## Worksheet

## Leasing

Please mark if completed:  Copy of 'Lease Prior to Closing' Amendment  Copy of Lease Agreement	щрапц.
Copy of 'Lease Prior to Closing' Amendment	шрапц.
	шрапц.
Copy of Lease Agreement	шрапц.
Olm'/	шрапц.
Certified Deposit Cheque for Top up Deposit to 25% payable to Blaney McMurtry LLP in Trust 20% due on 000	. ,
Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to <u>Amacon City Centre Seven New Development Partnership</u> .	
\$500 + HST	
Agreement must be in good standing. Funds in Trust: \$ 49, 260.	
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 (Amocon to verify)	
The elevator will not be allowed to be booked until all of the Above items have been completed and submitted	
Administration Notes: (647) 967=5510	

#### **PSV - TOWER ONE**

#### AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

#### **LEASE PRIOR TO CLOSING**

Between: AMACON DEVELOPMENT (CITY CENTRE) CORP. (the "Vendor") and

SUBHASH C. JOSHI (the "Purchaser")

Suite 805 Tower ONE Unit 5 Level 8 (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.

IN WITNESS WHEREOF the parties have executed this 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 sublicencee to the Residential Unit or the balance of the Property by the sublicencee (including, but not limited to, any activities of the sublicencee 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 sublicencee including, but not limited to, a review of the sublicencee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicencee;
- (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.

and parties have exceeded this Agreem	GILL
DATED at <b>Mississauga, Ontario</b> this <u>31d</u> day of	
miken	Store
Witness:	Purchaser: SUBHASH C. JOSHI
THE UNDERSIGNED hereby accepts this offer.  DATED at	3 day of May 2017.
	AMACON DEVELOPMENT (CITY CENTRE) CORP.
	PER:  Authorized Signing Officer I have the authority to bind the Corporation

