

Worksheet
Leasing

Suite: 2305 Tower: PSV2 Date: March 17/17 Completed by: Silvi

Said Shaath

Please mark if completed:

- ✓ ● Copy of 'Lease Prior to Closing' Amendment
- ✓ ● Copy of Lease Agreement
- ✓ ● Certified Deposit Cheque for Top up Deposit to 20% payable to Blaney McMurtry LLP in Trust
- ✓ ● Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership. Courier to Dragana at Amacon Head office (Toronto). \$500 + HST
- ✓ ● Agreement must be in good standing. Funds in Trust: \$ 58,534.66
- ✓ ● Copy of Tenant's ID
- ✓ ● Copy of Tenant's First and Last Month Rent
- Copy of Tenant's employment letter or paystub
- ✓ ● Copy of Credit Check
- ✓ ● Copy of the Purchasers Mortgage approval
- ✓ ● The elevator will not be allowed to be booked until all of the Above items have been completed and submitted

Note:

Once all of the above is completed, email the full package immediately to Stephanie and Dragana. Dragana will inform Property Management that a Tenant has been authorized to book an elevator to move in. The Parkside Admin team must courier the full hardcopy package Amacon Attention Dunja.

Administration Notes:

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

Between: **AMACON DEVELOPMENT (CITY CENTRE) CORP.** (the "Vendor") and
SAID SHAATH (the "Purchaser")

Suite **2305** Tower **TWO** Unit **5** Level **22** (the "Unit")

It is hereby understood and agreed between the Vendor and the Purchaser that the following changes shall be made to the Agreement of Purchase and Sale executed by the Purchaser and accepted by the Vendor (the "**Agreement**") and, except for such changes noted below, all other terms and conditions of the Agreement shall remain the same and time shall continue to be of the essence:

Insert:

Notwithstanding paragraph 22 of this Agreement, the Purchaser shall be entitled to seek the Vendor's approval to assign the occupancy licence set out in Schedule C to the Agreement to a third party, on the following terms and conditions:

- (a) the Purchaser pays to the Blaney McMurtry, in Trust the amount required to bring the deposits for the Residential Unit to an amount equal to twenty percent (20%) of the Purchase Price by the Occupancy Date;
- (b) the Purchaser is not in default at any time under the Agreement.
- (c) the Purchaser covenants and agrees to indemnify and hold harmless the Vendor, its successors and assigns (and their officers, shareholders and directors) from any and all costs, liabilities and/or expenses which it has or may incur as a result of the assignment of Occupancy Licence, any damage caused by the sublicensee to the Residential Unit or the balance of the Property by the sublicensee (including, but not limited to, any activities of the sublicensee which may lead to a delay in registration of the proposed condominium) inclusive of any and all costs and expenses (including legal costs on a substantial indemnity basis) that the Vendor may suffer or incur to terminate the Occupancy Licence and enforce the Vendor's rights under the Agreement;
- (d) the Vendor shall have the right in its sole discretion to pre approve the sublicensee including, but not limited to, a review of the sublicensee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicensee;
- (e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of Five Hundred Dollars (\$500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable.

ALL other terms and conditions set out in the Agreement shall remain the same and time shall continue to be of the essence.

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at **Mississauga, Ontario** this 17 day of March 2017.

Witness:

Purchaser: **Said Shaath**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 20 day of March 2017.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER:

Authorized Signing Officer
 I have the authority to bind the Corporation

The Toronto-Dominion Bank

77401694

3037 CLAYHILL ROAD
MISSISSAUGA, ON L5B 4L2

DATE

2017-03-16

YYYYMMDD

Transit-Serial No.

1878-77401694

Pay to the Order of AMACON CITY CENTRE SEVEN NEW DEVELOPMENT PARTNERSHIP

\$ *****565.00

FIVE HUNDRED SIXTY FIVE**00/100

Authorized signature required for amounts over CAD \$5,000.00

Re P512 2305 Leasing fee

Canadian Dollars

The Toronto-Dominion Bank
Toronto, Ontario
Canada M5K 1A2

Authorized Officer

Number

Countersigned

OUTSIDE CANADA NEGOTIABLE BY CORRESPONDENTS AT THEIR BUYING RATE FOR DEMAND DRAFTS ON CANADA

⑈77401694⑈ ⑆09612⑈004⑆

⑈3808⑈

Form 400 for use in the Province of Ontario

This Agreement to Lease dated this 11 day of March 2017

TENANT (Lessee), Philippe R. Degagne (Full legal names of all Tenants)

LANDLORD (Lessor), Said Shaath (Full legal name of Landlord)

ADDRESS OF LANDLORD (Legal address for the purpose of receiving notices)

The Tenant hereby offers to lease from the Landlord the premises as described herein on the terms and subject to the conditions as set out in this Agreement.

