. No. 109 – Unit 08 Level 02  
UNKNOWN P/F DECARLO  
Closing Date: UNKNOWN**

---

Enclosed please find two copies of the status certificate and all related documentation with respect to the unit outlined above, as per your request.

It will be appreciated if you will **provide the full name of the purchasers and advise whether they will reside in the unit. The name and address of the mortgagee for the unit will be required for the Corporation's records.**

**We will need to know the closing date and the name of the purchaser before we stop payment on the common fees.**

Common fees in the amount of **\$334.11** are due the first of each month and made payable to Essex Condominium Corporation #109. Alternatively, they can fill out the pre-authorized debit form included with this package.

We would like to acknowledge receipt of your payment in the amount of \$100.00 for the above, with thanks.

Please contact our office at 974-3003 ext. 2. if any further information is required.

Yours truly,



**Kristin Allen, Vice-President  
DANBURY PROPERTY MANAGEMENT (WINDSOR) INC.  
kristin@danburypropertymanagement.com**

**Form 13**  
**STATUS CERTIFICATE**  
**(under subsection 76(1) of the *Condominium Act, 1998*)**

Essex Condominium Corporation No. 109 (known as the "Corporation") certifies that as of the date of this certificate:

**General Information Concerning the Corporation**

1. Mailing Address: **c/o 2296 Richmond St. Unit 2, Windsor, ON N8Y 1L6**
2. Address for Service: **c/o 2296 Richmond St. Unit 2, Windsor, ON N8Y 1L6**
3. Name of Property Manager **Kristin Allen– Danbury Property Management**  
 Address: **2296 Richmond St. Unit 2, Windsor, ON N8Y 1L6**  
 Telephone Number: **(519) 974-3003**
4. The directors and officers of the Corporation are:

Name	Position	Address for Service	Telephone Number
Betty Renaud	Director	c/o 2296 Richmond St. Unit 2, Windsor, ON	519-974-3003
Alfride Alb	Director	c/o 2296 Richmond St. Unit 2, Windsor, ON	519-974-3003
Sandra Havens	Director	c/o 2296 Richmond St. Unit 2, Windsor, ON	519-974-3003

**Common Expenses**

5. The owner of **Unit 08 Level 02 (Address 208–1855 Normandy, LaSalle, Ontario of Essex Condominium Corporation No. 109)**, registered in the Land Registry Office for the Land Titles (or Registry Division of Essex)  
 ( X ) is not in default in the payment of common expenses.  
**OR**  
 ( ) is in default in the payment of common expenses in the amount of \$  
 ( ) and a certificate of lien has been registered against the unit.
6. A payment on account of common expenses for the unit in the amount of **\$334.11** is due on **April 1, 2022** for the period of **April 1 to April 30, 2022**. This amount includes the amount of any increase since the date of the budget of the Corporation for the current fiscal year as described in paragraph 10.

The payment for March has been paid  X   
 has **NOT** been paid

7. The Corporation has the amount of **\$0.00** in prepaid common expenses for the unit.
8. There are no amounts that the *Condominium Act, 1998* requires to be added to the common expenses payable for the unit except for increases which may result after implementation of a Reserve Fund Plan.

**Budget**

9. The Budget of the Corporation is accurate and is in a deficit position. However, unforeseen expenses could alter the fiscal year-end balance.

10. Since the date of the budget of the Corporation for the current fiscal year, the common expenses for the unit  
 ( X ) have not been increased  
**OR**  
 ( ) have been increased by \$0.00 per month because N/A
11. Since the date of the budget, the Corporation for the current fiscal year,  
 ( X ) has not levied any assessments against the unit to increase the contribution to the reserve fund or the Corporation's operating fund or for any other purpose.  
**OR**  
 ( ) the board has levied the following assessments against the unit to increase the contribution to the reserve fund or the Corporation's operating fund or for any other purpose.
12. The Corporation has no knowledge of any circumstances that may result in an increase in the common expenses for the unit except for increases which may result after implementation of a Reserve Fund Plan.

#### **Reserve Fund.**

13. The Corporation's reserve fund amounts to **\$523,728.32** as of January 31, 2022.
14.  ( X ) The most recent reserve fund study conducted by the board was a Reserve Fund Study Update October 3, 2018 and prepared by ChallEng.  
**OR**  
 ( ) A reserve fund study is being conducted within the first year and the cost of the study is included in the first year budget.
15. The balance of the reserve fund at the beginning of the current fiscal year was **\$542,560.00**. In accordance with the budget of the Corporation for the current fiscal year, the annual contribution to be made to the reserve fund in the current fiscal year **is \$63,410.00** and the anticipated expenditures to be made from the reserve fund in the current fiscal year amount to **\$50,000.00**. The board anticipates that the reserve fund  ( X ) **WILL**  ( ) **WILL NOT** be adequate in the current fiscal year for the expected costs of major repair and replacement of the common elements and assets of the Corporation.
16.  ( ) The Board has sent to the Owners a notice dated the 22<sup>nd</sup> day of January 2019 containing a summary of the reserve fund study, a summary of the proposed plan for future funding of the reserve fund and a statement indicating the areas, if any, in which the proposed plan differs from the study. The proposed plan for future funding of the reserve fund has not been implemented because...  
**OR**  
 ( X ) The proposed plan for future funding has been implemented and the total contribution each year to the reserve fund is being made as set out in the Contribution Table.  
**OR**  
 ( ) This will be addressed.
17. There are no plans to increase the reserve fund under a plan proposed by the Board under subsection 94 (8) of the *Condominium Act, 1998*, for the future funding of the reserve fund except for increases which may result after implementation of a Reserve Fund Plan.

#### **Legal Proceedings, Claims**

18. There are no outstanding judgments against the Corporation.
19. The Corporation is not a party to any proceeding before a court of law, an arbitrator or an administrative tribunal.

20. The Corporation has not received a notice of or made an application under section 109 of the *Condominium Act, 1998*, to the Superior Court of Justice for an order to amend the declaration and description, where the court has not made the order.
21. The Corporation has no outstanding claim for payment out of the guarantee fund under the Ontario New Home Warranties Plan Act.
22. There is currently:  
 no order of the Superior Court of Justice in effect appointing an Inspector under section 130 of the *Condominium Act, 1998* or an administrator under section 131 of the *Condominium Act, 1998*.  
**OR**  
 an order of the Superior Court of Justice in effect appointing an Inspector under Section 130 or an Administrator under section 131 of the *Condominium Act*.

#### **Agreements with Owners relating to changes to the common elements**

23. The Unit  is  **IS NOT** subject to an agreement under clause 98(1) (b) of the *Condominium Act 1998* relating to additions, alterations or improvements made to the common elements by the unit owner;

#### **Leasing of Units**

24. The Corporation  
 has not received Notice under Section 83 of the *Condominium Act, 1998*  
**OR**  
 has received notice under section 83 of the *Condominium Act, 1998* that \_\_\_\_\_ units were leased during the fiscal year preceding the date of this status certificate.

#### **Substantial changes to the common elements, assets or services.**

25. There are no additions, alterations or improvements to the common elements, changes in the assets of the Corporation or changes in a service of the Corporation that are substantial and that the board has proposed but has not implemented, and there are no proposed installations of an electric vehicle charging system to be carried out in accordance with subsection 24.3 (5) of Ontario Regulation 48/1 (General) made under the *Condominium Act, 1998*.
- except for the following proposal ....