# OREA Outsirio Real Estata Aspeciation Association Residential

Tomomto
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Roome

Form 400 for use in the Province of Ontorio

This	Agreement to Lease dated this	8th	doyof.Apı	il	. 20 km pg 42 14 16 16 18 18 18 18 18 18 18 18 18 18 18 18 18	****	2017	
那	vant (Lessee), .K.amran M	ayani		5-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1				
LAI	NANT (Lessee), Kamran M NOLORD (Lessor), Subhash DRESS OF LANDLORD 805.	Inchi	. (Full leg	gai names of all Tenants)	,	7 - 2 - 4 - 4 - 5 - 5 - 5 - 5 - 5 - 5 - 5 - 5	******************************	
	2 Eb	** ****************	er at	************************				
AD	DRESS OF LANDLORD805-	4011 Brick	stone Mews	š				
The	DRESS OF LANDLORD 805-		(Legal address for	r the purpose of receiving	notices)	**		
	,	anniet mitte fil bit	e hrenuský čiř čiš	SCRAPED NOYELD ON the b	erms and subject to the ac-		Contract of the Contract of th	
The Tenant hereby offers to lease from the Landlard the premises as described herein on the terms and subject to the conditions as set of the set of the conditions as set of the set of th							. 1	
	805-4011 Brickstone N	Aews	*************************		.,	and to the same of the same	annoca aziowii Qs.	
2.	A PENSET (188 18026 24K	oll be for a term	of1.year		commencingM	av.1.2017	7	
3.	RENT: The Tenant will pay to the	said Landlord	monthly and eve	ry month during the so	id term of the learn the au-	o of One T	house d	
	ETROUTION CO.							
	payable in advance on the first of upon completion or date of occur	day of each and	every month du	ring the currency of the	Canadian Dollar e said term. First and last	s [CDN\$],	800.00),	
		d At	as advisation tolof?					
4.	DEPOSIT AND PREPAID REN	TI: The Tenant d	eliversLipon	Acceptance				
	by regoliable change as with the	Wastack	D le - 17	(Herewilh/Upon acc	splance/as otherwise describ	ed in this Agree	meni)	
	A Secondary bayant	·176.547.5156.52-44	ogg vænfall.	:отиг	***************************************		"Demonstructure	
	in the amount of Three The	ousand Six.	Hundred	7.7.7.7.4.4.7.4.7.4.4.4.7.4.4.7.4.4.7.4.4.4.1.4.4.4.4		~ m = 0	**##\$*********************************	
	Canadian Dollars (CDN\$3,6)	00.00	) as a dep	osit to be held in trust	as security for the faithfu	performance	by the Tenant of all	
	terms, covenants and conditions month's rent. If the Agreement is	of the Aureomo	المحمد معالمة أحجمه	Brad Landa of the control of the con			last	
	For the purposes of this Agreeme hours of the acceptance of this A the Deposit Holder shall place the received or paid on the deposit,	ent, "Upon Acce	ptonce" shall me	an that the Tenant is re	iquired to deliver the depo	sit to the Depo	esit Holder within 24 or in this Agreement, trest shall be earned,	
5.	USE: The Tenant and Landlord	ogree that unles	s otherwise agr	eed to herein, only th	e Tenant named above a	nd any person	named in a Rental	
		application completed prior to this Agreement will occupy the premises.  Temises to be used only for: Single Family Residence						
		righe-partitify	. Kesidence		**************************************	**************	***********	
		*************		**************************************	4\$ >>^##P>		************	
	+2324136466666694843325666669564644664	**************	***********	*4*********************	. 4		***************	
		***************	7-1114	**********************	**************************************			
6.	SERVICES AND COSTS: The o	nst of the followi	ing services app	licable to the premises	shall be paid as follows:			
		LANDLORD	TENANT	-		NDLORD	TENANT	
	Gas Oil	团		Cable TV				
	Electricity	案		Condominium/Co	operative fees	짇	<b>x</b>	
		片	<u> </u>	Garbage Removal			ñ	
	Hot water heater rental	) <u>P</u>	닏	Other: Internet		ñ		
	Water and Sewerage Charges	اعدا	Ш	Other: Telepho	me.		Ğ	
	The Landlord will pay the propert to cover the excess of the Separa the current year, and to be payor shall become due and be payor!	om knupe of eld	nehka imaenili	sed as a Separate Scho nool Tax, if any, for a fu in addition to the abo	ol Supporter, Tenant will ; Il calendar year, said sum ve mentioned rental, prov	ony to the Land to be estimate ided however,	llord a sum sufficient d on the tax rate for that the full amount	
		INITIALS OF 1	TENANTISE	XW	IMITALE AF .	Abbioss		
					initials of 1	wantoko(2		
20	The trademonks REALTORS, REALTORS® on Association (CREA) and identify real estate:	d the REALICAS logo professionals who are	are controlled by The members of CREA, L	e Canadian Real Estate Ised under license.				
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		which supple !	· money on your us		Form 4	managed	2017 Page 1 of 4	