1. **PREMISES:** Having inspected the premises and provided the present tenant vacates, I/we, the Tenant hereby offer to lease, premises known as:

#2305 - 510 Curran place Mississauga L5B 0J8

2. **TERM OF LEASE:** The lease shall be for a term of One Year commencing April 01, 2017

3. **RENT:** The Tenant will pay to the said Landlord monthly and every month during the said term of the lease the sum of One thousand six hundred fifty Canadian Dollars (CDN\$ 1650), payable in advance on the first day of each and every month during the currency of the said term. First and last months' rent to be paid in advance upon completion or date of occupancy, whichever comes first.

4. **DEPOSIT AND PREPAID RENT:** The Tenant delivers upon acceptance (Herewith/Upon acceptance/as otherwise described in this Agreement) by negotiable cheque payable to WEST-100 METRO VIEW REALTY "Deposit Holder" in the amount of Three thousand three hundred

Canadian Dollars (CDN\$ 3,300) as a deposit to be held in trust as security for the faithful performance by the Tenant of all terms, covenants and conditions of the Agreement and to be applied by the Landlord against the first and last month's rent. If the Agreement is not accepted, the deposit is to be returned to the Tenant without interest or deduction.

For the purposes of this Agreement, "Upon Acceptance" shall mean that the Tenant is required to deliver the deposit to the Deposit Holder within 24 hours of the acceptance of this Agreement. The parties to this Agreement hereby acknowledge that, unless otherwise provided for in this Agreement, the Deposit Holder shall place the deposit in trust in the Deposit Holder's non-interest bearing Real Estate Trust Account and no interest shall be earned, received or paid on the deposit.

5. **USE:** The Tenant and Landlord agree that unless otherwise agreed to herein, only the Tenant named above and any person named in a Rental Application completed prior to this Agreement will occupy the premises.

Premises to be used only for:

Single family residential

6. **SERVICES AND COSTS:** The cost of the following services applicable to the premises shall be paid as follows:

	LANDLORD	TENANT		LANDLORD	TENANT
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Cable TV	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Oil	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Condominium/Cooperative fees	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Electricity	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Garbage Removal	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Hot water heater rental	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other: <u>Tenant Insurance</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Water and Sewerage Charges	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other:	<input checked="" type="checkbox"/>	<input type="checkbox"/>

The Landlord will pay the property taxes, but if the Tenant is assessed as a Separate School Supporter, Tenant will pay to the Landlord a sum sufficient to cover the excess of the Separate School Tax over the Public School Tax, if any, for a full calendar year, said sum to be estimated on the tax rate for the current year, and to be payable in equal monthly installments in addition to the above mentioned rental, provided however, that the full amount shall become due and be payable on demand on the Tenant.

INITIALS OF TENANT(S):

P.D.

INITIALS OF LANDLORD(S):

OS

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7. **PARKING:**

One included

8. **ADDITIONAL TERMS:**

One Locker included

9. **SCHEDULES:** The schedules attached hereto shall form an integral part of this Agreement to Lease and consist of: **Schedule(s) A**

10. **IRREVOCABILITY:** This offer shall be irrevocable by Landlord ^{tenant} until 11:59 p.m. on the 11th day of March, 2017 after which time if not accepted, this Agreement shall be null and void and all monies paid thereon shall be returned to the Tenant without interest or deduction.

11. **NOTICES:** The Landlord hereby appoints the Listing Brokerage as agent for the Landlord for the purpose of giving and receiving notices pursuant to this Agreement. Where a Brokerage (Tenant's Brokerage) has entered into a representation agreement with the Tenant, the Tenant hereby appoints the Tenant's Brokerage as agent for the purpose of giving and receiving notices pursuant to this Agreement. **Where a Brokerage represents both the Landlord and the Tenant (multiple representation), the Brokerage shall not be appointed or authorized to be agent for either the Tenant or the Landlord for the purpose of giving and receiving notices.** Any notice relating hereto or provided for herein shall be in writing. In addition to any provision contained herein and in any Schedule hereto, this offer, any counter-offer, notice of acceptance thereof or any notice to be given or received pursuant to this Agreement or any Schedule hereto (any of them, "Document") shall be deemed given and received when delivered personally or hand delivered to the Address for Service provided in the Acknowledgement below, or where a facsimile number or email address is provided herein, when transmitted electronically to that facsimile number or email address, respectively, in which case, the signature(s) of the party (parties) shall be deemed to be original.

FAX No.: 905-238-0020

(For delivery of Documents to Landlord)

FAX No.:

(For delivery of Documents to Tenant)

Email Address: omar.s@rokslogistics.com

(For delivery of Documents to Landlord)

Email Address:

phildegagne@hotmail.com
(416) 884-2880

(For delivery of Documents to Tenant)

12. **EXECUTION OF LEASE:** Lease shall be drawn by the Landlord on the Landlord's standard form of lease, and shall include the provisions as contained herein and in any attached schedule, and shall be executed by both parties before possession of the premises is given. The Landlord shall provide the tenant with information relating to the rights and responsibilities of the Tenant and information on the role of the Landlord and Tenant Board and how to contact the Board. (Information For New Tenants as made available by the Landlord and Tenant Board and available at www.ltb.gov.on.ca)

13. **ACCESS:** The Landlord shall have the right, at reasonable times to enter and show the demised premises to prospective tenants, purchasers or others. The Landlord or anyone on the Landlord's behalf shall also have the right, at reasonable times, to enter and inspect the demised premises.

