

Worksheet

Leasing

Suite: 625 Tower: PSV Date: Apr. 12/17 Completed by: Silvi

Elizabeth Pappas + Modeste Papamanolopoulos

Please mark if completed:

- ✓ ● Copy of 'Lease Prior to Closing' Amendment
- ✓ ● Copy of Lease Agreement
- ✓ ● Certified Deposit Cheque for Top up Deposit to 25% payable to Blaney McMurtry LLP in Trust \$30,000 Draft
no. 79203479
- ✓ ● Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership. \$500 + HST
- ✓ ● Agreement must be in good standing. Funds in Trust: \$ 30,000
- ✓ ● 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

Administration Notes:

Emailed to Amacon April 12, 2017

Andrea approved \$500 leasing as a repeat client - purchased
in Block Nine (Suite 430)

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

Between: **AMACON DEVELOPMENT (CITY CENTRE) CORP.** (the "Vendor") and
ELIZABETH PAPPAS and MODESTE PAPAMANOLOPOULOS (the "Purchaser")

Suite **625** Tower **ONE** Unit **24** Level **6** (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 12 day of April 2017.

Witness: [Signature]
Witness: [Signature]

Purchaser: [Signature] ELIZABETH PAPPAS
Purchaser: [Signature] MODESTE PAPAMANOLOPOULOS

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 13 day of April 2017.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER: [Signature]
Authorized Signing Officer
I have the authority to bind the Corporation

BUYER:

Joel Santos

SELLER:

Elizabeth Pappas & Modeste Papamanolopoulos

For the transaction on the property known as:

#625 - 4011 BRICKSTONE MEWS

Mississauga

L5B 0G3

DEFINITIONS AND INTERPRETATIONS:

For the purposes of this Confirmation of Co-operation and Representation: "Seller" includes a vendor, a landlord, or a prospective, seller, vendor or landlord and "Buyer" includes a purchaser, a tenant, or a prospective, buyer, purchaser or tenant, "sale" includes a lease, and "Agreement of Purchase and Sale" includes an Agreement to Lease. Commission shall be deemed to included other remuneration.

The following information is confirmed by the undersigned salesperson/broker representatives of the Brokerage(s). If a Co-operating Brokerage is involved in the transaction, the brokerages agree to co-operate, in consideration of, and on the terms and conditions as set out below.

DECLARATION OF INSURANCE:

The undersigned salesperson/broker representative(s) of the Brokerage(s) hereby declare that he/she is insured as required by the Real Estate and Business Brokers Act, 2002 (REBBA 2002) and Regulations.

1. LISTING BROKERAGE

- a)

☒

The Listing Brokerage represents the interests of the Seller in this transaction. It is further understood and agreed that:

1)

☒

The Listing Brokerage is not representing or providing Customer Service to the Buyer.
(If the Buyer is working with a Co-operating Brokerage, Section 3 is to be completed by Co-operating Brokerage)

2)

☐

The Listing Brokerage is providing Customer Service to the Buyer.
- b)

☐

MULTIPLE REPRESENTATION: The Listing Brokerage has entered into a Buyer Representation Agreement with the Buyer and represents the interests of the Seller and the Buyer, with their consent, for this transaction. The Listing Brokerage must be impartial and equally protect the interests of the Seller and the Buyer in this transaction. The Listing Brokerage has a duty of full disclosure to both the Seller and the Buyer, including a requirement to disclose all factual information about the property known to the Listing Brokerage. However, the Listing Brokerage shall not disclose:

• That the Seller may or will accept less than the listed price, unless otherwise instructed in writing by the Seller;

• That the Buyer may or will pay more than the offered price, unless otherwise instructed in writing by the Buyer;

• The motivation of or personal information about the Seller or Buyer, unless otherwise instructed in writing by the party to which the information applies, or unless failure to disclose would constitute fraudulent, unlawful or unethical practice;

• The price the Buyer should offer or the price the Seller should accept;

• And; the Listing Brokerage shall not disclose to the Buyer the terms of any other offer.

However, it is understood that factual market information about comparable properties and information known to the Listing Brokerage concerning potential uses for the property will be disclosed to both Seller and Buyer to assist them to come to their own conclusions.

Additional comments and/or disclosures by Listing Brokerage: (e.g. The Listing Brokerage represents more than one Buyer offering on this property.)

2. PROPERTY SOLD BY BUYER BROKERAGE – PROPERTY NOT LISTED

- ☐

The Brokerage

(does/does not)

☐

represent the Buyer and the property is not listed with any real estate brokerage. The Brokerage will be paid

or:

☐

by the Seller in accordance with a Seller Customer Service Agreement

☐

by the Buyer directly

Additional comments and/or disclosures by Buyer Brokerage: (e.g. The Buyer Brokerage represents more than one Buyer offering on this property.)

