

Worksheet

Leasing

Suite: 714 Tower: PSV Date: Apr. 23/17 Completed by: Silvi

Azizur Bhuiya

Please mark if completed:

- ✓ ● Copy of 'Lease Prior to Closing' Amendment
- ✓ ● Copy of Lease Agreement
- ✓ ● Certified Deposit Cheque for Top up Deposit to ^{20%.} 25% payable to Blaney McMurtry LLP in Trust ^{20% paid on occupancy}
- ✓ ● 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). ^{\$1,000 + HST}
- ✓ ● Agreement must be in good standing. Funds in Trust: \$ 43,860.
- ✓ ● 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:

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

Between: **AMACON DEVELOPMENT (CITY CENTRE) CORP.** (the "Vendor") and
AZIZUR R BHUIYA and UMME F. K. JAHAN (the "Purchaser")

Suite **714** Tower **ONE** Unit **13** Level **7** (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 One Thousand Dollars (\$1,000.00) 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 23 day of APRIL 2017.


Witness:

Witness:


Purchaser: **UMME F. K. JAHAN**

Purchaser: **AZIZUR R BHUIYA**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 23 day of April 2017..

AMACON DEVELOPMENT (CITY CENTRE) CORP.

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

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: 4011 Buckstone Meadows Unit # 74 (the "property")
(municipal address and/or legal description)

for an Agreement of Purchase and Sale dated: the 19th day of April, 2017 ("offer")

This offer was submitted by **BROKERAGE:** LANDLORD REALTY INC.

SALES REPRESENTATIVE/BROKER: NEELAM BUNSEE

I/We, Shabih A. Bhatia & Nida Azhar have signed an offer for the property
Buyer signature [Signature] Date 04/19/17 Buyer signature [Signature] Date April 19, 2017

This offer was submitted, SB to the Listing Brokerage at 19:35 a.m./p.m. on the 19th day of April, 2017
(by fax, by email or in person) Irrevocable until 1pm a.m./p.m. on the 20th day of April, 2017

(For Buyer counter offer - complete the following)

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

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

For Listing Brokerage receiving the offer:

SELLER(S): _____

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

LISTING BROKERAGE: _____

SALES REPRESENTATIVE/BROKER: _____

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

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

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

Comments: _____



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Agreement to Lease
Residential

This Agreement to Lease dated this 22 day of March, 2017

TENANT (Lessee), SHABIH A BHATTY AND NIDA AZHAR
(Full legal names of all Tenants)

LANDLORD (Lessor), BHUIYA, AZIZUR R & JAHAN, UMME FATIMA KHALEDEE
(Full legal name of Landlord)

ADDRESS OF LANDLORD 4011 BRICKSTONE MEWS UNIT 714
(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
4011 BRICKSTONE MEWS UNIT 714 Mississauga L5B 0J8
- 2. TERM OF LEASE:** The lease shall be for a term of 1 YEAR commencing 1ST MAY
- 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 Canadian Dollars (CDN\$ 1,600.00),
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 CENTURY 21 NEW AGE REALTY INC "Deposit Holder"
in the amount of Three Thousand Two Hundred
Canadian Dollars (CDN\$ 3,200.00) 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 type="checkbox"/>	<input checked="" type="checkbox"/>
Hot water heater rental	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other Phone	<input type="checkbox"/>	<input checked="" 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):

NA SB

INITIALS OF LANDLORD(S):

RA JS



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7. **PARKING:** Included and one locker

8. **ADDITIONAL TERMS:**

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 (Landlord/Tenant) until 1:00 p.m. on the 14th 20th 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. (For delivery of Documents to Landlord) FAX No. (For delivery of Documents to Tenant)

Email Address: (For delivery of Documents to Landlord) Email Address neelambunsee_realtor@gmail.com (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.ttb.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):

NA SB

INITIALS OF LANDLORD(S):

JS



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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)

(Seal)

(Seal)

(Seal)

(Seal)

(Seal)

DATE

DATE

DATE

DATE

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)

(Witness)

IN WITNESS whereof I have hereunto set my hand and seal

(Landlord or Authorized Representative)

(Landlord or Authorized Representative)

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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)

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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

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INFORMATION ON BROKERAGE(S)

Listing Brokerage **CENTURY 21 NEW AGE REALTY INC** Tel. No. **905-567-1411**

AJAZ AHMED (Salesperson / Broker Name)

Co-op/Tenant Brokerage **LANDLORD REALTY INC** Tel. No. **(416) 961-8880**

NEELAM BUNSEE (Salesperson / Broker Name)

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)

(Landlord)

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)

(Tenant)

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

(Authorized to bind the Listing Brokerage)

(Authorized to bind the Co-operating Brokerage)



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Form 400 Revised 2017 Page 3 of 4

WEBForms® Dec/2016

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

BUYER, *Shabih A. Bhattar, Nidra Bhattar*
and
SELLER, *Blumiya, Azim R. & Jalani, Umme Fatima Khaleed*
for the property known as *400 Backstone Meadows Unit 714, Miss*
Ontario dated the *19th* day of *April* 20*17*.