Any existing or new alterations to the exclusive use common elements or the standard unit are the responsibility of the Owner to maintain and / or repair and not the Corporation.

#### **Insurance**

26. The Corporation has secured all policies of insurance that are required under the *Condominium Act, 1998*.

#### **Information on non-standard condominium corporations.**

- 27 to 32. These clauses deal with Phased, Common Element, Vacant, and Leasehold Condominium Corporations and do not apply to this Standard Condominium Corporation.

#### **Attachments**

33. The following documents are attached to this status certificate and form part of it:
- (a) a copy of the current declaration, bylaws and rules;
- (b) a copy of the budget of the Corporation for the current fiscal year, its last annual audited financial statements and the auditor's report on the statements;

- (c) a list of all current agreements mentioned to section 111, 112 or 113 of the *Condominium Act, 1998* and all current agreements between the Corporation and another corporation or between the Corporation and the owner of the unit;
- (d) a certificate or memorandum of insurance for each of the current insurance policies;
- (e) a copy of the schedule that the declarant has delivered to the board setting out what constitutes a standard unit, if there is no by-law of the Corporation establishing what constitutes a standard unit;
- (f) ~~a copy of all agreements, if any, described in clause 98 (1) (b) of the *Condominium Act, 1998* or section 24.6 of Ontario Regulation 48/1 (general) made under the *Condominium Act, 1998* that bind the unit;~~
- (g) a copy of a notice dated \_\_\_\_\_ containing a summary of the reserve fund study, a summary of the proposed plan for future funding of the reserve fund and a statement indicating the arears, if any, in which the proposed plan differs from the study;

**Rights of person requesting certificate**

- 34. The person requesting this certificate has the following rights under subsections 76 (7) and (8) of the *Condominium Act, 1998* with respect to the agreements listed in subparagraph 33 (c) above;
  - (a) Upon receiving a written request and reasonable notice, the Corporation shall permit a person who has requested a status certificate and paid the fee charged by the Corporation for the certificate, or an agent of the person duly authorized in writing, to examine the agreements listed in subparagraph 33 (c) at a reasonable time and at a reasonable location.
  - (b) The Corporation shall, within a reasonable time, provide copies of the agreements to a person examining them, if the person so requests and pays a reasonable fee to compensate the Corporation for the labour and copying charges.

Dated this 7<sup>TH</sup> day of March, 2022

**Essex Condominium Corporation #109**



\_\_\_\_\_  
(signature)

**KRISTIN ALLEN, VICE-PRESIDENT  
DANBURY PROPERTY MANAGEMENT (WINDSOR) INC.**

**ESSEX CONDOMINIUM CORPORATION #109**

**SERVICE AGREEMENTS**

- Kym's Quality Cleaning
- WDS Garbage Disposal
- Discovery Landscaping

**Form 13**  
**STATUS CERTIFICATE**  
**(under subsection 76(1) of the *Condominium Act, 1998*)**

Essex Condominium Corporation No. 109 (known as the "Corporation") certifies that as of the date of this certificate:

**General Information Concerning the Corporation**

1. Mailing Address: **c/o 2296 Richmond St. Unit 2, Windsor, ON N8Y 1L6**
2. Address for Service: **c/o 2296 Richmond St. Unit 2, Windsor, ON N8Y 1L6**
3. Name of Property Manager **Kristin Allen– Danbury Property Management**  
 Address: **2296 Richmond St. Unit 2, Windsor, ON N8Y 1L6**  
 Telephone Number: **(519) 974-3003**
4. The directors and officers of the Corporation are:

Name	Position	Address for Service	Telephone Number
Betty Renaud	Director	c/o 2296 Richmond St. Unit 2, Windsor, ON	519-974-3003
Alfride Alb	Director	c/o 2296 Richmond St. Unit 2, Windsor, ON	519-974-3003
Sandra Havens	Director	c/o 2296 Richmond St. Unit 2, Windsor, ON	519-974-3003

**Common Expenses**

5. The owner of **Unit 08 Level 02 (Address 208–1855 Normandy, LaSalle, Ontario of Essex Condominium Corporation No. 109**, registered in the Land Registry Office for the Land Titles (or Registry Division of **Essex**)
- ( X ) is not in default in the payment of common expenses.  
**OR**  
 ( ) is in default in the payment of common expenses in the amount of \$  
 ( ) and a certificate of lien has been registered against the unit.
6. A payment on account of common expenses for the unit in the amount of **\$334.11** is due on **April 1, 2022** for the period of **April 1 to April 30, 2022**. This amount includes the amount of any increase since the date of the budget of the Corporation for the current fiscal year as described in paragraph 10.

The payment for March has been paid   X    
 has **NOT** been paid           

7. The Corporation has the amount of **\$0.00** in prepaid common expenses for the unit.
8. There are no amounts that the *Condominium Act, 1998* requires to be added to the common expenses payable for the unit except for increases which may result after implementation of a Reserve Fund Plan.

**Budget**

9. The Budget of the Corporation is accurate and is in a deficit position. However, unforeseen expenses could alter the fiscal year-end balance.

10. Since the date of the budget of the Corporation for the current fiscal year, the common expenses for the unit  
 ( X ) have not been increased  
**OR**  
 ( ) have been increased by \$0.00 per month because N/A
11. Since the date of the budget, the Corporation for the current fiscal year,  
 ( X ) has not levied any assessments against the unit to increase the contribution to the reserve fund or the Corporation's operating fund or for any other purpose.  
**OR**  
 ( ) the board has levied the following assessments against the unit to increase the contribution to the reserve fund or the Corporation's operating fund or for any other purpose.
12. The Corporation has no knowledge of any circumstances that may result in an increase in the common expenses for the unit except for increases which may result after implementation of a Reserve Fund Plan.

#### **Reserve Fund.**

13. The Corporation's reserve fund amounts to **\$523,728.32** as of January 31, 2022.
14.  ( X ) The most recent reserve fund study conducted by the board was a Reserve Fund Study Update October 3, 2018 and prepared by ChallEng.  
**OR**  
 ( ) A reserve fund study is being conducted within the first year and the cost of the study is included in the first year budget.
15. The balance of the reserve fund at the beginning of the current fiscal year was **\$542,560.00**. In accordance with the budget of the Corporation for the current fiscal year, the annual contribution to be made to the reserve fund in the current fiscal year is **\$63,410.00** and the anticipated expenditures to be made from the reserve fund in the current fiscal year amount to **\$50,000.00**. The board anticipates that the reserve fund  ( X ) **WILL**  ( ) **WILL NOT** be adequate in the current fiscal year for the expected costs of major repair and replacement of the common elements and assets of the Corporation.
16.  ( ) The Board has sent to the Owners a notice dated the 22<sup>nd</sup> day of January 2019 containing a summary of the reserve fund study, a summary of the proposed plan for future funding of the reserve fund and a statement indicating the areas, if any, in which the proposed plan differs from the study. The proposed plan for future funding of the reserve fund has not been implemented because...  
**OR**  
 ( X ) The proposed plan for future funding has been implemented and the total contribution each year to the reserve fund is being made as set out in the Contribution Table.  
**OR**  
 ( ) This will be addressed.
17. There are no plans to increase the reserve fund under a plan proposed by the Board under subsection 94 (8) of the *Condominium Act, 1998*, for the future funding of the reserve fund except for increases which may result after implementation of a Reserve Fund Plan.