INITIALS OF BUYER(S)/SELLER(S)/BROKERAGE REPRESENTATIVE(S) (Where applicable)



BUYER




CO-OPERATING/BUYER BROKERAGE



SELLER



LISTING BROKERAGE



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3. Co-operating Brokerage completes Section 3 and Listing Brokerage completes Section 1.

CO-OPERATING BROKERAGE- REPRESENTATION:

- a) ☐ The Co-operating Brokerage represents the interests of the Buyer in this transaction.
- b) ☐ The Co-operating Brokerage is providing Customer Service to the Buyer in this transaction.
- c) ☐ The Co-operating Brokerage is not representing the Buyer and has not entered into an agreement to provide customer service(s) to the Buyer.

CO-OPERATING BROKERAGE- COMMISSION:

- a) ☒ The Listing Brokerage will pay the Co-operating Brokerage the commission as indicated in the MLS® information for the property
1/2 Month Rent+HST
(Commission As Indicated In MLS® Information) to be paid from the amount paid by the Seller to the Listing Brokerage.
- b) ☐ The Co-operating Brokerage will be paid as follows:

Additional comments and/or disclosures by Co-operating Brokerage: (e.g., The Co-operating Brokerage represents more than one Buyer offering on this property.)

Commission will be payable as described above, plus applicable taxes.

COMMISSION TRUST AGREEMENT: If the above Co-operating Brokerage is receiving payment of commission from the Listing Brokerage, then the agreement between Listing Brokerage and Co-operating Brokerage further includes a Commission Trust Agreement, the consideration for which is the Co-operating Brokerage procuring an offer for a trade of the property, acceptable to the Seller. This Commission Trust Agreement shall be subject to and governed by the MLS® rules and regulations pertaining to commission trusts of the Listing Brokerage's local real estate board, if the local board's MLS® rules and regulations so provide. Otherwise, the provisions of the OREA recommended MLS® rules and regulations shall apply to this Commission Trust Agreement. For the purpose of this Commission Trust Agreement, the Commission Trust Amount shall be the amount noted in Section 3 above. The Listing Brokerage hereby declares that all monies received in connection with the trade shall constitute a Commission Trust and shall be held, in trust, for the Co-operating Brokerage under the terms of the applicable MLS® rules and regulations.

SIGNED BY THE BROKER/SALESPERSON REPRESENTATIVE(S) OF THE BROKERAGE(S) (Where applicable)

CENTURY 21 LEADING EDGE REALTY INC.
(Name of Co-operating/Buyer Brokerage)
190 MAIN STREET 2ND FLR UNIONVILLE
Tel: (905) 477-7785 Fax: (905) 947-4384
Authentification
ROBERT ATKINSON
(Authorized to bind the Co-operating/Buyer Brokerage)
Date: 04/07/2017
4/7/2017 5:02:32 PM EDT
Sylvia Morris and Robert Thomas Atkinson
(Print Name of Broker/Salesperson Representative of the Brokerage)

PSR
(Name of Listing Brokerage)
77 PORTLAND ST. TORONTO
Tel: (416) 360-0688 Fax: (416) 360-0687
DocuSigned by:
Mariana Iordanova
(Authorized to bind the Listing Brokerage)
Date: 4/7/2017
A3746345EAF24BF...
MARIANA IORDANOVA
(Print Name of Broker/Salesperson Representative of the Brokerage)

CONSENT FOR MULTIPLE REPRESENTATION (To be completed only if the Brokerage represents more than one client for the transaction)

The Buyer/Seller consent with their initials to their Brokerage representing more than one client for this transaction.

BUYER'S INITIALS

SELLER'S INITIALS

ACKNOWLEDGEMENT

I have received, read, and understand the above information.

Authentification
Signature of Buyer
Date: 04/07/2017
4/7/2017 5:39:55 PM EDT
(Signature of Buyer)

DocuSigned by:
Signature of Seller
Date: 4/8/2017
7CDP-33C488F48C...
Signature of Seller
Date: 4/8/2017

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Form 410

for use in the Province of Ontario

I/We hereby make application to rent #625 - 4011 BRICKSTONE MEWS Mississauga L5B 0G3

from the 7 day of April, 2017 at a monthly rental of \$1,575

to become due and payable in advance on the 20 day of each and every month during my tenancy.