14. **INSURANCE:** The Tenant agrees to obtain and keep in full force and effect during the entire period of the tenancy and any renewal thereof, at the Tenant's sole cost and expense, fire and property damage and public liability insurance in an amount equal to that which a reasonably prudent Tenant would consider adequate. The Tenant agrees to provide the Landlord, upon demand at any time, proof that said insurance is in full force and effect and to notify the Landlord in writing in the event that such insurance is cancelled or otherwise terminated.

15. **RESIDENCY:** The Landlord shall forthwith notify the Tenant in writing in the event the Landlord is, at the time of entering into this Agreement, or, becomes during the term of the tenancy, a non-resident of Canada as defined under the Income Tax Act, RSC 1985, c.1 (ITA) as amended from time to time, and in such event the Landlord and Tenant agree to comply with the tax withholding provisions of the ITA.

16. **USE AND DISTRIBUTION OF PERSONAL INFORMATION:** The Tenant consents to the collection, use and disclosure of the Tenant's personal information by the Landlord and/or agent of the Landlord, from time to time, for the purpose of determining the creditworthiness of the Tenant for the leasing, selling or financing of the premises or the real property, or making such other use of the personal information as the Landlord and/or agent of the Landlord deems appropriate.

17. **CONFLICT OR DISCREPANCY:** If there is any conflict or discrepancy between any provision between any provision added to this Agreement (including any Schedule attached hereto) and any provision in the standard pre-set portion hereof, the added provision shall supersede the standard pre-set provision to the extent of such conflict or discrepancy. This Agreement, including any Schedule attached hereto, shall constitute the entire Agreement between Landlord and Tenant. There is no representation, warranty, collateral agreement or condition, which affects this Agreement other than as expressed herein. This Agreement shall be read with all changes of gender or number required by the context.

18. **CONSUMER REPORTS:** The Tenant is hereby notified that a consumer report containing credit and/or personal information may be referred to in connection with this transaction.

INITIALS OF TENANT(S):

P.D.

INITIALS OF LANDLORD(S):

OS



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Form 400 Revised 2015 Page 2 of 4

WEBForms® Jun/2015

19. **BINDING AGREEMENT:** This Agreement and acceptance thereof shall constitute a binding agreement by the parties to enter into the Lease of the Premises and to abide by the terms and conditions herein contained.

SIGNED, SEALED AND DELIVERED in the presence of:

(Witness) ORAZI
(Witness) _____
(Witness) _____

IN WITNESS whereof I have hereunto set my hand and seal:

(Tenant or Authorized Representative) P. D.
(Tenant or Authorized Representative) _____
(Guarantor) _____

(Seal) DATE March 11, 2017
(Seal) DATE _____
(Seal) DATE _____

We/I the Landlord hereby accept the above offer, and agree that the commission together with applicable HST (and any other tax as may hereafter be applicable) may be deducted from the deposit and further agree to pay any remaining balance of commission forthwith.

SIGNED, SEALED AND DELIVERED in the presence of:

(Witness) ORAZI
(Witness) _____

IN WITNESS whereof I have hereunto set my hand and seal:

(Landlord or Authorized Representative) for
(Landlord or Authorized Representative) _____

(Seal) DATE March 11, 2017
(Seal) DATE _____

CONFIRMATION OF ACCEPTANCE: Notwithstanding anything contained herein to the contrary, I confirm this Agreement with all changes both typed and

written was finally acceptance by all parties at 12 am on this 11 day of March, 2017.
(Signature of Landlord or Tenant) for

S B/S

INFORMATION ON BROKERAGE(S)

Listing Brokerage..	WEST-100 METRO VIEW REALTY LTD.	Tel.No.	905-238-8336
129 FAIRVIEW RD.	MISSISSAUGA	OMAR SHAATH	(Salesperson / Broker Name)
Co-op/Buyer Brokerage.....		Tel.No.	
		(Salesperson / Broker Name)	

I acknowledge receipt of my signed copy of this accepted Agreement to Lease and I authorize the Brokerage to forward a copy to my lawyer.

(Landlord) for DATE March 11, 17
(Landlord) _____ DATE _____
Address for Service..... Tel.No. _____
Landlord's Lawyer.....
Address.....
Email.....
Tel.No. _____ FAX No. _____

ACKNOWLEDGEMENT

I acknowledge receipt of my signed copy of this accepted Agreement to Lease and I authorize the Brokerage to forward a copy to my lawyer.