#### **Legal Proceedings, Claims**

18. There are no outstanding judgments against the Corporation.
19. The Corporation is not a party to any proceeding before a court of law, an arbitrator or an administrative tribunal.



20. The Corporation has not received a notice of or made an application under section 109 of the *Condominium Act, 1998*, to the Superior Court of Justice for an order to amend the declaration and description, where the court has not made the order.
21. The Corporation has no outstanding claim for payment out of the guarantee fund under the Ontario New Home Warranties Plan Act.
22. There is currently:  
 no order of the Superior Court of Justice in effect appointing an Inspector under section 130 of the *Condominium Act, 1998* or an administrator under section 131 of the *Condominium Act, 1998*.  
**OR**  
 an order of the Superior Court of Justice in effect appointing an Inspector under Section 130 or an Administrator under section 131 of the *Condominium Act*.

#### **Agreements with Owners relating to changes to the common elements**

23. The Unit  is  **IS NOT** subject to an agreement under clause 98(1) (b) of the *Condominium Act 1998* relating to additions, alterations or improvements made to the common elements by the unit owner;

#### **Leasing of Units**

24. The Corporation  
 has not received Notice under Section 83 of the *Condominium Act, 1998*  
**OR**  
 has received notice under section 83 of the *Condominium Act, 1998* that \_\_\_\_\_ units were leased during the fiscal year preceding the date of this status certificate.

#### **Substantial changes to the common elements, assets or services.**

25. There are no additions, alterations or improvements to the common elements, changes in the assets of the Corporation or changes in a service of the Corporation that are substantial and that the board has proposed but has not implemented, and there are no proposed installations of an electric vehicle charging system to be carried out in accordance with subsection 24.3 (5) of Ontario Regulation 48/1 (General) made under the *Condominium Act, 1998*.  
  
 except for the following proposal ....

Any existing or new alterations to the exclusive use common elements or the standard unit are the responsibility of the Owner to maintain and /or repair and not the Corporation.

#### **Insurance**

26. The Corporation has secured all policies of insurance that are required under the *Condominium Act, 1998*.

#### **Information on non-standard condominium corporations.**

- 27 to 32. These clauses deal with Phased, Common Element, Vacant, and Leasehold Condominium Corporations and do not apply to this Standard Condominium Corporation.

#### **Attachments**

33. The following documents are attached to this status certificate and form part of it:  
 (a) a copy of the current declaration, bylaws and rules;  
 (b) a copy of the budget of the Corporation for the current fiscal year, its last annual audited financial statements and the auditor's report on the statements;

- (c) a list of all current agreements mentioned to section 111, 112 or 113 of the *Condominium Act, 1998* and all current agreements between the Corporation and another corporation or between the Corporation and the owner of the unit;
- (d) a certificate or memorandum of insurance for each of the current insurance policies;
- (e) a copy of the schedule that the declarant has delivered to the board setting out what constitutes a standard unit, if there is no by-law of the Corporation establishing what constitutes a standard unit;
- (f) ~~a copy of all agreements, if any, described in clause 98 (1) (b) of the *Condominium Act, 1998* or section 24.6 of Ontario Regulation 48/1 (general) made under the *Condominium Act, 1998* that bind the unit;~~
- (g) a copy of a notice dated \_\_\_\_\_ containing a summary of the reserve fund study, a summary of the proposed plan for future funding of the reserve fund and a statement indicating the areas, if any, in which the proposed plan differs from the study;

#### Rights of person requesting certificate

34. The person requesting this certificate has the following rights under subsections 76 (7) and (8) of the *Condominium Act, 1998* with respect to the agreements listed in subparagraph 33 (c) above;
- (a) Upon receiving a written request and reasonable notice, the Corporation shall permit a person who has requested a status certificate and paid the fee charged by the Corporation for the certificate, or an agent of the person duly authorized in writing, to examine the agreements listed in subparagraph 33 (c) at a reasonable time and at a reasonable location.
  - (b) The Corporation shall, within a reasonable time, provide copies of the agreements to a person examining them, if the person so requests and pays a reasonable fee to compensate the Corporation for the labour and copying charges.

Dated this 7<sup>TH</sup> day of March, 2022

**Essex Condominium Corporation #109**



(signature)

**KRISTIN ALLEN, VICE-PRESIDENT  
DANBURY PROPERTY MANAGEMENT (WINDSOR) INC.**

**ESSEX CONDOMINIUM CORPORATION #109****SERVICE AGREEMENTS**

- Kym's Quality Cleaning
- WDS Garbage Disposal
- Discovery Landscaping



TO: ALL OWNERS OF ESSEX CONDOMINIUM CORPORATION NO. 109  
FROM: KRISTIN ALLEN, PROPERTY MANAGER  
DATE: JANUARY 22, 2019  
RE: **FORM 15**

---

Enclosed for all Owners records is the Form 15 for the Reserve Fund Study which is being supplied to you as prescribed by the Condominium Act.

The Board of **Essex Condominium Corporation No. 109** has reviewed the **Reserve Fund Study Update** dated **October 3, 2018** prepared by **Chall. Eng. Corporation.** for the Corporation (known as the "Reserve Fund Study") and has proposed a plan for future funding of the Reserve Fund that the Board has determined will ensure that, in accordance with the regulations made under the Condominium Act, 1998, the Reserve Fund will be adequate for the major repair and replacement of the common elements and assets of the Corporation.

The Board has adopted the funding recommendations of the Reserve Fund Study and has implemented them as set out in the Contribution Table.

The total annual contribution recommended under the proposed funding plan for the fiscal year 2019 beginning November 1, 2018 is \$58,625.00

If you have any questions, please contact our office at 519-974-3003.

***On behalf of the Board of Directors,***

Yours truly,

Kristin Allen, Property Manager

**DANBURY PROPERTY MANAGEMENT (WINDOSR) INC.**

[kristin@danburypropertymanagement.com](mailto:kristin@danburypropertymanagement.com)

Cc: Board of Directors

Ref: sh/550-form15.let

**Form 15**  
**NOTICE OF FUTURE FUNDING OF THE RESERVE FUND**  
(under subsection 94 (9) of the *Condominium Act, 1998*)

*Condominium Act, 1998*

TO: All owners in Essex Condominium Corporation No. 109

The board has received and reviewed a Reserve Fund Study Update dated October 3, 2018 prepared by Chall.Eng. Corporation, and has proposed a plan for the future funding of the reserve fund that the board has determined will ensure that, in accordance with the regulations made under the Condominium Act, 1998, the reserve fund will be adequate for the major repair and replacement of the common elements and assets of the corporation.

This notice contains:

1. A summary of the reserve fund study.
2. A summary of the proposed funding plan.
3. A statement indicating the areas, if any, in which the proposed funding plan differs from the reserve fund study.

At the present time the average contribution per unit per month to the reserve fund is \$ 101.26  
Based on the proposed funding plan, the average increase in contribution per unit per month will be:

\$	2.68	/month in	2019
\$	5.44	/month in	2020
\$	8.26	/month in	2021

The proposed funding plan will be implemented beginning on November 1, 2018  
(set out the date of a day that is more than 30 days after the day on which this notice is sent to the owners).