As specified by the Real Estate & Business Brokers Act 2002- Section 27, The parties to this [Agreement of Purchase and Sale/Agreement to Lease/Option/Etc.] hereby acknowledge that the Deposit Holder (Century 21 New Age Realty Inc., Brokerage) will place the deposit in trust in its non-interest bearing real estate trust account and no interest shall be earned, received or paid on the deposit.

The Buyer agrees to provide either Certified Cheque or Bank Draft only as the deposit, within ONE (1) business day after the acceptance of this Agreement or as otherwise stated in this Agreement. In the event Buyer fails to deposit Certified Cheque or Bank Draft within ONE (1) business day then this Agreement shall become NULL & VOID and the Seller shall have option to sell the same property to other prospective Buyer without any Mutual Release. For all purposes of this agreement, the terms "Banking Day" or "Business Day" shall mean any day other than a Saturday, Sunday, or Statutory Holiday in the province of Ontario.

The Buyer and the Seller agree and acknowledge that all measurements and information provided by Century 21 New Age Realty Inc., Brokerage, in the MLS Listing, feature sheet and any other marketing materials have been obtained from sources deemed reliable, however, they have been provided for information purposes only and as such, Century 21 New Age Realty Inc., Brokerage does not warrant their accuracy. The Buyer is advised to verify any measurements or information upon which he or she is relying.

The Parties to this Agreement acknowledge that the real estate Broker/Sales Representative(s) so named in this Agreement has recommended that the Parties obtain independent professional advice prior to signing this document. The Parties further acknowledge that no information provided by such real estate Broker/Sales Representative(s) is to be construed as legal advice, tax advice, environmental advice, advice on zoning changes, construction/renovation estimate or engineering advice and that the parties named in this transaction have been advised to seek independent professional advice on any of these matters and concerns.

All parties to this transaction (Seller and Buyer) hereby consent to the Listing Brokerage's publication & distribution of advertisement or marketing of the subject property before or after the completion of this transaction. Seller and Buyer acknowledge this permission includes but not limited to the use of pictures, sale price, and percentage of list to sale price.

In accordance to the Federal Privacy Act (PIPEDA), Personal Information regarding the Buyer or Seller will not be disclosed or used in any form or manner in any of the marketing materials.

If applicable, the Buyer expressly acknowledges that neither the Seller and Listing Brokerage, nor the Co-operating Brokerage makes any representation that a legal separate dwelling exists on the property. The Buyer further acknowledges that the basement apartment located at the Property may not comply with all relevant applicable fire code, hydro retrofit requirements, zoning By-laws, Provincial and Municipal By-laws and regulations. The Buyer agrees to complete the Agreement notwithstanding such non-compliance and waives his/her right to make any requisitions with respect to same.

Unless otherwise stated in this agreement, the chattels (if any), which are included in the purchase price are being sold in "as is" condition, without warranty.

This form must be initialed by all parties to the Agreement of Purchase and Sale

INITIALS OF BUYER(S): *SB NA*

INITIALS OF SELLER(S): *BJ*



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Confirmation of Co-operation and Representation

BUYER: SHABIH A BHATTY AND NIDA AZHER

SELLER: BHUIYA, AZIZUR R & JAHAN, UMME FATIMA KHALEDEE

For the transaction on the property known as 4011 BRICKSTONE MEWS UNIT 714 Mississauga L5B 0J8

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 include other remuneration.

The following information is confirmed by the undersigned salesperson/broker representative(s) 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
- ☐ by the Seller in accordance with a Seller Customer Service Agreement
- or ☐ 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
 HALF MONTHS RENT to be paid from the amount paid by the Seller to the Listing Brokerage
 (Commission As Indicated In MLS® Information)
 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)

LANDLORD REALTY INC.

(Name of Co-operating/Buyer Brokerage)

261 DAVENPORT RD SUITE 200 TORONTO

Tel: (416) 961-8880

Fax: (416) 462-1461

Neelam Bunsee

Date: *16th Apr 17*

(Authorized to bind the Co-operating/Buyer Brokerage)

NEELAM BUNSEE

(Print Name of Broker/Salesperson Representative of the Brokerage)

CENTURY 21 NEW AGE REALTY INC.

(Name of Listing Brokerage)

5618 TENTH LINE W UNIT 9 MISSISSUAGA

Tel: 905-567-1411

Fax: (905) 567-4410

Aijaz Ahmed

Date:

(Authorized to bind the Listing Brokerage)

AIJAZ AHMED

(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.

[Initials]

BUYER'S INITIALS

[Initials]

SELLER'S INITIALS

ACKNOWLEDGEMENT

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

[Signature]

Date: *Apr 19, 2017*

[Signature]

Date: *04/19/17*

[Signature]

[Signature]

Date: *20 APR 17*

Date: *20 APR 17*

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

TENANT (Lessee),

LANDLORD (Lessor),

for the lease of

Agreement to Lease dated

*Shabir A. Bhatti & Nida Azhar and
Bhumiya Azizur Rahman Fatima Khaledee
4011 Beekstone Meadows 714
19th April 2017*

Continued from previous page

Lessee agrees not to make any decorating changes to the premises without the express written consent of the Lessor or his/her authorized Agent.