1. Name Joel Santos Date of birth May 23, 1968 SIN No. (Optional) _____

Drivers License No. S5325-230568-03 (Quebec) Occupation STRATEGIC CLIENT MANAGER

2. Name Date of birth SIN No. (Optional)

Drivers License No Occupation

3. Other Occupants: Name Relationship Age

Name Relationship Age

[illegible]

Do you have any pets? No If so, describe

Why are you vacating your present place of residence? Job move within the same company

LAST TWO PLACES OF RESIDENCE

Address 308B - 2100 TERRY-FOX AVE

LAVAL QC H7T 3B8

From SEPT. 1, 2015 To April 28, 2017

Name of Landlord **LUCIE TREMBLAY**

Telephone:

Address 6470 DU GEAI-BLEU LAVAL QC H7L 3V3

From	To
------	----

Name of Landlord NONE I WAS OWNER

Telephone: _____

PRESENT EMPLOYMENT

Employer THE CO-OPERATORS GROUP LIMITED

Business address 501-649 SCOTTSDALE DR GUELPH ON

Business telephone 519 767-3944

Position held **STRATEGIC CLIENT MANAGER - ONTARIO**

Length of employment JAN. 2017

Name of supervisor **PAUL BYRON**

Current salary range: Monthly \$

PRIOR EMPLOYMENT

THE CO-OPERATORS GROUP LIMITED

700-3080 LE CARREFOUR BLVD LAVAL QC H7T 2R5

514-703-0983

GROUP BUS DEV MANAGER - QUEBEC

FROM AUGUST 2011

PATRICK DECARIE



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SPOUSE'S PRESENT EMPLOYMENT

Employer
Business address
Business telephone
Position held
Length of employment
Name of supervisor
Current salary range: Monthly \$

PRIOR EMPLOYMENT

I.....
I.....
I.....
I.....
I.....
I.....

Name of Bank Branch Address
Chequing Account # Savings Account #

FINANCIAL OBLIGATIONS

Payments to Acura Finance Amount: \$ 580.00
Payments to Amount: \$

PERSONAL REFERENCES



Name Address
Telephone: Length of Acquaintance Occupation
Name Address
Telephone: Length of Acquaintance..... Occupation.....


AUTOMOBILE(S)

Make Model Year Licence No
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.

Authentication  04/07/2017
 Date Signature of Applicant Date
7/1/2017 5:30 PM EDT
Telephone: 514-229-4855 Telephone:

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

TENANT (Lessee), Joel Santos....., and

LANDLORD (Lessor), Elizabeth Pappas & Modeste Papamanolopoulos.....

for the lease of #625 - 4011 BRICKSTONE MEWS..... Mississauga.....

L5B 0G3..... dated the 7..... day of April....., 2017

The parties to this Agreement of Purchase and Sale or Lease hereby acknowledge that the Deposit holder shall place the deposit in trust in it's non-interest bearing real estate trust account and no interest shall be earned, received or paid on the deposit.

Pursuant to the Personal Information Protection and Electronic Documents Act (Privacy Act), we the Buyer and Seller understand that PSR, Brokerage requires our permission to advertise sale of the above property once it has been sold firm. Such advertising may include but would not be limited to the disclosure of the following information: the sale price and / or percentage of list price, photos, and address of the property, and the length of time our property was listed for sale. In signing below, we agree to the publishing of such information by PSR, Brokerage.

The parties to this transaction acknowledge that no information provided by PSR, is to be construed as expert legal, tax, environmental building condition, zoning, construction, financial, or other professional advise and that they have had the opportunity to consult with any such professional advisors prior to signing this agreement.

The Buyer and Seller agree and / or acknowledge that all the measurements and information provided by PSR in the MLS listings, feature sheet and any other marketing materials have been obtaining from sources deemed reliable; however they have been provided for information purposes only and as such. PSR does not warrant their accuracy. The Buyer hereby agrees that information provided by the seller or brokerage has not been used to determine pricing or value of the property and that any measurements or information upon which he or she is relying has been made by the buyer prior to the acceptance of this offer.

The parties to this agreement acknowledge that PSR Brokerage has recommended that they obtain advice from their legal counsel prior to signing this document. The parties further acknowledge that no information provided by the brokerage, it's brokers, representatives or partners is to be construed as expert legal, environmental, construction, planning, zoning or tax advice.

The Buyer and Seller hereby acknowledge that the Province of Ontario has implemented Current Value Assessment and properties may be re-assessed on an annual basis. The Buyer and Seller agree that no claim will be made against the Buyer or Seller, or any Brokerage or Salesperson, for any changes in property tax as a result of a re-assessment of the property.

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

INITIALS OF TENANTS:

INITIALS OF LANDLORD(S):

This Agreement to Lease dated this 7 day of April, 2017

TENANT (Lessee), Joel Santos
(Full legal names of all Tenants)

LANDLORD (Lessor), Elizabeth Pappas & Modeste Papamanolopoulos
(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:
#625 - 4011 BRICKSTONE MEWS Mississauga L5B 0G3

2. **TERM OF LEASE:** The lease shall be for a term of 1 Year commencing APRIL 20, 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 Five Hundred Seventy-Five Canadian Dollars (CDN\$ 1,575.00),
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 PSR, BROKERAGE "Deposit Holder"

in the amount of Three Thousand One Hundred Fifty

Canadian Dollars (CDN\$ 3,150.00) 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 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 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 checked="" type="checkbox"/>	<input type="checkbox"/>
Hot water heater rental	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other: _____	<input type="checkbox"/>	<input type="checkbox"/>
Water and Sewerage Charges	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other: _____	<input 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):