Dated this 21<sup>st</sup> day of January, 2019 Essex Condominium Corporation No. 109

Betty J. Renaud  
(signature)  
Betty J. Renaud  
(print name)  
Elfriede Alb  
(signature)  
Elfriede Alb  
(print name)

(Affix corporate seal or add a statement that the persons signing have the authority to bind the corporation.)

**CASH FLOW TABLE**

Opening Balance of the Reserve Fund: \$ 388,743.00  
 Minimum Reserve Fund Balance during the projected period: \$260,259.29  
 Assumed Annual Inflation Rate for Reserve Fund Expenditures: 2%  
 Assumed Annual Interest Rate for interest earned on the Reserve fund: 2%

YEAR	OPENING BALANCE	RECOMMENDED ANNUAL CONTRIBUTION	ESTIMATED INFLATION ADJUSTED EXPENDITURES (INC TAX)	ESTIMATED INTEREST INCOME	PERCENTAGE NCREASE IN RECOMMEND ANNUAL CONTRIBUTION	CLOSING BALANCE
2019	\$ 388,743	\$ 58,625	\$ 17,577	\$ 7,775	3%	\$ 437,566
2020	\$ 437,566	\$ 60,179	\$ 9,523	\$ 8,751	3%	\$ 496,973
2021	\$ 496,973	\$ 61,773	\$ 20,086	\$ 9,939	3%	\$ 548,600
2022	\$ 548,600	\$ 63,410	\$ 12,231	\$ 10,972	3%	\$ 610,750
2023	\$ 610,750	\$ 65,091	\$ -	\$ 12,215	3%	\$ 688,056
2024	\$ 688,056	\$ 66,816	\$ 61,465	\$ 13,761	3%	\$ 707,168
2025	\$ 707,168	\$ 68,586	\$ 2,077	\$ 14,143	3%	\$ 787,821
2026	\$ 787,821	\$ 70,404	\$ 288,627	\$ 15,756	3%	\$ 585,354
2027	\$ 585,354	\$ 72,269	\$ 21,270	\$ 11,707	3%	\$ 648,061
2028	\$ 648,061	\$ 74,185	\$ 57,165	\$ 12,961	3%	\$ 678,042
2029	\$ 678,042	\$ 76,150	\$ 105,727	\$ 13,561	3%	\$ 662,026
2030	\$ 662,026	\$ 78,168	\$ 30,740	\$ 13,241	3%	\$ 722,695
2031	\$ 722,695	\$ 80,240	\$ 26,239	\$ 14,454	3%	\$ 791,150
2032	\$ 791,150	\$ 82,366	\$ 52,558	\$ 15,823	3%	\$ 836,781
2033	\$ 836,781	\$ 84,549	\$ 103,417	\$ 16,736	3%	\$ 834,649
2034	\$ 834,649	\$ 86,789	\$ 99,590	\$ 16,693	3%	\$ 838,541
2035	\$ 838,541	\$ 89,089	\$ 23,101	\$ 16,771	3%	\$ 921,300
2036	\$ 921,300	\$ 91,450	\$ 20,335	\$ 18,426	3%	\$ 1,010,841
2037	\$ 1,010,841	\$ 93,874	\$ 39,015	\$ 20,217	3%	\$ 1,085,917
2038	\$ 1,085,917	\$ 96,361	\$ 31,903	\$ 21,718	3%	\$ 1,172,093
2039	\$ 1,172,093	\$ 98,915	\$ 244,488	\$ 23,442	3%	\$ 1,049,962
2040	\$ 1,049,962	\$ 101,536	\$ 825,612	\$ 20,999	3%	\$ 346,885
2041	\$ 346,885	\$ 104,227	\$ 197,790	\$ 6,938	3%	\$ 260,259
2042	\$ 260,259	\$ 106,989	\$ 21,083	\$ 5,205	3%	\$ 351,370
2043	\$ 351,370	\$ 109,824	\$ 29,662	\$ 7,027	3%	\$ 438,559
2044	\$ 438,559	\$ 112,734	\$ 282,321	\$ 8,771	3%	\$ 277,744
2045	\$ 277,744	\$ 115,722	\$ 9,837	\$ 5,555	3%	\$ 389,184
2046	\$ 389,184	\$ 118,789	\$ 21,641	\$ 7,784	3%	\$ 494,116
2047	\$ 494,116	\$ 121,936	\$ 31,104	\$ 9,882	3%	\$ 594,830
2048	\$ 594,830	\$ 125,168	\$ 260,153	\$ 11,897	3%	\$ 471,742
2049	\$ 471,742	\$ 128,485	\$ 54,804	\$ 9,435	3%	\$ 554,857

**CONTRIBUTION TABLE**

YEAR	A ANNUAL CONTRIBUTION *	% INCREASE OVER PREVIOUS YEAR	B OTHER CONTRIBUTION	A + B TOTAL CONTRIBUTION EACH YEAR TO RESERVE FUND
2019	\$ 58,625	3%	\$ -	\$ 58,625
2020	\$ 60,179	3%	\$ -	\$ 60,179
2021	\$ 61,773	3%	\$ -	\$ 61,773
2022	\$ 63,410	3%	\$ -	\$ 63,410
2023	\$ 65,091	3%	\$ -	\$ 65,091
2024	\$ 66,816	3%	\$ -	\$ 66,816
2025	\$ 68,586	3%	\$ -	\$ 68,586
2026	\$ 70,404	3%	\$ -	\$ 70,404
2027	\$ 72,269	3%	\$ -	\$ 72,269
2028	\$ 74,185	3%	\$ -	\$ 74,185
2029	\$ 76,150	3%	\$ -	\$ 76,150
2030	\$ 78,168	3%	\$ -	\$ 78,168
2031	\$ 80,240	3%	\$ -	\$ 80,240
2032	\$ 82,366	3%	\$ -	\$ 82,366
2033	\$ 84,549	3%	\$ -	\$ 84,549
2034	\$ 86,789	3%	\$ -	\$ 86,789
2035	\$ 89,089	3%	\$ -	\$ 89,089
2036	\$ 91,450	3%	\$ -	\$ 91,450
2037	\$ 93,874	3%	\$ -	\$ 93,874
2038	\$ 96,361	3%	\$ -	\$ 96,361
2039	\$ 98,915	3%	\$ -	\$ 98,915
2040	\$ 101,536	3%	\$ -	\$ 101,536
2041	\$ 104,227	3%	\$ -	\$ 104,227
2042	\$ 106,989	3%	\$ -	\$ 106,989
2043	\$ 109,824	3%	\$ -	\$ 109,824
2044	\$ 112,734	3%	\$ -	\$ 112,734
2045	\$ 115,722	3%	\$ -	\$ 115,722
2046	\$ 118,789	3%	\$ -	\$ 118,789
2047	\$ 121,936	3%	\$ -	\$ 121,936
2048	\$ 125,168	3%	\$ -	\$ 125,168
2049	\$ 128,485	3%	\$ -	\$ 128,485

\* The term "annual contribution" means the amount to be contributed each year to the reserve fund from the monthly common expenses.