Lessee covenants with the Lessor that the Lessee will not keep any pets in the leased premises. If it is found that pets have been kept on the premises, Lessee agrees to be responsible for any repairs or replacement costs due to the presence of any pets on the premises, Lessee shall, at Lease termination, have the carpets professionally cleaned and make any repairs that may be necessary to restore any damage caused by pets.

The Landlord shall supply the tenant with all sets of keys to the subject property. Any lost or missing keys shall be replaced at the end of the lease term at the tenant's sole expense. Under no circumstances shall any of the locks be changed or altered or any locks added without notifying and providing the landlord or his authorized agent with a key.

THE LESSOR shall pay any mortgage payments, property taxes, insurance premium (excluding content), and maintenance fee as required by the condominium corporation. THE UTILITIES shall be paid as per page one of the lease agreement.

THE TENANT ACKNOWLEDGES that the Landlord's insurance on the premises does not provide coverage for the Tenant's personal property, or liabilities on behalf of the Tenant. The Tenant shall not do anything on the premises for which the Landlord's insurance premium, if applicable, may be increased. Further, the Tenant shall hold the Landlord harmless from damages of any kind, and/or liabilities from injury to anyone whatsoever regardless of fault during this lease term and renewal thereof. The Tenant shall provide to the Landlord, on or before the commencement of tenancy, a standard tenancy package of insurance policy in favour of the Landlord. No possession shall be given unless such insurance policy is obtained and in effect, and has been received by the Landlord. Said Standard Tenancy package of insurance to include Liability of at least \$1 million.

Landlord, or his/her representative, shall not in any event whatsoever be liable for or be responsible for any personal injury or death that may be suffered or sustained by the Tenant or any member of the Tenants family, his guests, or any other person who may be upon the rented premises or any loss of or damage or injury to any property including cars and contents thereof belonging to the Tenant or to any member of the Tenant's family, his guests, or to any other person while such property is on the rented premises.

Lessee agrees to pay \$20 service and administration charge to Lessor for N.S.F. or returned cheques. Lessee is liable for any rental in arrears and non-payment for any cheques.

If Tenant terminates the Tenancy Agreement prior to the end of the term, tenant will be held liable for any loss of rent, cost of utilities and advertisement costs.

The Landlord shall also have the right for re-entry for non-payment of rent or non performance of covenants. Additionally, the Landlord or his/her representative shall have the right to enter the premises from time to time at a mutually agreeable time, provided at least 24-hour notice is given to the Tenant, for the purpose of inspection and determining the condition thereof.

The Tenant and Landlord Acknowledge that all existing appliances, electric light fixtures and all window coverings and blinds currently on the premises belonging to the Landlord are included in the rental for the Tenant's Use.

The tenant shall keep the leased premises in a smoke-free (cigar and/or cigarette) environment.

Continued on next page...

NA SB
NA

This page must be initialed by all parties to the Agreement to Lease

INITIALS OF TENANT(S):

NA SB

INITIALS OF LANDLORD(S):

RJS

Page 2

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

TENANT (Lessee), *Shabih A. Bhattar, Nick Azhar*
LANDLORD (Lessor), *Bhuiya, Azizur R. R. Tahan, Omme Fatima Khalidee*
for the lease of *402 Brimstone Manor # 714*
Agreement to Lease dated *19th 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. If there are any discrepancies whatsoever between clauses previously inserted into this offer and any of the clauses contained within this Schedule A then the clause in this Schedule A clauses shall take precedence.

Tenant submits upon acceptance of this Offer the first and last month's rent which must be a bank draft. The tenant agrees to provide post dated cheques for the balance of the lease prior to occupancy date.

If not provided herewith, this Offer to Lease is conditional upon the Landlord or his authorized agent satisfying himself concerning the personal and/or credit worthiness of the Tenant. The Tenant hereby agrees to provide a personal credit check, rental application, employment contract and references in respect to the Tenant within ONE (1) business day from submission of this offer. This condition shall be deemed to have been waived by the Landlord if no notification of dissatisfaction has been issued by the Landlord and provided to the Tenant or his Agent within TWO (2) days from confirmation of Execution herein.

The Tenant agrees and warrants that they will be the sole occupants of this unit and as per any attached rental application. The Tenant acknowledges that the leased premises are only for single-family residential use.

The Landlord agrees to pay for and be responsible for any major repairs over \$50.00 such as plumbing, electrical, appliances etc. The Tenant shall notify the Landlord immediately of any such problems and the Landlord shall have the problem rectified as soon as possible. In the event of a breakdown of the electrical or mechanical systems, the Landlord will not be liable for damages or personal discomfort. The Tenant agrees to pay for and be responsible for such minor repairs under \$50.00 such as light bulbs, faucet washers, furnace filters, etc., considered as normal wear and tear.

Tenant agrees and is required to carry out any ice and snow removal (if this is a condominium property and the management does not remove ice and snow then it's the tenants responsibility to do so), garbage removal and maintain and water the lawns and gardens in a reasonable and proper condition. The Tenant shall maintain said premises in clean and good state of repair and should any damages result through their neglect the Tenant shall be responsible for any such repairs.