INITIALS OF LANDLORD(S):

7. **PARKING:** Exclusive use of 1 Parking space

8. **ADDITIONAL TERMS:** Exclusive use of 1 Locker

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

10. **IRREVOCABILITY:** This offer shall be irrevocable by Tenant until 10:00 p.m. on the 7 day of April, 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.: 905-568-2588 (For delivery of Documents to Landlord) FAX No.: 905-947-4384 (For delivery of Documents to Tenant)

Email Address: (For delivery of Documents to Landlord) Email Address: (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.lib.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 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. **FAMILY LAW ACT:** Landlord warrants that spousal consent is not necessary to this transaction under the provisions of the Family Law Act, R.S.O. 1990 unless the spouse of the Landlord has executed the consent hereinafter provided.

19. **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):




INITIALS OF LANDLORD(S):



20. 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) _____
(Witness) _____
(Witness) _____

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

(Tenant or Authorized Representative) _____
(Tenant or Authorized Representative) _____
(Guarantor) _____

DATE 04/07/2017
(Seal)
DATE
(Seal)
DATE
(Seal)

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) _____
(Witness) _____

IN WITNESS whereof I have hereunto set my hand and seal:
(Landlord or Authorized Representative) _____
(Landlord or Authorized Representative) _____

DATE
(Seal)
DATE
(Seal)

SPOUSAL CONSENT: The undersigned spouse of the Landlord hereby consents to the disposition evidenced herein pursuant to the provisions of the Family Law Act, R.S.O. 1990, and hereby agrees to execute all necessary or incidental documents to give full force and effect to the sale evidenced herein.

(Witness) _____
(Spouse) _____

DATE
(Seal)


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 _____ a.m./p.m. this _____ day of _____, 20____.


INFORMATION ON BROKERAGE(S)

Listing Brokerage PSR
MARIANA IORDANOVA
(Salesperson / Broker Name)
Co-op/Tenant Brokerage CENTURY 21 LEADING EDGE REALTY INC.
Sylvia Morris and Robert Thomas Atkinson
(Salesperson / Broker Name)

Tel.No. (416) 360-0688
Tel.No. (905) 477-7785

ACKNOWLEDGEMENT

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

(Landlord) _____
DATE 4/8/2017
Address for Service _____
Tel.No. _____
Landlord's Lawyer _____
Address _____
Email _____
Tel.No. _____ FAX No. _____


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

(Tenant) _____
DATE 04/07/2017
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.

DATE _____
Mariana Iordanova
(Authorized to bind the Listing Brokerage)

Acknowledged by:

ROBERT ATKINSON
(Authorized to bind the Co-operating Brokerage)

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

TENANT (Lessee), Joel Santos....., and

LANDLORD (Lessor), Elizabeth Pappas & Modeste Papamanolopoulos.....

for the lease of #625 - 4011 BRICKSTONE MEWS..... Mississauga.....

L5B 0G3..... dated the 7..... day of April....., 2017.....

- a) The Lessee agrees to supply to the Lessor on or before closing, a series of post-dated cheques payable to the Lessor, to cover the monthly rental for the balance of the term of the Lease.
- b) The Lessee and the Lessor agree that in the absence of any other Lease for these premises, the terms set forth in this Offer to Lease when accepted by both parties, shall in fact form the Lease.
- c) Lessees agree that they will be the sole occupants of this unit.
- d) Lessee agrees not to paint, make any decorating or structural changes to the premises without the express written consent of the Lessor or his authorized Agent.
- e) Lessor shall pay real estate taxes and maintain fire insurance on the premises. Lessee acknowledges the Lessor's fire insurance on the premises provides no coverage on Lessee's personal property.
- f) Lessee will acquire Lessee liability and contents insurance for the duration of the lease term, or any extensions and will provide proof of such PRIOR TO OCCUPANCY.
- g) Lessee agrees not to do anything on the premises which the Owners Insurance premium, if any, may be increased, and agrees to hold the Lessor harmless from damage of any kind, and liability from injury to anyone regardless of fault during the Lease Agreement.
- h) The Lessee covenants with the Lessor to leave the appliances at the end of the term of this Lease in clean condition and in good working order, save normal wear and tear.
- i) The Lessee shall not sublet the premises without the prior written consent and approval of the Lessees by the Lessor. Such consent shall not be arbitrarily and unreasonable withheld. The Lessee shall pay the Lessor's reasonable expenses incurred thereby.
- j) Lessor agrees that a parking spot and a locker are included in the rent.
- k) The following appliances belonging to the Lessor are to remain on the premises for the Lessee's use: fridge, stove, built-in dishwasher, washer, dryer, microwave, all existing window coverings, all existing electric light fixtures.
-) Lessor agrees to register the Lessee as the Tenant with the property manager of the building and pay all fees required to do so.