To: All Owners/Residents of Villas of Normandy

From: Kristin Allen, Property Manager

Date: July 23, 2021

**RE: PAINTING OF BALCONY / FOR SALE SIGNS**

---

A number of owners have requested the Board of Directors consider allowing them to paint the underside of the balcony ceiling and balcony floor. The Board is pleased to advise they will permit this, provided the following guideline is adhered to:

1. An alteration request must be submitted prior to beginning any work (one is attached for your convenience).
2. In an effort to ensure uniformity, the following paint colours from Sherwin Williams must be used  
Balcony Ceiling – Quaint Peach – SW6330  
Balcony Floor – Smoky Salmon – SW6331
3. The attached specification for the application of the paint must be strictly followed.

Please note that once you have painted your balcony ceiling and floor this must be maintained and repaired by the owner.

If any owner is unable to paint the ceiling, or wishes to hire a painter, Colin Vassell of Vassell and Sons Painting has set a price of \$110.00 (including paint) for the ceiling only. You may contact him at (519) 791-1460 to make an appointment.

Secondly, some Owners have asked about placing 'For Sale' signs on the property. Please remember that a request in writing must be submitted to the Board of Directors for their approval prior to any sign being installed.

If you have any questions or concerns, please do not hesitate to contact me at (519) 974-3003 ext.2

***On behalf of the Board of Directors,***

---

Yours truly,



Kristin Allen, Vice President  
**DANBURY PROPERTY MANAGEMENT (WINDSOR) INC**  
[kristin@danburypropertymanagement.com](mailto:kristin@danburypropertymanagement.com)

Enclosure

Ref: 123-all.owners.let



May 20, 2021

TO ALL OWNERS OF  
ESSEX CONDOMINIUM CORPORATION NO. 109

---

Dear Owner(s):

Please find enclosed your copy of the Certificate of Insurance which outlines the insurance coverage carried by the Condominium Corporation.

*You should retain this form for your records; you may wish to refer to this certificate when planning your individual insurance coverage. **Please note that your personal insurance coverage should cover your betterments and improvements, personal belongings and storage locker if you have one.** We advise that you forward this insurance certificate to your personal insurance agent for their review.*

Please note that subsection 105 (2) of the Act states, "If an owner, a lessee of an owner or a person residing in the owner's unit with the permission or knowledge of the owner through an act or omission causes damage to the owner's unit, the amount that is the lesser of the cost of repairing the damage and the deductible limit of the insurance policy obtained by the corporation shall be added to the common expenses payable for the owner's unit."

***Your personal insurance coverage should also cover you for the possibility of a charge from the Corporation for the corporation's deductible where damage is caused to a common area or an owner's unit that emanated from your unit or through an act or omission.***

If you have any questions regarding this matter, please do not hesitate to contact me directly at (519) 974-3003.

On behalf of the Board of Directors,

Yours truly,



Kristin Allen, Vice President

**DANBURY PROPERTY MANAGEMENT (WINDSOR) INC.**

[kristin@danburypropertymanagement.com](mailto:kristin@danburypropertymanagement.com)

Enclosure

Cc: Board of Directors

Ref: sm/590-allowners.let



**Atrens-Counsel  
Insurance Brokers** **CERTIFICATE OF INSURANCE**

Part of Arthur J. Gallagher Canada Limited

This is to certify that insurance described below has been effected with the Insurer(s) shown, subject to the terms and conditions of the policy applicable.

**NAMED INSURED:** ESSEX CONDOMINIUM CORPORATION NO. 109

**ADDITIONAL NAMED INSUREDS:** ALL REGISTERED UNIT OWNERS FROM TIME TO TIME AND ALL REGISTERED MORTGAGEES FROM TIME TO TIME

**PROPERTY INSURED:** 1855 Normandy Avenue  
LaSalle, Ontario  
N9H 2R4

**TERM:** May 1, 2021 TO May 1, 2022

**COMMERCIAL PACKAGE POLICY NO.** 6545294

**PROPERTY:** Form: Comprehensive All Risk Policy  
Amount of Insurance: \$11,899,785.00  
Deductibles: \$ 10,000.00 STANDARD  
\$ 25,000.00 SEWER BACKUP  
\$ 25,000.00 WATER  
\$ 25,000.00 FLOOD  
\$ 50,000.00 EARTHQUAKE  
Company: Wawanesa Insurance 50%  
RSA Insurance Company of Canada 25%  
Travelers Canada 25%

**COMPREHENSIVE GENERAL LIABILITY:**

Limit of Liability: \$5,000,000.00

**DIRECTORS AND OFFICERS LIABILITY:**

Limit of Liability: \$3,000,000.00

**EQUIPMENT BREAKDOWN INSURANCE:**

Limit per Accident: \$11,899,785.00  
Company: Aviva Insurance Company of Canada  
Policy Number: 81638409-1468

This document is furnished as a matter of courtesy and only as information of the fact that Policies have been concurrently prepared. It is not a contract, confers no right upon any person and imposes no liability on the Insuring Companies. A photocopy of this executed Certificate may be relied upon to the same extent as if it were an original executed certificate.

**ATRENS-COUNSEL INSURANCE BROKERS  
Part of Arthur J. Gallagher Canada Limited**

**Authorized Representative**

Date: April 22, 2021

**\*IMPORTANT\***



December 17, 2018

**TO: ALL OWNERS OF ESSEX CONDOMINIUM CORPORATION #109  
INFORMATION RELATING TO YOUR FURNACE AND AIR CONDITONER UNITS**

---

As you may be aware, your furnace and air conditioning units are coming to the end of their useful life and may need to be replaced very soon.

It has come to our attention these units are no longer available for installation and replacement units have been very difficult to find. Some contractors have advised Unit Owners that modifications to the common walls may need to be done to accommodate the new higher efficiency furnaces that must be installed, as per the Government regulations.

The Board of Directors asked Management to find alternative units for installation and a company called CliCom attended a few units to see if a replacement that does not require major construction was available.

We are pleased to advise there is a product that can be installed in the existing room where your furnace and air conditioner is, that will require no modifications to the walls, building etc.

A quote from CliCom for your reference is enclosed with this letter. We suggest that you keep this information on hand as these units will start to fail shortly and will require replacement.

Please note, you are free to choose any contractor you wish to do this work, but modifications to the building cannot be done without prior written approval of the Board of Directors. Further, any contractor you hire to replace your furnace and air conditioning unit must apply for a permit from the Town of LaSalle.

If you have any questions, please do not hesitate to contact the writer at 519-974-3003 ext. 2

***On behalf of the Board of Directors,***

Yours truly,

Kristin Allen, Vice-President

**DANBURY PROPERTY MANAGEMENT (WINDSOR) INC.**

kristin@danburypropertymanagement.com

www.danburypropertymanagement.com

cc: Board of Directors

Ref: ka/548-allowners.let

*Climate* your environment for *Comfort*

**PROPOSAL SUBMITTED**

Name: DANBURY PROPERTY MANAGEMENT Phone: (519) 974-3003

Date: DEC 7, 2018 Street: 1855 NORMANDY ST

Job Location: \_\_\_\_\_ City, Province, Postal Code: LASALLE, ONTARIO

We herby submit specifications and estimates for:

REGARDING GAS COMBINATION UNITS FOR APARTMENTS AT 1855 NORMANDY IN LASALLE, ONTARIO. OR ANY OTHER BUILDING USING GAS HEAT AND CENTRAL AIR,

THE MAGIC PAK UNIT IS THE MOST RESONABLE ONE TO PURCHASE. THIS IS THE ONE W HAVE USED IN THE CARRIAGE HOUSE. TO REPLACE ANY UNIT AT TODAY'S PRICE WOULD BE **\$8700.00 + \$1131.00 HST = \$9831.00**

We propose hereby to furnish material and labour completely in accordance with above specifications for the sum of

NINE THOUSAND EIGHT HUNDRED AND THIRTY ONE DOLLARS \$9831.00 CAD

**Payments to be made as follows: Interest 1.5% per month – 18% per annum on all overdue accounts  
50% DEPOSIT DUE UPON BOOKING, REMAINDER BALANCE DUE UPON COMPLETION**

All material is guaranteed to be as specified. All work is to be completed in a workmanlike manner according to standard practices. Any form alternations of derivation above specifications involving extra costs will be executed only upon written orders, and will become an extra charge over and above delays beyond our control. Owner to carry fire, theft, windstorm and other necessary insurance. Our workers are fully covered by Workplace Safety Insurance Board.