(Tenant) _____ DATE _____
(Tenant) _____ DATE _____
Address for Service..... Tel.No. _____
Tenant's Lawyer.....
Address.....
Email.....
Tel.No. _____ FAX No. _____

FOR OFFICE USE ONLY

COMMISSION TRUST AGREEMENT

To: Co-operating Brokerage shown on the foregoing Agreement to Lease:
In consideration for the Co-operating Brokerage procuring the foregoing Agreement to Lease, I hereby declare that all moneys received or receivable by me in connection with the Transaction as contemplated in the MLS Rules and Regulations of my Real Estate Board shall be receivable and held in trust. This agreement shall constitute a Commission Trust Agreement as defined in the MLS Rules and shall be subject to and governed by the MLS Rules pertaining to Commission Trust.

DATED as of the date and time of the acceptance of the foregoing Agreement to Lease.

Acknowledged by:

(Authorized to bind the Listing Brokerage)

(Authorized to bind the Co-operating Brokerage)

This Schedule is attached to and forms part of the Agreement to Lease between:

TENANT (Lessee), Philippe R Degagne, and

LANDLORD (Lessor), Said Shanthi

for the lease of 2305 - 510 Curran Place Mississauga, Ont L5B 0J8

dated the 01st day of April, 2017

Tenant and Landlord agree that an accepted Agreement to Lease shall form a completed lease and no other lease will be signed between the Parties.

The Tenant agrees to provide the Landlord with 10 post dated cheques starting from

Tenant agrees not to make any decorating changes to the premises without the express written consent of the Landlord or his authorized agent.

The Tenant agrees to allow the Landlord or his agent to show the property at all reasonable hours to prospective Buyers or Tenants, after giving the Tenant at least twenty four (24) hours written notice of such showing, and to allow the Landlord to affix a For Sale or For Rent sign on the property within 60 days prior to the end of the Lease term

Landlord shall pay real estate taxes, and maintain fire insurance on the premises. Tenant acknowledges the Landlord's fire insurance on the premises provides no coverage on Tenant's personal property. Tenant agrees to have tenant/liability insurance valid and will give a copy of policy to Landlord prior to occupancy.

Tenant agrees to pay the cost of hydro electricity required on the premises during the term of the lease. Tenant further agrees to provide proof to the Landlord on or before the date of possession that the services have been transferred to the Tenant's name.

Tenant agrees to pay the first \$75.00 for any minor service needed in condo premises.

Landlord warrants that all appliances, chattels and fixtures will be in good working order prior to occupancy.

ps. Key deposit of \$300.00.

- Tenant is proposing to give 10 post dated checks.

This form must be initialed by all parties to the Agreement to Lease.

INITIALS OF TENANT(S):

P.D.

INITIALS OF LANDLORD(S):

US
801



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Form 410 for use in the Province of Ontario

I/We hereby make application to rent..... Mississauga
from the April 1st day of April 2007 at a monthly rental of \$ 1650
to become due and payable in advance on the..... day of each and every month during my tenancy.

1. Name Philippe DeGagne Date of birth 28/08/63 SIN No. (Optional) 489063719
Drivers License No. 0215 62676 80029 Occupation Teacher

2. Name..... Date of birth..... SIN No. (Optional).....
Drivers License No..... Occupation.....

3. Other Occupants: Name..... Relationship..... Age.....
Name..... Relationship..... Age.....
Name..... Relationship..... Age.....

Do you have any pets? no If so, describe.....

Why are you vacating your present place of residence? Sold property

LAST TWO PLACES OF RESIDENCE

Address 6816 Yarrow Ave
Miss. Ont

From 1999 To 2016

Name of Landlord owner

Telephone:

Address 60 Absolute Ave # 206
Miss-

From 2016 To 2017

Name of Landlord me - owner

Telephone:

PRESENT EMPLOYMENT

Employer CCO ECS

Business address 110 Drewry Toronto

Business telephone (416) 814-0318

Position held Teacher

Length of employment 24 yrs.

Name of supervisor.....

Current salary range: Monthly \$ 6000

SPOUSE'S PRESENT EMPLOYMENT

Employer.....

Business address.....

Business telephone.....

Position held.....

Length of employment.....

Name of supervisor.....

Current salary range: Monthly \$.....

Name of Bank TD CANADA Trust Branch 713

Chequing Account # 500664

FINANCIAL OBLIGATIONS

Payments to Scotiabank Mortgage

Amount: \$ 134 000

Amount: \$.....

PERSONAL REFERENCES

Name Claude Rivard Address Milton

Telephone 416-997-1443 Length of Acquaintance 15 yrs

Occupation teacher

Name..... Address.....

Telephone..... Length of Acquaintance.....

Occupation.....

AUTOMOBILE(S)

Make Mini Cooper Model mini Year 2003 Licence No. BTBJ 075

Make..... Model..... Year..... Licence No.....

The Applicant consents to the collection, use and disclosure of the Applicant's personal information by the Landlord and/or agent of the Landlord, from time to time, for the purpose of determining the creditworthiness of the Applicant for the leasing, selling or financing of the premises or the real property, or making such other use of the personal information as the Landlord and/or agent of the Landlord deems appropriate.