Landlord represents and warrants that the appliances as listed in this Agreement to Lease will be in working order at the commencement of the lease term. The Tenant guarantees to the Landlord to leave the appliances at the end of the term of this Lease in clean condition and in working order, save normal wear and tear.

Landlord shall provide smoke detectors and CO detectors as per applicable Ontario Laws and they shall be in good working order and it is tenant's responsibility to check the operation of such detectors on a monthly basis and replace batteries when required. In the case of a faulty device, Tenant shall notify the Landlord Immediately.

The LESSOR agrees to have the unit professionally cleaned, at Lessor's own expense, on or before commencement of lease. The LESSEE agrees to have the unit professionally cleaned, at lessee's own expense, at the termination of lease.

Lessee and Lessor agree that the Lessee shall ensure that the home is returned to its pre-occupancy condition before vacating the home (normal wear and tear excepted). Lessee agrees that any repairs required for this purpose or any damages to the leased premises, appliances, fixtures, chattels or other parts of the property under the Tenant's control that were caused by his/her wilful or negligent conduct or persons invited by him/her, shall be completed at the Lessee's sole expense, before, or upon expiration of this Lease or renewal thereof.

Continued on next page.

Page 1

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

INITIALS OF TENANT(S):

SB NA

INITIALS OF LANDLORD(S):

B US



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RE/MAX Realty Specialists Inc.

easyOFFER 2012 by



Reagency Systems Corp
www.Reagency.ca

Form 401

Revised 2008

327/103

I/We hereby make application to rent from the 1st day of May, 2017 at a monthly rental of \$ 1600 Plus Hydro to become due and payable in advance on the 1st day of each and every month during my tenancy.

1. Name SABAH Ahmed Ghaffar Date of Birth 23 NOV 1983 SIN No. (Optional)
Drivers License No B328-70318-311213 Occupation Schedule Analyst
2. Name NIDA Azhar Date of Birth Nov 23 1983 SIN No. (Optional) Dec 6, 1983
Drivers License No A9740-59108-86226 Occupation Sales Associate
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?

LAST TWO PLACES OF RESIDENCE
Address: 15 St. Michael Crescent Brampton, Ontario L6X-3K6
From 2014 Jan To Present
Name of Landlord Azhar Khaleel
Telephone No. 416-844-1320

PRESENT EMPLOYMENT
Employer Adelco Employment Services
Business address Toronto
Business telephone 416-296-0822
Position held Schedule Analyst
Length of employment
Name of supervisor Boicola Faruqe
Current salary range Monthly \$ \$33000

SPOUSE'S PRESENT EMPLOYMENT
Employer A1-Barkhan Travel & Tours
Business address
Business telephone 905-232-6566
Position held Sales Associate
Length of employment
Name of supervisor Mienmoed Bashir
Current salary range Monthly \$ \$32,000

Name of Bank
Chequing Account #
FINANCIAL OBLIGATIONS

Payments to:
Payments to:

PERSONAL REFERENCES
Name: Muhammad Azhar Khaleel Address: 15 St. Michael Crescent
Telephone: 416-844-1320 Length of Acquaintance: Father in Law
Name: Syed Ayaz Address: MISSISSAUGA
Telephone: 416-528-2786 Length of Acquaintance: 3yrs

AUTOMOBILE(S)
Make Mazda Model 3 Year 2017 License No. CANA-809
Make Model Year License 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 [Signature] Date April 19, 2017
Telephone 047-786-7171 Signature of Applicant [Signature] Date April 19, 2017
Telephone 647, 786-7367

BMO Bank of Montreal · Banque de Montréal

DUNDAS AND THIRD LINE
2536 THIRD LINE, BUILDING B
OAKVILLE, ONTARIO, CANADA L6M 0G8

483192

DATE

Y/A M/M D/J
20170422

CTI

Canadian Dollar Money Order - not exceeding \$2,500 Cdn.
Mandat en dollars Canadiens - n'excédant pas

Pay to the order of
Payez à l'ordre de
AMAZON CITY CENTRE SEVEN
NEW DEVELOPMENT PARTNERSHIP

\$ 1000.00

BANK OF MONTREAL
MONTREAL

100 Canadian Dollars Canadiens

for Bank of Montreal/pour la Banque de Montréal
Montreal, Canada/Montréal, Canada

Purchaser's Name/Nom de l'acheteur

PSV #714 Leasing fee

Purchaser's Address/Adresse de l'acheteur

\$1000 FROM US TO THAI MS

William A. Downe

President and Chief Executive Officer, BMO Financial Group
Président et chef de la direction, BMO Groupe Financier

06952001 3299014831926 90

MR AZIZUR BHUIYA
MS UMME FK JAHAN

049

4j
AL

DATE 20170422
V Y Y Y M M D D

PAY TO THE AMAZON CITY CENTRE SEVEN NEW DEVELOPMENT
ORDER OF PARTNERSHIP

ONE THIRTY 100 DOLLARS

\$ 130/-

87YLF-138

BMO Bank of Montreal

2536 THIRD LINE, BUILDING B
OAKVILLE, ON L6M 0G8

MEMO PSV #714 LEASING FEE

Blizy

049 32992001 3979239

Security features
Security features
Details on back

PSV # 714
First + Last

LANDLORD
REALTY INC BROKERAGE



direct: (416) 558-5227
office: (416) 961-8880
fax: (416) 462-1461
261 Davenport Road, Suite 200
Toronto, ON M5R 1K3