**AUTHORIZED SIGNATURE:** *Joseph Rooney*

NOTE: This proposal may be withdrawn by us if not accepted within 15 days

We herby authorize CliCom Environment Systems to conduct a personal investigation and to obtain any information required related to this contract from any sources to which they may apply and each such source is hereby authorized to provide such information. All material supplied remain the property of Clicom Environment Systems until payment is made in full. CliCom Environment Systems has the right to remove materials without any recourse if payment is not made.

**Acceptance of Proposal:** The above prices, specifications and conditions are satisfactory and herby accepted  
You are authorized to do work as specified; payment will be made as outlines above.

Date of Acceptance: \_\_\_\_\_ Signature: \_\_\_\_\_

6 County Rd 42, Unit #1  
Maidstone, ON  
N0R 1K0

[jrassoc@bellnet.ca](mailto:jrassoc@bellnet.ca)

Phone 519-735-3661  
Fax 519-735-0064  
Cell 519-816-0604

**ESSEX CONDOMINIUM CORPORATION NO. 109  
VILLAS OF NORMANDY CONDOMINIUMS**

**ALTERATION REQUEST FORM**

---

In accordance with the Declaration, By-Laws and Rules and Regulations of the Corporation - no alteration is to be made to any Common Elements (including exclusive use areas), without the prior written approval of the Board of Directors.

**Alterations include, but are not limited to:**

1. Satellite Dish Installation
2. Gas Fireplace/Gas Barbecue Installation
3. Unit Door

The Alteration Request Form to be completed must be submitted to the Management Office and must include a drawing of the proposed alteration (where applicable). Any alteration made without prior written approval will be subject to being returned to its original state at the Owner's expense.

Any alteration made becomes the responsibility of the Owner to maintain and, if the Unit is sold, becomes the responsibility of the new Purchaser.

A written approval/denial of the alteration request will be forwarded to the Owner once reviewed by the Board. Alterations are not to begin until this written approval/denial is received. **If approval is granted, work must be complete within ninety (90) days.**

**REQUEST FOR ALTERATION APPROVAL**

Return completed form to:

**ESSEX CONDOMINIUM CORPORATION NO. 109**

c/o Danbury Property Management

2296 Richmond St. – Unit 2, Windsor, ON N8Y 1L6 Tel: (519) 974-3003 Fax: (519) 974-6893

or via email: kristin@danburypropertymanagement.com

---

(Before filling out this form contact the Manager for more information about the alteration you are requesting, if needed)

NAME: \_\_\_\_\_ PHONE: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

OWNER'S NAME & ADDRESS (If different): \_\_\_\_\_

ALTERATION REQUESTED: (e.g. satellite dish, balcony tile etc)

**ATTACH DRAWINGS, SKETCHES, PHOTOS, COLOUR SAMPLES, BROCHURES, etc, as applicable, to provide as much information as possible.**

OWNER'S SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_

---

**DO NOT WRITE BELOW THIS LINE**

---

RECEIVED: \_\_\_\_\_

REVIEWED AT MEETING OF: \_\_\_\_\_

- APPROVED:**  
*CONDITIONS:*
1. All work is to be completed in a professional manner, in accordance with the approved plan.
  2. Maintenance and repair of the alteration is the full responsibility of the unit owner and such responsibility remains with the unit and future owners.
  3. All present and future costs associated with the alteration are the responsibility of the unit owner.
  4. Completed work is subject to inspection by the Board/Manager.

**NOT APPROVED:** REASONS: \_\_\_\_\_

**MORE INFORMATION REQUESTED (Specify):** \_\_\_\_\_

---



January 18, 2005

**TO ALL OWNERS OF  
ESSEX CONDOMINIUM CORPORATION NO. 109**

Please find enclosed a copy of the Collection Policy for Essex Condominium Corporation No. 109 as, recently ratified by the Board of Directors.

This rule will become effective **February 18, 2005**.

It is important that you review the enclosed policies and contact Danbury Property Management if you have any questions or concerns.

If you have any questions regarding the above noted matter, please do not hesitate to contact our office at (519) 974-3003.

***On behalf of the Board of Directors,***

Yours truly,

Kristin Allen, Vice President

**DANBURY PROPERTY MANAGEMENT (WINDSOR) INC.**

**[kristin@danburypropertymanagement.com](mailto:kristin@danburypropertymanagement.com)**

CC: Board of Directors

Ref: lc/002-N.R.let

**ESSEX CONDOMINIUM CORPORATION NO. 109**  
**BUDGET**  
**FOR THE YEAR ENDING OCTOBER 31, 2022**

	<b>2021 BUDGET</b>	<b>2022 BUDGET</b>
<b><u>ADMINISTRATIVE</u></b>		
Management Fee	\$15,296	\$15,933
Audit	\$2,100	\$2,100
Telephone	\$2,500	\$2,500
Office	\$1,900	\$1,900
Condominium Office Fees	\$565	\$565
	<u>\$22,361</u>	<u>\$22,998</u>
<b><u>UTILITIES</u></b>		
Hydro/Water	\$35,000	\$38,000
Gas	\$1,000	\$800
	<u>\$36,000</u>	<u>\$38,800</u>
<b><u>INSURANCE EXPENSE</u></b>		
General Insurance	<u>\$12,500</u>	<u>\$13,500</u>
<b><u>REPAIRS &amp; MAINTENANCE</u></b>		
Elevator	\$7,000	\$7,500
Garbage Removal	\$2,600	\$2,600
HVAC	\$1,700	\$1,700
Safety & Health	\$3,000	\$4,000
General Repairs	\$7,500	\$7,500
Window Washing	\$2,500	\$2,500
Janitorial	\$13,500	\$15,600
Furnace Vent Cleaning (every other year)	\$3,900	\$5,000
	<u>\$41,700</u>	<u>\$46,400</u>
<b><u>GROUNDS MAINTENANCE</u></b>		
Snow Removal	\$5,500	\$5,500
Lawn Maintenance	\$7,000	\$7,600
	<u>\$12,500</u>	<u>\$13,100</u>
<b><u>RESERVE EXPENSE</u></b>		
Reserve Fund	<u>\$61,173</u>	<u>\$63,410</u>
<b>TOTAL BUDGET</b>	<u><u>\$186,234</u></u>	<u><u>\$198,208</u></u>





**WELCOME TO  
VILLAS OF NORMANDY CONDOMINIUMS**

Enclosed you will find information to assist you with a smooth transition to Condominium living. Combined with the Declaration, By-laws and Rules and Regulations, we are confident that you have been supplied with all documentation necessary.