The Applicant represents that all statements made above are true and correct. The Applicant is hereby notified that a consumer report containing credit and/or personal information may be referred to in connection with this rental. The Applicant authorizes the verification of the information contained in this application and information obtained from personal references. This application is not a Rental or Lease Agreement. In the event that this application is not accepted, any deposit submitted by the Applicant shall be returned.

Signature of Applicant P. DeGagne Date 11/03/17

Telephone: 416-884-2880

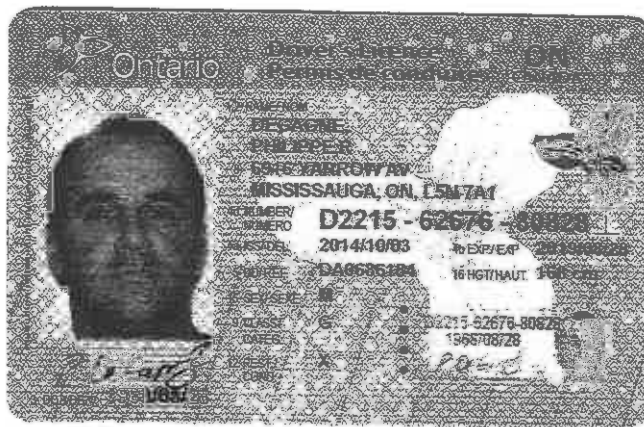
Signature of Applicant phildegagne@hotmail.com Date.....

Telephone:

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PSV2 2305 Tenant's ID



PSV2 2305 - First + Last Months Rent

10358 (1013)

THIS DOCUMENT IS PRINTED ON WATERMARKED PAPER. SEE BACK FOR INSTRUCTIONS.

The Toronto-Dominion Bank

77401632

3037 CLAYHILL ROAD
MISSISSAUGA, ON L5B 4L2

DATE

2017-03-11

YYMMDD

Transit-Serial No.

1878-77401632

Pay to the WEST-100 REALTY
Order of

\$ *****1,650.00

ONE THOUSAND SIX HUNDRED FIFTY**00/100

Authorized signature required for amounts over CAD \$5,000.00

Canadian Dollars

Re 2305: 510 CURRAN

The Toronto-Dominion Bank
Toronto, Ontario
Canada M5K 1A2

Authorized Officer

Courtesy Sign

Number

OUTSIDE CANADA NEGOTIABLE BY CORRESPONDENTS AT THEIR BUYING RATE FOR DEMAND DRAFTS ON CANADA

⑈77401632⑈ ⑆09612⑈004⑆

⑈3808⑈

RECEIVED 3/12/17

RE: # 2305: 510 CURRAN PLACE (ONE MONTH DEPOSIT)

TENANT: PHILIPPE R. DECARNE.



Print This Page

Close Window

Equifax Credit Report for Philippe R. Desgagne

As of: 03/11/2017
Available until: 04/10/2017
Confirmation #: 2114846021

PSV2 2305 Tenant's Credit Check

Report Does Not Update

Personal Information

Personal Data		Other Names:	
Name:	PHILIPPE R DESGAGNE	Also Known as:	PHILIPPE DEGAGNE XX
SIN:	489XXX719		
Date of Birth:	1968-08-XX		
Current Address		Previous Address	
Address:	60 ABSOLUTE AVE MISSISSAUGA, ON	Address:	6916 YARROW AVE MISSISSAUGA, ON
Date Reported:	2016-04 2003-03 2007-12	Date Reported:	2016-04 2003-03 2007-12
Current Employment		Previous Employment	
Employer:	CSDCCS SCHOOL BOARD	Employer:	FRENCH CATHOLIC SCHOOL
Occupation:	TEACHER	Occupation:	
		Employer:	CONSEIL SCOLAIRE DE DISTRICT
		Occupation:	HIGH SCHOOL TEACHER

Special Services

No Special Services Message

Consumer Statement

No Consumer Statement on File

Credit Information

This section contains information on each account that you've opened in the past. It is retained in our database for not more than 6 years from the date of last activity.

An installment loan is a fixed-payment loan in which the monthly payment does not change from month to month. Examples of such loans are a car loan or a student loan. Mortgage information may appear in your credit report, but is not used to calculate your credit score. A revolving loan is a loan in which the balance or amount owed changes from month to month, such as a credit card.

Note: The account numbers have been partially masked for your security.

SCOTIABANK			
Phone Number:	(450)435-4035	High Credit/Credit Limit:	\$140,000.00
Account Number:	XXX...410	Payment Amount:	\$627.00
Association to Account:	Individual	Balance:	\$134,000.00
Type of Account:	Mortgage	Past Due:	\$0.00
Date Opened:	2016-02	Date of Last Activity:	2017-02

Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	13		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Mortgage Monthly payments		

* This item is not displayed to all credit grantors. It does not impact your credit score as returned on this report; however some lenders may use a different score where it is factored in to the scoring algorithm.