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

INITIALS OF TENANT(S):



INITIALS OF LANDLORD(S):





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Offer Summary Document
For use with Agreement of Purchase and Sale



Form 801
for use in the Province of Ontario

For Brokerage submitting the offer on behalf of the Buyer:

When sent to the Listing Brokerage this form can be used as evidence that you have a written signed offer from a Buyer to the Seller.

REAL PROPERTY ADDRESS: #625 - 4011 BRICKSTONE MEWS Mississauga L5B 0G3 (the "property")
(municipal address and/or legal description)

for an Agreement of Purchase and Sale dated: the 7 day of April, 2017 ("offer")

This offer was submitted by: BROKERAGE: CENTURY 21 LEADING EDGE REALTY INC.

SALES REPRESENTATIVE/BROKER: ROBERT THOMAS ATKINSON

I/We, Joel Santos, have signed an offer for the property.
Name of Buyer(s)

Buyer signature Dated Buyer signature Dated

This offer was submitted, (by fax, by email or in person) to the Listing Brokerage at a.m./p.m. on the day of
, 20. Irrevocable until a.m./p.m. on the day of , 20.

(For Buyer counter offer - complete the following)

I/We, Joel Santos, have signed an offer for the property.
Name of Buyer(s)

Buyer signature Date Buyer signature Date

An offer was submitted, (by fax, by email or in person) to the Listing Brokerage at a.m./p.m. on the day of
, 20. Irrevocable until a.m./p.m. on the day of , 20.

For Listing Brokerage receiving the offer:

SELLER(S): Elizabeth Pappas & Modeste Papamanolopoulos

SELLER(S) CONTACT: (ie. phone / email / fax)

LISTING BROKERAGE: PSR

SALES REPRESENTATIVE/BROKER: MARIANA IORDANOVA

This offer was received, email (by fax, by email or in person) by the Listing Brokerage at a.m./p.m. on the day of , 20.

This offer was presented, (by fax, by email or in person) to the Seller(s) at a.m./p.m. on the day of , 20.

Offer was: ☐ Accepted ☐ Signed Back/Countered ☐ Expired/Declined

Comments:

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The Toronto-Dominion Bank

6051 CREDITVIEW ROAD
MISSISSAUGA, ON L5V 2A8

79203477

2017-04-11

DATE

YYYYMMDD

Transit-Serial No.

1870-79203477

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 PSV # 625 Leasing fee

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

Authorized Officer

Countersigned

Canadian Dollars

52031
Number

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

⑈ 79 2034 77 ⑈ ⑆ 096 12 ⑈ 004 ⑆

⑈ 3808 ⑈

10358 (1215)

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

The Toronto-Dominion Bank

6051 CREDITVIEW ROAD
MISSISSAUGA, ON L5V 2A8

79203479

2017-04-11

DATE

YYYYMMDD

Transit-Serial No.

1870-79203479

Pay to the Order of BLANEY MCMURTRY LLP IN TRUST

\$ *****30,000.00

THIRTY THOUSAND**00/100

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

Re PSV # 625 Top-Up

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

Authorized Officer

Countersigned

Canadian Dollars

52031
Number

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

⑈ 79 2034 79 ⑈ ⑆ 096 12 ⑈ 004 ⑆

⑈ 3808 ⑈

Robert Atkinson, Broker
Century 21 Leading Edge Realty Inc.
The Sylvia Morris Selling Team (#5 Team in Canada for 2016)
C: 416-998-8853
O: 416-840-8667

www.RobertAtkinson.ca Loaded with tips, guides and properties for sale!



DocuSign_Papas_Accep
ted_Lease_4011_Br.pdf

From: **Marianalordanova** mariana@psrbrokerage.com
Subject: **Additional Documents**
Date: **April 8, 2017 at 9:21 AM**
To: **Liz Pappas** lizpappas@ymail.com
Cc: **steve pappas** stevepappas2009@hotmail.com

Hi Guys,
Thank you for getting the lease all signed.

I am sending you the other docs needed by PSV to approve the lease.
When you go in on monday you need to bring these according to the checklist.
I will forward you the mortgage approval and Joel's Drivers licence

MARIANA IORDANOVA
Realtor
PSR Brokerage
77 Portland Street | Toronto |
o .416 360 0688 d. 647 885 7143
mariana@psrbrokerage.com
www.psrbrokerage.com

Follow My Real Estate Adventures on Instagram!

@thewolfofkingst

...Want to Get to Know The Wolf? Peek Here!!!