7.	PARKING: One Parking 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
10.	INREVOCABILITY: This offer shall be irrevocable by Tenant
	day of April
11,	NOTICES: The Landlard hereby appoints the Listing Brokerage as agent for the Landlard 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 Landlard and the Tenant (multiple representation), the Brokerage shall not be appointed or authorized to be agent for either the Tenant or the Landlard for the purpose of giving and receiving notices. Any notice relating hereto or provided for herein shall be in writing. In addition to any paravision contained herein and may Schedule hereto, this ofter, any counter-offer, notice of acceptance thereof or any notice to be given or received delivered to the Address for Service provided in the Acknowledgement below, or where a facsimile number or email address is provided herein, when to be original.
	FAX No.: .(905).456-1924  For delivery of Documents to Londlord]  FAX No.:  For delivery of Documents to Tenant)  From delivery of Documents to Tenant)
	For delivery of Documents in Ineducal Email Address:
	herein and in any attached schedule, and shall be executed by both parties standard term of lease, and shall include the provisions as contained tenant with information relating to the rights and responsibilities of the Tenant and information on the role of the Landlard and Tenant Board and how
13.	The Landlord or anyone on the Landlord's behalf shall also have the right at representing the same of
	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 and to notify the Landlord in writing in the event that such insurance is any other proof that said insurance is in full force and effect
	becomes during the term of the tenancy, a non-resident of Canada as defined under the Landlard is, at the time of entering into this Agreement, or, to time, and in such event the Landlard and Tenant agree to comply with the tax withholding provisions of the TTA.
16.	USE AND DISTRIBUTION OF PERSONAL INFORMATION: The Tenant consents to the collection, use and disclosure of the Tenant's personal 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 ogent of the Landlord and/or ogent.
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 and Tenant. There is no representation, warranty, collateral agreement or condition, which affects this Agreement other than as expressed herein. This
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.
	CONSUMER REPORTS: The Tenant is hereby notified that a consumer report containing credit and/or personal information may be referred to in
	INITIALS OF TENANTISE VIW
R	The Wademarks REATORS and the REATORS and the REATORS In an A VIII

20. BINDING AGREEMENT: This Agreement and accept Premises and to abide by the terms and conditions here.	ptance thereof shall a	onstitute a binding agreement by th	e partic	as to enter into the Lease of the
SIGNED, SEALED AND DELIVERED in the presence of:		reof I have hereunto set my hand a	nd seal	:
(Witness)	(length of Authorize	d Representative)	(Seal)	DATE 240 3, 2017
[Witness]	(Tenant or Authorize	d Representative)	(Seal)	DATE
(Witness)				DATE
We/I the Landlord hereby accept the above offer, and agraphicable) may be deducted from the deposit and further of	ree that the commissi agree to pay any ren	on together with applicable HST (a naining balance of commission forth	ınd qay	other tax as may hereafter be
SIGNED, SEALED AND DELIVERED in the presence of:	IN WITNESS why	ereof I have hereunto set my hand a	ınd seal	
[Witness]	(Landlord or Authori	zed Representative)	(Secil)	DATE 1/2/12 25/17
(Witness)		zed Representative)		DATE
<b>SPOUSAL CONSENT:</b> The undersigned spouse of the Landle Act, R.S.O. 1990, and hereby agrees to execute all necessary	ord hereby consents to or incidental docume	the disposition avidenced herein put this to give full force and effect to the	suant to sale evi	the provisions of the Family Law denced herein,
[Witness)			(Seof)	DATE
CONFIRMATION OF ACCEPTANCE: Notwithstanding anythin	ng contained herein to i	he contrary, I confirm this Agreement w	ith oil ch	anges both/woed and written was
finally acceptance by all parties at	2.5 day of	19R1L 2017	70	
IN	FORMATION ON	SROKERAGE(S)	100	gindeste of tollocidity of tenders
Listing Brokerage NORLD CLASS	REALTY	POINT Tel No.(	41	6-444-7653
	(Salasperson / Bro	ker Nome)	**********	***************************************
Co-op/Tenant Brokerage World Class Realty Po		Tel.No.(	********	*****
	(Solesperson / Bro	llni kar Nome)		***************************************
	ACKNOWLED	BEMENT		
I acknowledge receipt of my signed copy of this accepted A Lease and I authorize the Brokerage to forward a copy to m		scknowledge receipt of my signed c	opy of i	this accepted Agreement of
		ase and Jauthorize the Brokerage t		
[Londlord] DATE	147/2/23/18	nail)	******	DATE 24/14/2/17
(Landlord) DATE	1	naeij		
Address for Service 805-4011 Brickstone Mews		nant) Edress for Service		
Tel.No.		48 5 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	Tel.N	lo.()
tandlard's Lawyer		nant's Lawyer		
Address	1 '	Idress		
Email	En	nail		
fel.No. FAX No.				FAX No.
FOR OFFICE USE ONLY	COMMISSION TRUS	T AGREEMENT		
To: Cooperating Brakerage shown on the foregoing Agreement to In consideration for the Cooperating Brakerage procuring the fore with the Transaction or contemplated in the MLS Rules and Regulation Trust Agreement as defined in the MLS Rules and sho	to lease: egoing Agreement to Lea	ase, i hereby deciare that all moneys rece	ived or r	eceivable by me in connection is agreement shall constitute a
DATED as of the date and time of the pacesphance of the faregoing	g Agreement to Lease.	Acknowledged by:	2-101 H351QI	II M. 431.
[Authorized Jodand The Listing Brokeroge]	P. 1 - 5   doop-apgorp	(Authorized to bind the C	o-operati	ing Brokergoel
The trademorks REALTORS, REALTORS and the REALTORS logo one or Association (CREA) and identify real astate protessionals who are members of the control of t	ontrolled by The Connellen is ters of CREA. Used under is	eof Estote		
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Form 400 Revised 2017 Page 3 of 4