NEELAM BUNSEE
sales representative
neelambunsee.realtor@gmail.com
nbunsee@trabnet.com

LANDLORD
REALTY INC BROKERAGE



direct: (416) 558-5227
office: (416) 961-8880
fax: (416) 462-1461
261 Davenport Road, Suite 200
Toronto, ON M5R 1K3

NEELAM BUNSEE
sales representative
neelambunsee.realtor@gmail.com
nbunsee@trabnet.com

Date: Feb 14 2017

Name: Neelam Bunsee

Time: 12:29 AM/PM

Brokerage: Landlord Realty

Payment Method: (circle one)

☒ Cheque # 308956

☒ Bank Name HSBC

Amount:

Dollar (\$) 3200 three thousand two hundred /Dollars

Payable To: (circle one)

☒ Century 21 New Age Realty Inc.

☐ Other (Please Specify) _____

Property Address & City:

714-4011 Brickstone Mews, Mississauga

Type of Payment: (circle one)

☒ Deposit

☐ Commission

☐ Other (Please Specify) _____

Type of Transaction: (circle one)

☐ For Sale

☒ For Lease

☐ Other (Please Specify) _____

Receiving Agent: Ajaz Ahmed

Admin: (Printed) Ashley Jade

AJade

(Signature)

101004 E/P 2014-01

HSBC
HSBC Bank Canada
Banque HSBC Canada
108 - 74 QUARRY EDGE DRIVE
BRAMPTON ON L6V 4K2

THIS DRAFT CONTAINS A SECURITY WATERMARK. ON DEMAND, HOLD UP AN INCH TO VIEW
UN DRAFT DE CECI CONTIENS UN FILIGRANE A SECURITE. A DEMANDE, ELEVEZ UN POUCE EN VUE

CANADIAN DOLLAR BANK DRAFT
TRAITE BANCAIRE EN DOLLARS CANADIENS

308956

2 0 1 7 0 4 2 1
DATE Y/A M/M D/J

PAY TO THE ORDER OF / PAYEZ A L'ORDRE DE
CENTURY 21 NEW AGE REALTY INC.
CAD THREE THOUSAND TWO HUNDRED ONLY

\$ **3,200.00

CANADIAN DOLLARS
DOLLARS CANADIENS

044861
AUTHENTICATED SIGNATURE / SIGNATURE AUTHENTIQUE
COUNTERSIGNED / CONTRESIGNE

⑈308956⑈ ⑆10292⑈016⑆ 930283⑈010⑈



*
Guarantor / DaD

3/13/2017

Equifax Personal Solutions: Credit Reports, Credit Scores, Protection Against Identity Theft and more



Print This Page

Close Window

Equifax Credit Report and Score™ as of 03/13/2017

Name: Muhammad Azher Khaleel

Confirmation Number: 3105316784

Credit Score Summary

763 | Excellent

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 excellent. Based on this score, you should be able to qualify for some of the lowest interest rates available and a wide variety of competitive credit offers should be available to you.

	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.

- Utilization for revolving trades
- Number of finance installment trades with balance greater than or equal to 50% of high credit
- Average age of trades

Your Loan Risk Rating

763 | Excellent

Your credit score of 763 is better than 46% of Canadian consumers.

The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably.

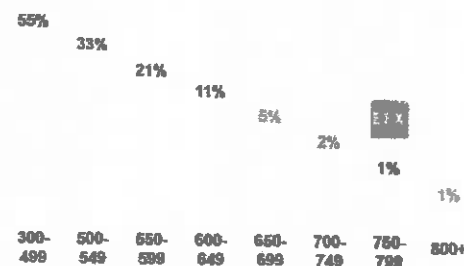
The Bottom Line :

Lenders consider many factors in addition to your score when making credit decisions. However, most lenders would consider you to be a very low risk. You may qualify for a variety of loan and credit offers at some of the lowest interest rates available. If you're in the market for credit, this is what you might expect.

- You may be able to obtain high credit limits on your credit card.
- Many lenders may offer you their most attractive interest rates and offers.
- Many lenders may offer you special incentives and rewards that are geared to their most valuable customers.

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.

Delinquency Rates*



* Delinquency Rate is defined as the percentage of borrowers who reach 90 days past due or worse (such as bankruptcy or account charge-off) on any credit account over a two year period

CREDIT REPORT

Personal Information

Personal Data		Other Names:	
Name:	MUHAMMAD AZHER KHALEEL	Also Known as:	MUHAMMAD AZHER KHALLEL
SIN:			
Date of Birth:	1963-02-XX		
Current Address		Previous Address	
Address:	35 ARCHIBALD MEWS SCARBOROUGH, ON	Address:	15 STILLWATER CRES BRAMPTON, ON
Date Reported	2015-03 2015-02 2014-02	Date Reported:	2015-03 2015-02 2014-02
Current Employment		Previous Employment	
Employer:	HSBC	Employer	HOUSEHOLD CREDITS
Occupation:	SENIOR I T	Occupation:	

Special Services

SPS-SpecialServices/CodeDescription:	Consumer interview
Date Reported	2012-01
SPS-SpecialServices/CodeDescription:	Consumer interview
Date Reported	2012-03
SPS-SpecialServices/CodeDescription:	Consumer interview
Date Reported	2012-04
SPS-SpecialServices/CodeDescription:	Consumer Interview
Date Reported	2013-08
SPS-SpecialServices/CodeDescription:	Consumer interview
Date Reported:	2013-08

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.