<http://torontostoreys.com/2017/01/toronto-storeys-talks-to-mariana-iordanova/>

<http://www.towertrip.com/mariana-iordanova-aka-the-wolf-of-king-street-plays-nice-inside-this-79m-penthouse-in-toronto/>



Personal and Confidential

February 3, 2017

Subject: Letter of Employment confirmation for:

Joel Santos
2100 Terry Fox Avenue Unit 308B
Laval QC
H7T 3B8

To Whom it May Concern:

This letter is to confirm the employment of Joel Santos. Joel has been working for The

Co-operators since August 8, 2011. He has been fulfilling the position of Strategic Client Manager - Ontario as of January, 22nd 2017. This is a full time permanent position.

The annual base salary is of \$87,095 plus a bilingualism premium of \$1,750 for a total of \$88,845.

This role is eligible for 35% management bonus. In years where the company does exceptionally well, the bonus could be just over 50%.

If you have any questions or require more information, please do not hesitate to contact me.

Sincerely,



Paul Byron
Director- Strategic Client Sectors
The Co-operators Group Ltd.
649 Scottsdale Dr Unit 501
Guelph ON
N1G 4Z2



Joel - 4011 Brickstone -
Equifax.pdf



[Print This Page](#)

[Close Window](#)

Equifax Credit Report and Score™ as of 03/10/2017

Name: Joel Santos

Confirmation Number: 0257962050

Credit Score Summary

699 | Good

Where You Stand

The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably. Your Equifax credit score is calculated from the information in your Equifax Credit Report. Most lenders would consider your score good. Based on this score, you should be able to qualify for credit with average interest rates and offers.



Range	300 - 559	560 - 659	660 - 724	725 - 759	760 +
	Poor	Fair	Good	Very Good	Excellent
Canada Population	4%	10%	15%	14%	57%

What's Impacting Your Score

Below are the aspects of your credit profile and history that are important to your Equifax credit score. They are listed in order of impact to your score - the first has the largest impact, and the last has the least.

- Percentage of rate 1 finance installment trades to total trades.
- Worst current rating.
- Number of non-revolving trades ever 90+ days.

Your Loan Risk Rating

699 | Good

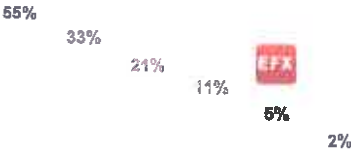
Your credit score of 699 is better than 22% of Canadian consumers.
The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably.

The Bottom Line :

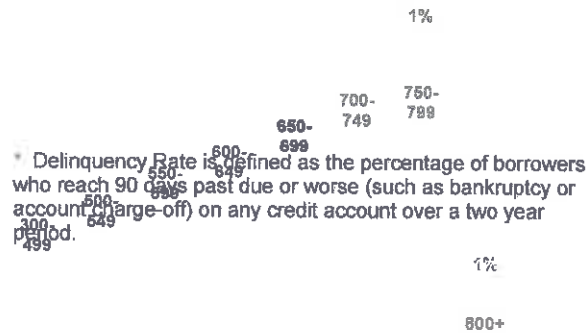
Lenders consider many factors in addition to your score when making credit decisions. However, most lenders would consider you to be a moderate risk. You may not qualify for credit with all lenders. When you do qualify for credit, you may pay higher interest rates and be subject to more restrictive loan terms than those with higher scores. If you're in the market for credit, this is what you might expect:

- You may not qualify for high credit limits on your credit card.
- You are likely to pay higher interest rates on all types of loans than those with higher scores.
- The loan terms you receive may be somewhat restrictive.

Delinquency Rates*



It is important to understand that your credit score is not the only factor that lenders evaluate when making credit decisions. Different lenders set their own policies and tolerance for risk, and may consider other elements, such as your income, when analyzing your creditworthiness for a particular loan.



CREDIT REPORT

Personal Information

Personal Data

Name: JOEL SANTOS
SIN:
Date of Birth: 1988-05-XX

Current Address

Address: 1846 RUE ROBINSON
LAVAL, QC
Date Reported: 2016-06 2016-05 2011-06

Previous Address

Address: 2100 RUE TERRY FOX APP
308B
LAVAL, QC
Date Reported: 2016-06 2016-05 2011-06

Current Employment

Employer: THE CO OPERATORS
Occupation:

Previous Employment

Employer: COOPERATORS
Occupation:
Employer: EMPIRE VIE
Occupation:

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.