# OREA Unitario Real Estato Association Schedule A Agreement of Purchase and Sale

Form 105

for use in the Province of Ontar	io				<del></del>
	to and forms part of the Agreemer				
Towart. Buyer, Kamran M	ayani			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	and
SELLER, Subhash J	oshi	\$4\$48 <u>18</u> 05\$}{4070#80868411}I-#6441444		\$400700017244H(4047p0401147f017740474	>>************************************
	. 805-4011 Brickstone A				
	dated ti	ne 13th	day of ./	April	, 20.17
thereof. Tenant fu	pay the cost of Hydro required to the Tenants name.	roof to the landlord	s during the ter on or before the	m of the lease and a date of possession	any extension that the service
Tenant shall comp	oly with all the By-laws of	of Condominium Co	rporation.		
Tenant will be res	ponsible for damages in	the premises or to the	e appliances in	cluded, due to negli	igence.
Landlord represer working order at	nts and warrants that the the commencement of the	appliances as listed : e lease term.	in this Agreeme	nt to Lease will be	in good
Landlord shall pa Landlord's fire in	y real estate taxes and m surance on the premises	aintain fire insuranc provides no coverag	e on the premise e on the Tenant	es. Tenant acknowle 's personal property	edges the
Tenant will be rea	sponsible for the cost of t	he keys & garage do	oor opener in ca	se they lost it.	
Tenant and Land be signed between	ord agree that an accepte n the Parties.	d Agreement to Lea	se shall form a	completed lease and	i no other will
Landlord shall pe the premises. Ter Tenant's personal	ry real estate taxes, [cond ant acknowledges the La property.	ominium fees and p undlord's fire insurar	arking is applic ace on the premi	able] and maintain ises and provides no	fire insurance on coverage on
death that may be The Tenant agree	all not in any event whats e suffered or sustained by es and covenants to ident or arisen from the above.	the Tenant or any o	ther person who	may be upon the r	ented premises.
The Tenant acknowledge of the Tenant acknowl	owledges and agrees to p of the premises.	urchase Tenant insu	rance and public	c liability for not le	ss that \$1,000,
The following ar stove, built-in-di	opliances belonging to the shwasher, washer, dryer,	e Landlord are to rer and all existing elec	nain on the pres tric light fixture	mises for the Tenan es and window cove	t's use: fridge, crings.
Landlord represe order at the com- cleanliness at the	ents and warrants that the mencement of the lease to Tenant's cost.	appliances as listed erm. Tenant agrees t	in this Agreeme o maintain said	ent to Lease will be appliances in a stat	in working e of ordinary
This form must be initia	led by all parties to the Agreement	of Purchase and Sale.		Continued or	n next page
	INITIALS OF BI	UYERISIT KIM		INITIALS OF SELLER(S):	(3/)
The trademorks REAITC Association (CREA) and © 2017, Ontorio Read Estate by its members and licensess when printing or reproducing	ORB, SEATORS® and the REALICE® logs are I identify male state professionals who are me Association ("OREA"). All rights reserved. This only, Any other use or reproduction is prohibite the standard pre-set partion. OREA bears no li	form was developed by OREA for the id except with poor written consent of ability for your use of this form.	use and reproduction OREA. Do not after	Form 105 Revised 2 Reagency Systems Corp. www.Reagency.ca	008 Page 1 of 1 329342
				- man malanta, man	