SCOTIALINE

Phone Number:	(800)387-6508	High Credit/Credit Limit:	\$66,400.00
Account Number:	XXX...970	Payment Amount:	\$169.00
Association to Account:		Balance:	\$67,252.00
Type of Account:	Revolving	Past Due:	Not Available
Date Opened:	2016-02	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	13		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Has a co-signer Monthly payments		

SCOTIABANK VISA

Phone Number:	(800)387-6508	High Credit/Credit Limit:	\$5,000.00
Account Number:	XXX...836	Payment Amount:	\$121.00
Association to Account:	Individual	Balance:	\$5,159.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2016-04	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	11		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

SCOTIA BANK

Phone Number:	(905)824-0622	High Credit/Credit Limit:	\$265,000.00
Account Number:	XXX...305	Payment Amount:	\$1,030.00
Association to Account:	Individual	Balance:	\$259,000.00
Type of Account:	Mortgage	Past Due:	\$0.00
Date Opened:	2016-03	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	12		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Mortgage Monthly payments		

* This item is not displayed to all credit grantors. It does not impact your credit score as returned on this report; however some lenders may use a different score where it is factored in to the scoring algorithm.

TDCT TR 42091

Phone Number:	(866)222-3456	High Credit/Credit Limit:	\$5,000.00
Account Number:	XXX...553	Payment Amount:	\$50.00
Association to Account:	Individual	Balance:	\$5,026.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2016-08	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	06		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Personal line of credit Monthly payments		

VISA DESJARDINS

Phone Number:	(800)363-3380	High Credit/Credit Limit:	\$1,000.00
Account Number:	XXX...000	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2004-01	Date of Last Activity:	2012-01
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	62		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Closed at consumer request Inactive account		

VISA DESJARDINS

Phone Number:	(800)363-3380	High Credit/Credit Limit:	\$500.00
Account Number:	XXX...000	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2015-09	Date of Last Activity:	2015-12
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	18		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Closed at consumer request Inactive account		

BELL MOBILITY

Phone Number:	(800)361-2613	High Credit/Credit Limit:	\$507.00
Account Number:	XXX...389	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2004-10	Date of Last Activity:	2016-03

Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	65		
Payment History:	02 payments 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:	One payment past due (2014-10) One payment past due (2011-07)		
Comments:	Closed at consumer request Account paid		

BELL MOBILITY

Phone Number:	(800)361-2613	High Credit/Credit Limit:	\$250.00
Account Number:	XXX...421	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2007-08	Date of Last Activity:	2016-09
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	69		
Payment History:	01 payments 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:	One payment past due (2015-02)		
Comments:	Closed at consumer request Account paid		

TD CREDIT CARDS

Phone Number:	(800)983-8472	High Credit/Credit Limit:	\$3,000.00
Account Number:	XXX...534	Payment Amount:	\$58.00
Association to Account:	Individual	Balance:	\$2,916.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2016-08	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	07		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in h/c column is credit limit		

ROGERS COMMUNICATION

Phone Number:	(877)764-3772	High Credit/Credit Limit:	
Account Number:	XXX...251	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$226.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2016-04	Date of Last Activity:	2017-01
Status:	Paid as agreed and up to date	Date Reported:	2017-02
Months Reviewed:	11		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments		

SCOTIABANK VISA

Phone Number:	(800)387-6556	High Credit/Credit Limit:	\$0.00
Account Number:	XXX...766	Payment Amount:	Not Available
Association to Account:	Joint	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2015-06	Date of Last Activity:	2016-06
Status:	Paid as agreed and up to date	Date Reported:	2017-01
Months Reviewed:	20		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account Closed Account paid		

SERV. CARTES DESJ.

Phone Number:	(514)875-8750	High Credit/Credit Limit:	\$2,144.00
Account Number:	XXX...500	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2015-10	Date of Last Activity:	2015-12
Status:	Paid as agreed and up to date	Date Reported:	2016-12
Months Reviewed:	15		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Closed at consumer request Inactive account		

TD CREDIT CARDS

Phone Number:	(800)983-8472	High Credit/Credit Limit:	\$3,500.00
Account Number:	XXX...667	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2001-10	Date of Last Activity:	2016-03
Status:	Paid as agreed and up to date	Date Reported:	2016-05
Months Reviewed:	62		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Closed at consumer request Account paid		

SCOTIABANK

Phone Number:	(450)435-4035	High Credit/Credit Limit:	\$90,000.00
Account Number:	XXX...152	Payment Amount:	\$465.00
Association to Account:	Joint	Balance:	\$0.00
Type of Account:	Mortgage	Past Due:	Not Available
Date Opened:	2010-05	Date of Last Activity:	2016-02
Status:	Paid as agreed and up to date	Date Reported:	2016-04
Months Reviewed:	62		
Payment History:	No payment 30 days late No payment 60 days late		

No payment 90 days late

Prior Paying History:

Comments: Account paid
Mortgage

* This item is not displayed to all credit grantors. It does not impact your credit score as returned on this report; however some lenders may use a different score where it is factored in to the scoring algorithm.