BANK OF MONTREAL M C

Phone Number: (800)263-2263
Account Number: XXXX .135

High Credit/Credit Limit: \$25,000.00
Payment Amount: \$10.00

Association to Account: Individual
Type of Account: Revolving
Date Opened: 2009-09
Status: Paid as agreed and up to date
Months Reviewed: 72
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

Balance: \$726.00
Past Due: \$0.00
Date of Last Activity: 2017-02
Date Reported: 2017-03

HONDA FINANCE INC

Phone Number: Not Available
Account Number: XXX...423
Association to Account: Individual
Type of Account: Installment
Date Opened: 2015-12
Status: Paid as agreed and up to date
Months Reviewed: 15
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late

Prior Paying History:
Comments: Lease account
Monthly payments

High Credit/Credit Limit: \$36,145.00
Payment Amount: \$582.00
Balance: \$28,549.00
Past Due: \$0.00
Date of Last Activity: 2017-02
Date Reported: 2017-02

BMO 0153

Phone Number: (514)877-6801
Account Number: XXX...637
Association to Account: Individual
Type of Account: Revolving
Date Opened: 2009-12
Status: Paid as agreed and up to date
Months Reviewed: 72
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

High Credit/Credit Limit: \$40,000.00
Payment Amount: Not Available
Balance: \$0.00
Past Due: \$0.00
Date of Last Activity: 2014-04
Date Reported: 2017-03

BMO 0153

Phone Number: (514)877-6801
Account Number: XXX...077
Association to Account:
Type of Account: Revolving
Date Opened: 2009-08
Status: Too new to rate or opened but not used
Months Reviewed: 72
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late

Prior Paying History:
Comments: Overdraft protection
Monthly payments

High Credit/Credit Limit: \$2,500.00
Payment Amount: Not Available
Balance: \$0.00
Past Due: \$0.00
Date of Last Activity: 2017-02
Date Reported: 2017-02

VISA DESJARDINS

Phone Number: (800)363-3380
Account Number: XXX...000
Association to Account: Individual
Type of Account: Revolving
Date Opened: 2003-12
Status: Paid as agreed and up to date
Months Reviewed: 72
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late
Prior Paying History:
Comments: Account paid
Monthly payments

High Credit/Credit Limit: \$5,000.00
Payment Amount: Not Available
Balance: \$0.00
Past Due: \$0.00
Date of Last Activity: 2015-08
Date Reported: 2017-02

HYUNDAI MOTOR FIN

Phone Number: (800)205-0540
Account Number: XXX...145
Association to Account: Joint
Type of Account: Installment
Date Opened: 2016-02
Status: Paid as agreed and up to date
Months Reviewed: 13
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late
Prior Paying History:
Comments: Lease account
Monthly payments

High Credit/Credit Limit: \$14,442.00
Payment Amount: \$300.00
Balance: \$10,531.00
Past Due: \$0.00
Date of Last Activity: 2017-02
Date Reported: 2017-02

CHASE AMAZON CA VISA

Phone Number: (866)557-7811
Account Number: XXX...344
Association to Account: Individual
Type of Account: Revolving
Date Opened: 2015-08
Status: Paid as agreed and up to date
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

High Credit/Credit Limit: \$7,000.00
Payment Amount: \$10.00
Balance: \$329.00
Past Due: \$0.00
Date of Last Activity: 2016-11
Date Reported: 2017-02

BNS FORM. CHASE PL

Phone Number: (800)265-3675
Account Number: XXX...129
Association to Account: Individual
Type of Account: Revolving
Date Opened: 1990-06
Status: Paid as agreed and up to date
Months Reviewed: 72
Payment History:

High Credit/Credit Limit: \$2,500.00
Payment Amount: Not Available
Balance: \$0.00
Past Due: \$0.00
Date of Last Activity: 2015-08
Date Reported: 2017-02

No payment 30 days late
No payment 60 days late
No payment 90 days late

Prior Paying History:

Comments: Account Closed
Monthly payments

CAPITAL ONE COSTCO

Phone Number: (800)728-3277
Account Number: XXX...941
Association to Account: Individual
Type of Account: Revolving
Date Opened: 2014-09
Status: Paid as agreed and up to date
Months Reviewed: 29
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late

High Credit/Credit Limit: \$20,000.00
Payment Amount: \$10.00
Balance: \$250.00
Past Due: \$0.00
Date of Last Activity: 2017-02
Date Reported: 2017-02

Prior Paying History:

Comments: Monthly payments
Amount in h/c column is credit limit

AMERICAN EXPRESS

Phone Number: (800)668-6500
Account Number: XXX...700
Association to Account: Individual
Type of Account: Revolving
Date Opened: 2010-11
Status: Paid as agreed and up to date
Months Reviewed: 72
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late

High Credit/Credit Limit: \$22,500.00
Payment Amount: Not Available
Balance: \$0.00
Past Due: \$0.00
Date of Last Activity: 2015-09
Date Reported: 2017-02

Prior Paying History:

Comments: Monthly payments
Amount in h/c column is credit limit

BMO 0153

Phone Number: (514)877-6801
Account Number: XXX...381
Association to Account: Joint
Type of Account: Mortgage
Date Opened: 2011-02
Status: Paid as agreed and up to date
Months Reviewed: 63
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late

High Credit/Credit Limit: \$262,000.00
Payment Amount: \$1,527.00
Balance: \$0.00
Past Due: \$0.00
Date of Last Activity: 2016-05
Date Reported: 2016-06