### OREA Outario Real Estate Schedule A Agreement of Purchase and Sale



Form 105 for use in the Province of Ontorio

This Schedule is attached to and forms part of the Agreement of Purchase and Sale between:
Burren, Kamran Mayani cré
This Schedule is attached to and forms part of the Agreement of Purchase and Sale between.  Consort  Burrer, Kamran Mayani  Selver, Subhash Joshi
for the property known as .805-4011 Brickstone Mews
doted the 13th doy of April 2017
Tenant will be fully responsible for any damage to the floor due to water or due to his/her negligent.

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

INITIALS OF BUYER(S):

INITIALS OF SELLER(S):



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Form 105 Revised 2005 Page 1 of 1 easyOFFER 2017 by Researcy Systems Corp.



# Agreement of Purchase and Sale



Form 105

for use in the Province of Onlario	
This Schedule is attached to and forms part of the Agreement of Purchase and Sale between:  Town to the Agreement of Purchase and Sale between:  Town to the Agreement of Purchase and Sale between:  Town to the Agreement of Purchase and Sale between:  Town to the Agreement of Purchase and Sale between:  Town to the Agreement of Purchase and Sale between:  Town to the Agreement of Purchase and Sale between:  Town to the Agreement of Purchase and Sale between:  Town to the Agreement of Purchase and Sale between:  Town to the Agreement of Purchase and Sale between:	, and
for the property known as .805-4011.Brickstone Mews	
dated the 13th	day of .April
The Tenant agrees to pay for the first \$50.00 of any repairs and ma	aintenance, per incident.
Tenant represents that he and his occupants are non-smokers and premises.	no pets shall be allowed upon or kept in the
For mutual convenience, Tenant agrees to provide the Landlord be post-dated cheques. In the event that any of the Tenant's cheques at to the bank on which they are drawn, the Tenant shall pay the Lan \$50.00 to cover the Landlord's administration costs together with payment.	are not honoured when presented for payments
The Tenant covenants with the Landlord:	
a] to maintain the property in a state of cleanliness, and to repair a negligent or that of persons who are permitted on the premises by	any damage caused thereto by his own wilful or him;
b] not to assign or sublet without the written consent of the Landi unreasonably withheld. The Tenant shall pay the Landlord's reaso	lord, such consent not to be arbitrarily or mable expenses incurred thereby;
c] not to carry on upon the premises any business or activity that federal, provincial laws, by-laws, regulations;	may be illegal or contrary to any municipal,
d] that he will leave the premises in clean and good repair, reason the term;	nable wear and tear are excepted, at the end of
e] to promptly notify the Landlord of any repairs to be made by the Landlord shall be permitted to enter and view the state of repair a	he Landlord, and upon giving prior notice, the and to make any such repair.
f] not to make any decorating changes to the premises [including consent of the Landlord or his authorized agent.	change of any lock] without the express written
In the event the Tenant not intent to renew the lease after the term the Landlord in writing at least sixty [60] days prior to the expiry	n, or any extension thereof, Tenant must inform of the lease.
The Tenant agrees to allow the Landlord or his agent to show the Buyers or Tenants after giving the Tenant at least twenty four [24 the Landlord to affix a For Sale or For Lease sign on the property	hours notice of such showing, and to allow
This form must be initialed by all parties to the Agreement of Purchase and Sole.  INITIALS OF BUYER(S):	Continued on next page  INITIALS OF SELLER(S):