Please feel free to contact the on-site staff or Property Manager(s), if you have any questions or concerns.

**Property Managers:**

Kristin Allen and Sean Doyle  
Danbury Property Management  
2296 Richmond St., Unit 2  
Windsor, Ontario N8Y 1L6  
Tel: 974-3003 Fax: 974-6893  
Email: [kristin@danburypropertymanagement.com](mailto:kristin@danburypropertymanagement.com)  
[sean@danburypropertymanagement.com](mailto:sean@danburypropertymanagement.com)

July 28, 2017

### MOVE IN/OUT PROCEDURES

The Property Manager, or authorized staff shall prohibit this use of the service elevator for moving personal property in or out of the unit, unless all of the following rules have been complied with:

1. Moves of all heavy or bulky furniture, appliances or contents, and all moves associated with a change of occupancy are only permitted by prior arrangement with the property management.
2. The elevator may be used for moves on the following days at the following times:  
Monday to Friday – 9:00 a.m. to 4:30 p.m.  
Saturday – 9:00 a.m. to 4:30 p.m.

**There will be an additional \$50.00 charge if moves are not conducted within the above noted hours.**

3. Moves are **prohibited** at all other times and all day on Sundays, and statutory holidays
4. The owner or tenant whose goods are being moved shall report to the property management office to pick up the elevator key in order to lock off the elevator. There is a \$40.00 deposit for the key which will be returned to the owner or tenant upon return of the key.
5. The owner or tenant whose goods are being moved shall remain present at all times during the move until the move is complete. The common area must be kept clean during and when the move is complete.
6. In the event of damage, the Condominium Corporation shall charge back to the unit owner the cost of repair of any damage which appears reasonably to have been caused by the move.
7. If the elevator is not operational, please contact Management at 519-974-3003 to see if the elevator is booked.
8. All exterior doors must be shut and locked after closed.

### OWNERS' OBLIGATIONS FOR OCCUPANCY TRANSFERS

The following provisions shall be observed by all owners intending to sell, lease or rent their residential unit.

1. All owners selling their unit shall submit to the management office a copy of the completed bona-fide Agreement of Purchase and Sale.
2. All owners renting or leasing their unit shall submit to the management office the following documents:

- f) The tenant acknowledges and agrees that the condominium corporation shall have the right to limit access to the building by delivery services where such delivery or services are not in the best interests of the building or its occupants.
- g) The landlord and tenant mutually covenant that neither, by their own acts nor those of their family, servants, guests or agents will they do or permit any act upon the premises which may in any way be objectionable or injurious to the reputation of the premises or of the other party.

### **HELPFUL INFORMATION REGARDING MOVE IN / OUT PROCEDURES**

#### **1. Preparations**

Please be reminded each owner and tenant must abide by the Condominium Rules and Regulations; a copy of which is supplied to each new Owner. Owners in turn provide a copy of these Rules to Tenants. If you do not have a copy of these rules please contact the property manager or building manager.

As you are aware there are common fees (covering common costs such as, in-house services, utilities, etc.) due on the first of each month for each suite. Strict adherence and punctuality in payment of these fees is important, since failure to do so can lead to serious legal problems. A Lien Policy, pertaining to arrears common fee account, is contained in the Declaration provided to all owners and should be reviewed at your earliest convenience.

It is therefore advisable to provide to the Condominium Corporation a set of post-dated cheques covering the remainder of the fiscal year or pre-authorized payment is accepted.

#### **2. Preparations in Your Suite**

Keep in mind that the Condominium Rules and Regulations require that window coverings/drapes are of a light off-white tone on the outside.

If you intend to renovate your suite, you may or may not be required to obtain the approval of the Board. If your renovations are strictly redecorating i.e., Paint, wall coverings, carpeting, no approval is needed.

Approval of the Board of Directors is required when your renovation involves an alteration i.e., plumbing changes, electrical wiring changes, removing walls, etc.

No alteration whatsoever can be permitted to common areas. There are two types of common areas: areas that are used in common by all residents – i.e., hallways, elevators etc., and areas that are for the exclusive use of only the resident – i.e., balconies. It is important to note that exclusive use common area is still a common area and cannot be altered or its appearance amended without prior written approval from the Board.

A copy of an Alteration Request is enclosed in this booklet, as well as additional information governing approval of alterations.

**ALTERATION REQUEST FORM**

**Return completed form to: ESSEX CONDOMINIUM CORPORATION NO. 109  
c/o Danbury Property Management**

**2296 Richmond St., Unit 2, Windsor, ON N8Y 1L6 Tel: (519) 974-3003 Fax: (519) 974-6893**

(Before filling out this form, contact the Manager for more information about the alteration you are requesting)

NAME: \_\_\_\_\_ PHONE: \_\_\_\_\_

UNIT/ ADDRESS: \_\_\_\_\_

OWNER'S NAME & ADDRESS (if different): \_\_\_\_\_

\_\_\_\_\_

ALTERATION REQUESTED:

Show the exact location of the proposed alteration, if applicable – OR – ATTACH DRAWINGS, SKETCHES, PHOTOS, COLOUR SAMPLES, BROCHURES, etc., as applicable to provide as much information as possible. If there is not enough space provided, please attach a separate sheet.

OWNER'S SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_

**DO NOT WRITE BELOW THIS LINE**

-----

RECEIVED: \_\_\_\_\_ REVIEWED AT MEETING OF \_\_\_\_\_

**APPROVED: WITH THE FOLLOWING CONDITIONS:**

Prior written confirmation must be obtained from an Engineer verifying that any wall to be removed is not a bearing wall. There may be no disruption of the mechanical, electrical or plumbing services to other units or common areas as a result of this work, without prior written approval.

Any and all required Permits and/or authorizations will be obtained by the unit owner at the owner's expense and must be provided to the management office prior to the commencement of any work being performed. All work be in compliance with any and all By-laws and Building codes or any other code governing such work.

The renovation work shall not unreasonably disturb other residents' peaceful enjoyment of their homes. **The work may be done between the hours of 9:00 a.m. and 5:00 p.m., Monday through Saturday only.**

All work will be done in a professional workman-like manner. The Owner will be responsible for any clean up of common areas resulting from such work.

**CITY OF WINDSOR  
SMOKING BYLAW NO. 11803**

Smoking is prohibited in the common areas of any Condominium building. This includes the lobby, hallways, stairwells, and elevators. Violators of this bylaw could be subject to a fine of up to \$5,000.00.

activated to sound the building's fire alarm system and bring the fire department to the premises.

The smoke detector in the suite is not connected into the building fire alarm system. This device is intended to provide an early warning. However, if the problem is serious and escalates beyond control, the Occupant should activate the fire pull station in the hallway and then safely vacate the building.

All Residents should exit the building whenever the fire alarm signals. You must use the stairways to exit. The elevators will not be available because they automatically move to the lower floors for use by the Fire Department personnel.