WALMART CDA BANK MC			
Phone Number:	(888)331-6133	High Credit/Credit Limit:	\$12,800.00
Account Number:	XXX 775	Payment Amount	\$35.00
Association to Account	Individual	Balance:	\$1,159.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2014-12	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	27		

GUARANTOR



HSBC Bank Canada
885 West Georgia Street
Suite 300
Vancouver, BC V6C3E9
877-747-4722

Pay Group:	CA1-Canadian PayGroup	Advice #:	000000014516931
Pay Begin Date:	02/13/2017	Advice Date:	03/03/2017
Pay End Date:	02/26/2017		
Page 1/1			

Muhammad A Khaleel 15 Stillwater Cres Brampton, ON L6X 3K6	Employee ID: 43195804 Department: C0514-01ON-SWD Wealth Management IT Location: Gener Job Title: 3rd Flr., 250 University Ave. Pay Rate: Sr Consultant Business Systems \$113,092.00 Annual	TAX DATA: Net Claim Amt.: Federal 11,635.00 Quebec 10,171.00 ON Spl. Letters: Addl. Pct: Addl. Amt:
------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------

HOURS AND EARNINGS								TAXES		
Description	---Earn Period---		Rate	Current		YTD		Description	Current	YTD
	Begin Dt	End Dt	Hours	Hours	Earnings	Hours	Earnings			
Regular	02/13/17	02/26/17			4,349.69		21,748.45	CIT	1,136.77	5,775.97
								CPP	209.21	1,056.53
								EI	70.90	354.50

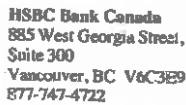
TOTAL:				4,349.69			21,748.45	TOTAL:	1,416.88	7,187.00
--------	--	--	--	----------	--	--	-----------	--------	----------	----------

BEFORE-TAX DEDUCTIONS			AFTER-TAX DEDUCTIONS			EMPLOYER PAID BENEFITS		
Description	Current	YTD	Description	Current	YTD	Description	Current	YTD
Pens PIn A DC Reg	87.00	435.00	HBCA Optional Life EE	3.83	19.15	Pension - PreTax	260.99	1,304.95
			HBCA Optional Life EE-PST	0.31	1.55	Basic Grp Life*	10.04	50.20
			HBCA Optional Life Sp	1.80	9.00	Basic Grp Life-PSTI*	0.81	4.05
			HBCA Optional Life Sp-PST	0.15	0.75	Business Travel*	0.52	2.60
			HBCA Optional Life Dep	0.90	4.50	Business Travel-PSTI*	0.04	0.20
			HBCA Optional Life Dep-PS	0.07	0.35			
			HBCA Voluntary Acc DEP	1.00	5.00			
			HBCA Voluntary Acc DEP-PS	0.08	0.40			
			HBCA Voluntary Acc SP	3.00	15.00			
			HBCA Voluntary Acc SP-PST	0.24	1.20			
			HBCA Voluntary Acc EE	1.50	7.50			
			HBCA Voluntary Acc EE-PST	0.12	0.60			
			HBCA Health & Dd	163.10	815.50			
TOTAL:	87.00	435.00	TOTAL:	176.10	880.58	* Taxable		

TOTAL GROSS		CIT TAXABLE GROSS		TOTAL TAXES		TOTAL DEDUCTIONS		NET PAY	
Current:	4,349.69	4,274.10		1,416.88		263.10		2,669.71	
YTD:	21,830.74	21,582.02		7,187.00		1,315.50		13,348.24	

NET PAY DISTRIBUTION		
Advice #000000014516931	Account Type Checking	Amount 2,669.71
TOTAL:		2,669.71

MESSAGE:



Pay Group:	CA1-Canadian PayGroup
Pay Begin Date:	02/27/2017
Pay End Date:	03/12/2017
Page 1/1	

Advice #:	000000014537146
Advice Date:	03/17/2017

Muhammad A Khaleel
15 Stillwater Cres.
Brampton, ON L6X 3K6

Employee ID:	43195804
Department:	C0514-010N-SWD Wealth Management IT
Location:	Gender
Job Title:	3rd Flr., 250 University Ave
Pay Rate:	Sr Consultant Business Systems
	\$113,692.00 Annual

TAX DATA:	Federal	Quebec	ON
Net Claim Amt.:	11,635.00		10,171.00
Spcl. Letters:			
Addl. Pct.:			
Addl. Amt.:			

