

**FORM 9**  
**CERTIFICATE OF SUBSTANTIAL PERFORMANCE OF THE**  
**CONTRACT UNDER SECTION 32 OF THE ACT**  
*Construction Act*

City of Toronto  
.....  
(County/District/Regional Municipality/Town/City in which premises are situated)

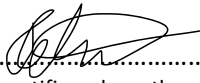
150 York Street, Suite 1212 Toronto, ON M5H 3S5  
.....  
(street address and city, town, etc., or, if there is no street address, the location of the premises)

This is to certify that the contract for the following improvement:

Interior Alterations to suite 1212  
.....  
(short description of the improvement)

to the above premises was substantially performed on January 13, 2026  
.....  
(date substantially performed)

Date certificate signed: January 13, 2026  
.....

  
.....  
(payment certifier where there is one) (owner and contractor, where there is no payment certifier)

Name of owner: Kerr Financial Consultants Inc.  
.....

Address for service: 150 York Street, Suite 1212, Toronto ON M5H 3S5  
.....

Name of contractor: Greenferd Constuction Inc.  
.....

Address for service: 70 East Beaver Creek Road, Unit # 42, Richmond Hill ON L4B 3B2  
.....

Name of payment certifier (where applicable): Ine Palmaers  
.....

Address: 1536 Pennel Drive, Oshawa, ON L1K 0J9  
.....  
(Use A or B, whichever is appropriate)

A. Identification of premises for preservation of liens:  
150 York Street, SAsuite 1212, Toronto, ON M5H 3S5  
.....  
(if a lien attaches to the premises, a legal description of the premises, including all property identifier numbers and addresses for the premises)

B. Office to which claim for lien must be given to preserve lien:  
.....  
(if the lien does not attach to the premises, the name and address of the person or body to whom the claim for lien must be given)