FORD CREDIT CDN CO

Phone Number:	Not Available	High Credit/Credit Limit:	\$51,494.00
Account Number:	XXX...810	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2015-06	Date of Last Activity:	2016-02
Status:	Paid as agreed and up to date	Date Reported:	2016-04
Months Reviewed:	11		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		

Prior Paying History:

Comments: Account paid
Auto

FIDO

Phone Number:	(888)288-2106	High Credit/Credit Limit:	
Account Number:	XXX...615	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2013-02	Date of Last Activity:	2015-12
Status:	Paid as agreed and up to date	Date Reported:	2016-01
Months Reviewed:	35		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		

Prior Paying History:

Comments: Closed at consumer request
Account paid

TDCT TR0521

Phone Number:	(866)222-3456	High Credit/Credit Limit:	\$320,000.00
Account Number:	XXX...172	Payment Amount:	\$790.00
Association to Account:	Joint	Balance:	\$0.00
Type of Account:	Mortgage	Past Due:	\$0.00
Date Opened:	2013-06	Date of Last Activity:	2015-11
Status:	Paid as agreed and up to date	Date Reported:	2015-12
Months Reviewed:	31		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		

Prior Paying History:

Comments: Account paid
Mortgage

* This item is not displayed to all credit grantors. It does not impact your credit score as returned on this report; however some lenders may use a different score where it is factored in to the scoring algorithm.

TDCT TR1594

Phone Number:	(866)222-3456	High Credit/Credit Limit:	\$5,000.00
Account Number:	XXX...191	Payment Amount:	\$50.00
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2014-11	Date of Last Activity:	2015-12
Status:	Paid as agreed and up to date	Date Reported:	2015-12
Months Reviewed:	14		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Closed at consumer request Account paid		

TDCT TR1594

Phone Number:	(866)222-3456	High Credit/Credit Limit:	\$15,000.00
Account Number:	XXX...471	Payment Amount:	\$64.00
Association to Account:	Joint	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2009-01	Date of Last Activity:	2015-12
Status:	Paid as agreed and up to date	Date Reported:	2015-12
Months Reviewed:	58		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Home equity Closed at consumer request		

FORD CREDIT CDN CO

Phone Number:	Not Available	High Credit/Credit Limit:	\$37,088.00
Account Number:	XXX...473	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2012-09	Date of Last Activity:	2015-06
Status:	Paid as agreed and up to date	Date Reported:	2015-08
Months Reviewed:	36		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account paid Auto		

HONDA FINANCE INC

Phone Number:	(416)754-2323	High Credit/Credit Limit:	\$23,107.00
Account Number:	XXX...531	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2010-08	Date of Last Activity:	2014-08
Status:	Paid as agreed and up to date	Date Reported:	2015-05
Months Reviewed:	51		
Payment History:	No payment 30 days late No payment 60 days late		

Association to Account:	Joint	Balance:	\$0.00
Type of Account:	Mortgage	Past Due:	\$0.00
Date Opened:	2012-02	Date of Last Activity:	2013-06
Status:	Paid as agreed and up to date	Date Reported:	2013-06
Months Reviewed:	17		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account paid Mortgage		

* This item is not displayed to all credit grantors. It does not impact your credit score as returned on this report; however some lenders may use a different score where it is factored in to the scoring algorithm.

CAPITAL ONE HBC

Phone Number:	(866)640-7858	High Credit/Credit Limit:	\$10.00
Account Number:	XXX...974	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2000-03	Date of Last Activity:	2011-06
Status:	Paid as agreed and up to date	Date Reported:	2013-01
Months Reviewed:	19		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account Closed Inactive account		

CIBC

Phone Number:	(888)264-6843	High Credit/Credit Limit:	\$255,000.00
Account Number:	XXX...051	Payment Amount:	\$985.00
Association to Account:	Joint	Balance:	\$0.00
Type of Account:	Mortgage	Past Due:	\$0.00
Date Opened:	2007-03	Date of Last Activity:	2012-03
Status:	Paid as agreed and up to date	Date Reported:	2012-03
Months Reviewed:	13		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account Closed Transferred or sold		

* This item is not displayed to all credit grantors. It does not impact your credit score as returned on this report; however some lenders may use a different score where it is factored in to the scoring algorithm.

TDCT

Phone Number:	(866)222-3456	High Credit/Credit Limit:	\$29,175.00
Account Number:	XXX...901	Payment Amount:	\$644.00
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Installment	Past Due:	Not Available
Date Opened:	2006-09	Date of Last Activity:	2011-03
Status:	Paid as agreed and up to date	Date Reported:	2011-03
Months Reviewed:	01		
Payment History:	No payment 30 days late		

Paying History:

No payment 60 days late
No payment 90 days late

Prior Paying History:

Comments: Account paid
Monthly payments

Credit History and Banking Information

A credit transaction will automatically purge from the system six (6) years from the date of last activity. All banking information (checking or saving account) will automatically purge from the system six (6) years from the date of registration.