HOURS AND EARNINGS							TAXES		
Description	-- Earn Period --		Current		YTD		Description	Current	YTD
	Begin Dt	End Dt	Rate	Hours	Earnings	Hours			
Regular	02/27/17	03/12/17			4,349.69		CIT	1,136.77	17,548.09
							CPP	209.21	2,503.24
							EI	70.90	832.90
TOTAL:									
					4,349.69	26,098.14	TOTAL: 1,416.88 20,884.23		
BEFORE-TAX DEDUCTIONS			AFTER-TAX DEDUCTIONS			EMPLOYER PAID BENEFITS			
Description	Current	YTD	Description	Current	YTD	Description	Current	YTD	
Pens Plan A DC Reg	87.00	1,022.00	HBCA Optional Life EE	3.83	22.98	Pension - PreTax	260.99	3,065.94	
			HBCA Optional Life EE-PST	0.31	1.86	Basic Grp Life*	10.04	60.24	
			HBCA Optional Life Sp	1.80	10.80	Basic Grp Life-PST1*	0.81	4.86	
			HBCA Optional Life Sp-PST	0.15	0.90	Business Travel*	0.52	3.12	
			HBCA Optional Life Dep	0.90	5.40	Business Travel-PST1*	0.04	0.24	
			HBCA Optional Life Dep-PS	0.07	0.42				
			HBCA Voluntary Acc DEP	1.00	6.00				
			HBCA Voluntary Acc DEP-PS	0.08	0.48				
			HBCA Voluntary Acc SP	3.00	18.00				
			HBCA Voluntary Acc SP-PST	0.24	1.44				
			HBCA Voluntary Acc EE	1.50	9.00				
			HBCA Voluntary Acc EE-PST	0.12	0.72				
			HBCA Health & Dtl	163.10	978.60				
TOTAL: 87.00 1,022.00			TOTAL: 176.10 1,056.60			* Taxable			
TOTAL GROSS			CIT TAXABLE GROSS		TOTAL TAXES		TOTAL DEDUCTIONS		
Current	4,349.69		4,274.10		1,416.88		263.10		
YTD	51,200.43		50,356.12		20,884.23		2,078.60		
NET PAY DISTRIBUTION									
Advice #00000014537146					Account Type		Amount		
					Checking		2,669.71		
TOTAL: 2,669.71									

MESSAGE:



ALBARKAH TRAVEL & TOURS INC.

April 17, 2017

RE: Employment of Nida Azhar

Dear Sir/Madam,

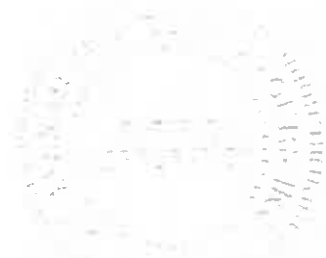
We write to confirm the current full-time employment of Nida Azhar by Al-Barkah Travel & Tours as a Sales Associate at our office located in Mississauga, ON. Nida will begin employment with Al-Barkah Travel & Tours on April 24, 2017. Nida is compensated at a rate of CAD \$ 15.00 per hour.

Nida Azhar is scheduled to work 40.00 standard Hours in a week.

If you have any questions, please do not hesitate to contact us at (905) 232-6566.

Sincerely,

Mehmood Bashir
CEO



Tel: 905.232.6566
email: info@albarkahtravel.com | www.albarkahtravel.com
1515 Matheson Blvd., E, Suite 204, Mississauga, ON L4W 2P5

* Delinquency Rate is defined as the percentage of borrowers who reach 90 days past due or worse (such as bankruptcy or account charge-off) on any credit account over a two year period.

CREDIT REPORT

Personal Information

Personal Data

Name NIDA AZHAR
SIN:
Date of Birth: 1988-12-XX

Current Address

Address: 15 STILLWATER CRES
BRAMPTON, ON
Date Reported: 2015-02 2014-03 2011-11

Previous Address

Address: 145 HILLCREST AVE #2212
MISSISSAUGA, ON
Date Reported: 2015-02 2014-03 2011-11

Current Employment

Employer: TELE PERFORMANCE 11/08
Occupation:

Previous Employment

Employer: NOT APPLICABLE
Occupation:
Employer: SENECA COLLEGE
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.

BNS MC FORM CHASE

Phone Number	(866)286-4517	High Credit/Credit Limit:	\$2,000.00
Account Number:	XXX-342	Payment Amount:	\$10.00
Association to Account:	Individual	Balance:	\$213.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2008-11	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	70		
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		

SERV. CARTES DESJ.



Adecco
55 Town Centre Court
Suite 106
Scarborough, ON M1P 4X4
Telephone 416 296 0822
Fax 416 296 0829
adecco.ca

April 19, 2017

To Whom It May Concern:

Re: Employment Confirmation for: Shabih Bhatti

This letter is to confirm that Shabih Bhatti has been employed as a Temporary Contract associate with Adecco Employment Services since April 17th, 2017.

Shabih works at an hourly wage of \$16.50 and works an average of 37.5 hours per week as a Schedule Analyst.

If you have any questions, please contact me at 416-296-0822.