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 MOTOR CREDIT

Phone Number: (877)636-7346
Account Number: XXX...526

High Credit/Credit Limit:
Payment Amount: \$478.00

Association to Account: Individual
Type of Account: Installment
Date Opened: 2014-10
Status: Bad debt, collection account or unable to locate
Months Reviewed:
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late
Prior Paying History:
Comments: Account paid
Lease account

Balance: \$0.00
Past Due: Not Available
Date of Last Activity: 2015-09
Date Reported: 2016-03

BELL MOBILITY

Phone Number: (800)361-2613
Account Number: XXX...137
Association to Account: Individual
Type of Account: Open
Date Opened: 2012-05
Status: Paid as agreed and up to date
Months Reviewed: 40
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late
Prior Paying History:
Comments: Monthly payments

High Credit/Credit Limit: \$145.00
Payment Amount: Not Available
Balance: \$0.00
Past Due: \$0.00
Date of Last Activity: 2015-09
Date Reported: 2015-09

BQE ROYALE

Phone Number: (514)874-7222
Account Number: XXX...661
Association to Account: Individual
Type of Account: Installment
Date Opened: 2012-09
Status: Paid as agreed and up to date
Months Reviewed: 27
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late
Prior Paying History:
Comments: Account paid
Monthly payments

High Credit/Credit Limit: \$12,465.00
Payment Amount: \$373.00
Balance: \$0.00
Past Due: \$0.00
Date of Last Activity: 2014-11
Date Reported: 2014-11

SERV. CARTES DESJ.

Phone Number: (514)875-8750
Account Number: XXX...500
Association to Account: Individual
Type of Account: Installment
Date Opened: 2011-04
Status: Paid as agreed and up to date
Months Reviewed: 09
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late
Prior Paying History:
Comments: Account paid
Deferred payment plan

High Credit/Credit Limit: \$930.00
Payment Amount: Not Available
Balance: \$0.00
Past Due: \$0.00
Date of Last Activity: 2011-11
Date Reported: 2011-12

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.

2017-02-06	BMO D3094 (450)622-5050
2016-04-19	TDCT (866)222-3456
2016-02-08	HYUNDAI CAPITAL CDA (647)943-1887
2015-12-16	HONDA CANADA FINANCE (Phone Number Not Available)
2015-08-09	CHASE AMAZON CA VISA (866)557-7811
2014-09-29	CAPITAL ONE COSTCO (800)723-3500

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.

2017-03-10	AUTH ECONSUMER REQUE (Phone Number Not Available)
2017-03-09	BANK OF MONTREAL (877)304-4121
2016-12-19	CHASE AMAZON CA VISA (866)557-7811
2016-08-22	SERV. CARTES DESJ. (Phone Number Not Available)
2016-05-28	AUTH CPC ECCA (800)267-1177
2016-02-24	HYUNDAI CAPITAL CDA (647)943-1887
2014-05-20	YOURSELF VOUS MEME (Phone Number Not Available)

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.

BMO 0153

Phone Number:	(514)877-6801	High Credit/Credit Limit:	\$177,000.00
Account Number:	XXX...335	Payment Amount:	\$1,394.00
Association to Account:	Joint	Balance:	\$0.00
Type of Account:	Mortgage	Past Due:	\$0.00
Date Opened:	2009-07	Date of Last Activity:	2011-04
Status:	Paid as agreed and up to date	Date Reported:	2011-04
Months Reviewed:	03		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account Closed 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.

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.)

No Public Record information on file

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

From: **Marianalordanova** mariana@psrbrokerage.com
Subject: **Mortgage approval letter**
Date: **April 8, 2017 at 9:39 AM**
To: lizpappas@ymail.com, stevepappas2009@hotmail.com



CAPITAL LENDING CENTRE

APPROVAL LETTER

TO: Elizabeth Pappas and Modeste Papamandopoulos

Date: April 7, 2017

RE: The purchase of PVS-Tower One Suite 625 at Burnhamthorpe Road West & Confederation Pkwy, Mississauga

Congratulations in purchasing a new home, and thank you for choosing Capital Lending Centre as your mortgage provider. I am very pleased to confirm your mortgage has been approved with B2B Bank subject to the following terms and conditions.

Property Address	Suite 625 Burnhamthorpe Road West & Confederation Pkwy Mississauga
Purchase Price:	\$300,900
Mortgage Amount	\$225,675 or 75% LTV of appraised value
Amortization	25 Years
Interest Rate:	2.79% (rate hold valid for 120 days)
Term:	5 year fixed
Closing Date	TBD

Prior to the funds for the mortgage being advanced, the following conditions must be satisfied:

- Receipt of contract to purchase
- Verification of employment income
- Verification of down payment
- Property appraisal

Once again, thank you for providing me with the opportunity of looking after your mortgage needs, and I wish you the best of success with your upcoming move.

Sincerely,

Chris Candusso
Mortgage Agent

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