No Banking information on file

Please contact Equifax for additional information on Deposit transactions at 1-800-865-3908

Public Records and Other Information

Bankruptcy

A bankruptcy automatically purges six (6) years from the date of discharge in the case of a single bankruptcy. If the consumer declares several bankruptcies, the system will keep each bankruptcy for fourteen (14) years from the date of each discharge. All accounts included in a bankruptcy remain on file indicating "included in bankruptcy" and will purge six (6) years from the date of last activity.

Voluntary Deposit - Orderly Payment Of Debts, Credit Counseling

When voluntary deposit – OPD – credit counseling is paid, it will automatically purge from the system three (3) years from the date paid.

Registered Consumer Proposal

When a registered consumer proposal is paid, it will automatically purge three (3) years from the date paid.

Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages

The above will automatically purge from the system six (6) years from the date filed.

Secured Loans

A secured loan will automatically purge from the system six (6) years from the date filed.
(Exception: P.E.I. Public Records: seven (7) to ten (10) years.)

Secured Loans

Court Name:	MINISTRY GOVT SERV	Date Filed:	2015-06
Industry Class:		Creditor's Name and Amount:	707261814 FORD CREDIT CANADA LIMITED
Maturity Date:			
Comments:	Security Discharged		

Secured Loans

Court Name:	MINISTRY GOVT SERV	Date Filed:	2012-09
Industry Class:		Creditor's Name and Amount:	681710031 FORD CREDIT CANADA LIMITED
Maturity Date:			
Comments:	Security Discharged		

Collection Accounts

A collection account under public records will automatically purge from the system six (6) years from the date of last activity.

No Collections information on file



Credit Inquiries to the File

The following inquiries were generated because the listed company requested a copy of your credit report. An Inquiry made by a Creditor will automatically purge three (3) years from the date of the inquiry. The system will keep a minimum of five (5) inquiries.

2015-09-23	VISA DESJARDINS (800)363-3380
2014-11-20	TDCT (866)222-3456

The following "soft" inquiries were also generated. These soft inquiries do not appear when lenders look at your file; they are only displayed to you. All Equifax Personal Sol inquiries are logged internally, however only the most current is retained for each month.

2017-03-11	AUTH ECONSUMER REQUE (Phone Number Not Available)
2017-01-10	TDCT (866)222-3456
2016-04-28	SERV. CARTES DESJ. (Phone Number Not Available)
2016-03-02	CMHC (613)748-2000
2015-09-23	AUTH VISA DESJARDINS (514)397-4789
2015-08-24	AUTH ECONSUMER REQUE (Phone Number Not Available)
2015-08-24	EQUIFAX PERSONAL SOL (800)871-3250
2015-06-18	SCOTIABANK (416)288-1460

How can I correct an inaccuracy in my Equifax credit report?

Complete and submit a [Consumer Credit Report Update Form](#) to Equifax.

By mail:

Equifax Canada Co.
Consumer Relations Department
Box 190 Jean Talon Station
Montreal, Quebec H1S 2Z2

By fax: (514) 355-8502

Equifax will review any new details you provide and compare it to the information in our files. If our initial review does not resolve the problem, we will contact the source of the information to verify its accuracy. If the source informs us that the information is incorrect or incomplete, they will send Equifax updated information and we will change our file accordingly. If the source confirms that the information is correct, we will not make any change to our file. In either case, you may add a statement to our file explaining any concerns you have. Equifax will include your statement on all future credit reports we prepare if it contains 400 characters or less.

If Equifax changes our file in response to your request, we will automatically send you an updated credit report to show you the changes. At your request, we will also send an updated credit report to any of our customers who received one within 60 days before the change was made.



STREET CAPITAL

FINANCIAL CORPORATION™

Dear Said Shaath,

I am pleased to advise you that the following loan, to be secured by first mortgage on the property noted below, has been pre-approved providing that all the information supplied is correct and subject to the conditions outlined. This commitment is not transferable, and the benefit may not be assigned.

Property Address: Suite 2305, Unit 5 Level 22, 510 Curran Place, Mississauga, Ontario
Purchase Price: \$283,900.
Down Payment: \$70,975
Mortgage Amount: \$212,925
Capped Interest rate: 3.79%
Term : 5 years
Amortization: 30 years
Total Payment : \$1006.47

Final Approval is subject to:

1. Confirmation of credit application details (including income)
2. Confirmation of down-payment from non-borrowed sources.
3. Satisfactory Street Capital credit investigation.
4. No charge in, and the accuracy of the information provided.
5. The property to be mortgaged meeting Street Capital's normal lending requirements



(For Street Capital)
Sukhdeep Lamba

27 / Oct / 2016
(Date)