Regards,

Bukola Faroye
Partnership Coordinator-Partnership Accounts
55 Town Centre Court
Scarborough, ON. M1P 4X4
T 416.448.2344
Bukola.faroye@adecco.ca
www.adecco.ca

* Delinquency Rate is defined as the percentage of borrowers who reach 90 days past due or worse (such as bankruptcy or account charge-off) on any credit account over a two year period

CREDIT REPORT

Personal Information

Personal Data

Name SHABIH A BHATTY
SIN:
Date of Birth: 1983-11-XX

Current Address

Address: 15 STILLWATER CRES
BRAMPTON, ON
Date Reported: 2016-01

Current Employment

Employer: AMAZON CANADA FULFILLMENT
SERV
Occupation

Previous Employment

Employer: HERTZ
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.

ROYAL BANK TR 02946

Phone Number:	(905)843-7370	High Credit/Credit Limit	\$5,000.00
Account Number:	XXX-001	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2017-02	Date of Last Activity:	
Status:	Too new to rate or opened but not used	Date Reported:	2017-02
Months Reviewed:	01		
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		

SCOTIABANK VISA

Phone Number:	(800)387-6508	High Credit/Credit Limit	\$4,000.00
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Equifax Credit Report and Score™ as of 03/21/2017

Name: Shabih A. Bhatti

Confirmation Number: 4084708280

Credit Score Summary

701 | 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.



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.

- Number of inquiries in last 3 months
- Total balance for open national card trades
- Utilization for open trades

Your Loan Risk Rating

701 | Good

Your credit score of 701 is better than 23% of Canadian consumers.
The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably.

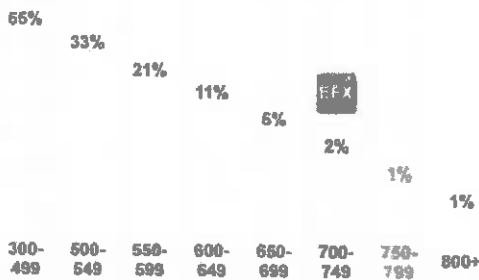
The Bottom Line :

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.

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.

Delinquency Rates*





OAKPARK MORTGAGE GROUP

3098 Danforth Avenue, Suite #202 • Toronto • Ontario • M1L 1B1
Phone: (416) 915-1390 • Fax: (905) 997-4885
www.akhanmortgage.com • Brokerage Lic. # 12741

March 16th, 2017

Mortgage Pre-approval

Azizur Bhuiya & Umme Jahan
2308 Woodcrest Drive
Oakville, ON L6M 4C5

We are pleased to offer you a conditional pre-approved mortgage loan with the following terms:

Property Address: Unit # 714 (unit #13 Level 7) - 4011 Brickstone Mews, Mississauga, ON

Purchase Price/Value:	\$292,400.00
Down payment:	\$73,100.00
Amount:	\$219,300.00
Insurance Premium:	\$0.00
Total Loan:	\$219,300.00
Closing Date:	TBD
Interest Rate:	4.64% 5 Years Fixed

CONDITIONS:

- *Completion of the property*
- *Satisfactory Appraisal (Approval from Insurer)*
- *Down payment from own resources*
- *Income confirmation*
- *Loan amount is subject to change based on Appraisal*
- *Interest rate subject to lender*

Any time before your closing date, you can change the Term; the Interest Rate will be adjusted according to the posted rate for the Term at the date of change. No change in, and the accuracy of the information provided.

Ashabuddin Khan, Lic. # M08006192

Mortgage Agent

Cell: (647) 295-5219, Fax: (905) 997-4885

Email: akhan@oakparkmortgage.com

IRREVOCABILITY: This Offer to Amend the Agreement shall be irrevocable by Tenant _____ until 11:59 a.m./p.m. on the 20 day of April, 2017, after which time, if not accepted, this Offer to Amend the Agreement shall be null and void.

For the purposes of this Amendment to Agreement, "Tenant" includes Lessee and "Landlord" includes Lessor.

Time shall in all respects be of the essence hereof provided that the time for doing or completing of any matter provided for herein may be extended or abridged by an agreement in writing signed by Landlord and Tenant or by their respective solicitors who are hereby expressly appointed in this regard.

All other Terms and Conditions in the aforementioned Agreement to remain the same.

SIGNED, SEALED AND DELIVERED in the presence of:

[Signature]
[Signature]

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

[Signature]
[Signature]

(Seal)

DATE

20 APR 2017

(Seal)

DATE

20 APR 2017

The Undersigned, agree to the above Offer to Amend the Agreement.

MK (Guarantor)

SIGNED, SEALED AND DELIVERED in the presence of:

(Witness)

(Witness)

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

[Signature]
(Tenant/Landlord)

[Signature]
(Tenant/Landlord)

(Seal)

DATE

20 APR 17

(Seal)

DATE

20 APR 17

CONFIRMATION OF ACCEPTANCE: Notwithstanding anything contained herein to the contrary, I confirm this Amendment to Agreement with all changes both typed and written was finally accepted by all parties at 1 a.m. on this 20 day of APRIL, 2017.

(Signature of Landlord or Tenant)

[Signature]

ACKNOWLEDGEMENT

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

(Landlord)

(Landlord)

Address for Service

DATE 20 APR 17

DATE 20 APR 17

Tel. No.

Landlord's Lawyer

Address

Email

Tel. No.

FAX No.

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

(Tenant)

Address for Service

Tenant's Lawyer

Address

Email

Tel. No.

FAX No.



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