7. **REGULAR MAINTENANCE:** To obtain proper and efficient operation of certain appliances and equipment some maintenance and servicing is needed periodically. It is suggested that regular maintenance be performed on various items in the suite. A few areas of attention are:
  - a) The heating/cooling unit – the filter of the unit should be replaced one to two times per year. The fan motor should be oiled once a year. The power to the unit must be turned off whenever maintenance or service is undertaken.
  - b) The bathroom exhaust fan motor should be oiled once a year to prevent failure. The power to the unit must be turned off whenever maintenance or service is undertaken.
  - c) The clothes dryer has a wall mounted lint trap that should be cleaned frequently to avoid a fire hazard as well as ensuring the appliance will be able to run more effectively.
  - d) Running toilets, dripping taps and faucets, hose leaks etc., should be repaired immediately to prevent unnecessary waste of water, which contributes to increased common fees, as well as assuring that adjoining units are not affected by maintenance issues arising from your unit.
  
8. **GARBAGE CHUTE:** Double bag and tie all wet garbage such as food, diapers, cat litter etc. to prevent odour from emanating from the chute and into the hallways. Do not throw glass or pizza boxes down the garbage chute.

**ESSEX CONDOMINIUM  
CORPORATION NO. 109**

**AUDITED FINANCIAL STATEMENTS**

**OCTOBER 31, 2021**

---

Independent Auditors' Report	1
Statement of Financial Position	3
Statement of Revenues, Expenditures and Fund Deficit - General Fund	4
Statement of Revenues, Expenditures and Fund Equity - Reserve Fund	5
Statement of Cash Flows	6
Notes to Financial Statements	7

---

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Corporation's internal control.

Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Corporation's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Corporation to cease to continue as a going concern.

Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

#### **Report on Other Legal and Regulatory Requirements**

In accordance with Section 67(4) of the Condominium Act, we report that these financial statements are not prepared in accordance with the requirements of Section 115(4) of the Act, as the Corporation has not deposited all monies received as contributions from owners to the reserve fund into a reserve fund account and, as a consequence, has \$526,970 in its reserve bank and investments which is less than the amount necessary to fund the reserve for major repairs and replacements of \$548,600.

Windsor, Ontario  
January 28, 2022



Chartered Professional Accountants  
Licensed Public Accountants



ESSEX CONDOMINIUM CORPORATION NO. 109

GENERAL FUND

STATEMENT OF REVENUES, EXPENDITURES AND FUND DEFICIT

	Year Ended October 31		
	2021 <u>Budget</u> (Unaudited)	2021 <u>Actual</u>	2020 <u>Actual</u>
<b>Revenues</b>			
Condominium fees	\$ 186,234	\$ 186,233	\$ 173,339
Interest and miscellaneous	-	7	312
Less: allocation to reserve fund for major repairs and replacements	<u>(61,173)</u>	<u>(61,773)</u>	<u>(60,179)</u>
	125,061	124,467	113,472
<b>Expenditures</b>			
Utilities	36,000	37,164	34,558
Repairs and maintenance			
- building and equipment	14,700	12,360	12,576
- janitorial services--Note F	13,500	13,424	14,713
- elevator--Note F	7,000	7,976	6,805
- furnace vent cleaning	3,900	9,769	-
- garbage removal	2,600	2,587	2,692
Landscaping and snow removal--Note F	12,500	13,413	12,783
Insurance	12,500	11,393	10,227
Management fees--Note E	15,296	15,296	15,296
Telephone	2,500	2,289	2,290
Professional fees	2,100	2,062	2,006
Office supplies	1,900	1,827	1,338
Condominium Authority of Ontario fees	<u>565</u>	<u>423</u>	<u>423</u>
	<u>125,061</u>	<u>129,983</u>	<u>115,707</u>
DEFICIENCY OF REVENUES OVER EXPENDITURES	<u>\$ -</u>	(5,516)	(2,235)
Fund deficit at beginning of year		<u>(13,467)</u>	<u>(11,232)</u>
FUND DEFICIT AT END OF YEAR		<u>\$ (18,983)</u>	<u>\$ (13,467)</u>

See notes to financial statements

ESSEX CONDOMINIUM CORPORATION NO. 109

STATEMENT OF CASH FLOWS

---

	Year Ended October 31	
	<u>2021</u>	<u>2020</u>
<b>CASH FLOWS PROVIDED BY (USED FOR):</b>		
<b>OPERATIONS</b>		
Excess of revenues over expenditures	\$ 48,903	\$ 56,356
Changes in non-cash operating items		
Prepaid expenses	(592)	(639)
Accounts payable and accrued liabilities	2,888	1,325
Common fees received in advance	-	(278)
	<u>51,199</u>	<u>56,764</u>
<b>INVESTMENT ACTIVITIES</b>		
(Increase) decrease in investments	<u>9,784</u>	<u>(6,692)</u>
INCREASE IN CASH	60,983	50,072
Cash at beginning of year	<u>145,686</u>	<u>95,614</u>
CASH AT END OF YEAR	<u>\$ 206,669</u>	<u>\$ 145,686</u>
Cash is comprised of:		
General fund cash		
(chèques issued in excess of bank balance)	\$ (1,075)	\$ 942
Reserve fund cash	<u>207,744</u>	<u>144,744</u>
	<u>\$ 206,669</u>	<u>\$ 145,686</u>

See notes to financial statements

# ESSEX CONDOMINIUM CORPORATION NO. 109

## NOTES TO FINANCIAL STATEMENTS

OCTOBER 31, 2021

---

### C. RESERVE FUND

The Corporation, as required by the Condominium Act of Ontario, has established a reserve fund for financing future major repairs and replacements of the common elements and assets.

The Board of Directors have used the reserve fund study of Chall. Eng. Corporation dated October 3, 2018 (with an implementation date of November 1, 2018) and such other information as was available to them in evaluating the adequacy of annual contributions to the reserve fund for major repairs and maintenance. The reserve fund is evaluated on the basis of expected repair and replacement costs and life expectancy of the common elements and assets of the Corporation. This evaluation is based on a number of assumptions as to interest rates, inflation and future events.

Based on the report, the Corporation's plan for contributions to the reserve fund for 2021 was \$61,773 and the plan for expenditures from the reserve fund for 2021 was \$20,086. The study projected a reserve fund balance on October 31, 2021 of \$548,600.

### D. INVESTMENTS

The Corporation's investment policy is to invest in term deposits with highly rated counterparties to preserve capital while earning a reasonable rate of return.

Investments are comprised of Guaranteed Investment Certificates as follows:

#### Reserve Fund

Windsor Family Credit Union	\$ 13,745	December 12, 2021	2.10 %
Windsor Family Credit Union	13,346	August 11, 2022	2.10 %
Windsor Family Credit Union	7,134	August 18, 2022	2.10 %
Windsor Family Credit Union	44,210	August 26, 2022	2.10 %
Windsor Family Credit Union	6,851	September 20, 2022	2.10 %
Windsor Family Credit Union	6,840	September 20, 2022	2.10 %
Windsor Family Credit Union	7,144	October 10, 2022	2.10 %
B2B Bank	100,024	October 21, 2022	0.80 %
Equitable Bank	100,029	October 21, 2022	0.95%
Laurentian Bank	<u>19,903</u>	October 21, 2022	0.80 %
	<u>\$ 319,226</u>		

### E. MANAGEMENT CONTRACT

The Corporation pays management fees of \$1,128 (2020 - \$1,128) plus HST per month to Danbury Property Management (Windsor) Inc., under the terms of an annual management agreement.