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\*\*Www.Reagency.ca\*\*



Form 105 for use in the Province of Ontario

#### Schedule \_\_B\_ Agreement of Purchase and Sale

Toronto Real Estate Board

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

Committee	KAMBAN MAYAN			
Landlore	SUBHASH JUSTI			
Seller	Seller	SubhASH JUSTI		
Seller	SubhASH JUSTI			
Seller	SubhASH JUSTI			
Seller	Seller	SubhASH JUSTI		
Seller	Seller	Seller	Seller	
Seller	Seller	Seller	Seller	
Seller	Seller	Seller	Seller	
Seller	Seller	Seller	Seller	
Seller	Seller	Seller	Seller	
Seller	Seller	Seller	Seller	Seller
Seller	Seller	Seller	Seller	Seller
Seller				
Seller	Sell			

The parties to this Agreement hereby acknowledge and agree that the Deposit Holder World Class Realty Point, Brokerage shall place the deposit in the Deposit Holder's non-interest bearing real estate trust account, which does not earn interest, and the Deposit Holder shall not pay any interest on the deposit to the Buyer. There will be no interest paid or earned on the deposit funds being held in the Real Estate Trust Account operated by World Class Realty Point, Brokerage.

The buyer agrees to provide a bank draft, certified cheque or money order as a form of deposit within one (1) business day of the acceptance of this offer. The uncertified cheque provided upon acceptance of this offer will be returned to the buyer or the Buyer's Agent. In the event of a mutual release, the Buyer acknowledges that any "uncertified" funds will not be refunded for 10 business days or until the bank confirms the funds have cleared.

For all purposes of this agreement the term use "Banking Day" or "Business Day" shall mean Monday to Friday in the normal circumstances or any day, other than Saturday, Sunday and Statutory holidays in the province of Ontario.

The Seller and the Buyer agree and/or acknowledge that all the measurements and information by World Class Realty Point, Brokerage on the MLS listing, feature sheets and any other marketing materials for the subject property, have only been obtained by source deemed, reliable. However, they have been provided for information purposes only and as such World Class Realty Point, Brokerage, does not warrant their accuracy. The Buyer or Buyer's Agent is advised to verify all measurement and information upon which he or she is relying.

Both Buyer and Agent understand and agree to leave copy of their offer or offer summary as presented, whether accepted or not accepted, to the listing Brokerage World Class Realty Point, Brokerage.

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

MITIALS OF BUYER(S):

Association (CREA) and identity reor extent pressurement who are measure or CREA. For the use one's reproduction of CREA is the use and reproduction of R. members and licenses only. Any other use or reproduction of R. members and licenses only. Any other use or reproduction to Prohibited straight with prior writing consent of CREA. Do not aller

INITIALS OF SELLER(5):

Form 165 Revised 2008 Page 1 of 1
WEBForms® Dec/2015

# Confirmation of Co-operation and Representation

Toronto .
Real Extate
Roard

Form 320 for use in the Province of Ontario

नु	Mar	ķ	non Mo					
			ran Ma	yanı				
Candled RHER: Subhash Joshi								
، ،	or the transaction on the property known as:805-4011 Brickstone Mews. Mississauga							
DEF	MITI	ONS.	AND INT	ERPRETATIONS: For the purposes of this Confirmation of Co-operation and Representation: , a landlard, or a prospective, seller, vendor or landlard and "Buyer" includes a purchaser, a tenant, or a prospective, buyer,				
punc	paser	or ten	ia vendo: iant, "sale	" includes a lease, and "Agreement of Purchase and Sale" includes an Agreement to Lease. Commission shall be deemed to				
indu	ded o	other r	emuneratio	on,				
The in th	follow e tran	ring into	formation in , the brol	is confirmed by the undersigned salesperson/broker representatives of the Brokerage(s). If a Co-operating Brokerage is involved cerages agree to co-operate, in consideration of, and on the terms and conditions as set out below.				
				URANCE: The undersigned salesperson/broker representative(s) of the Brokerage(s) hereby declare that he/she is insured as a and Business Brokers Act, 2002 (RESBA 2002) and Regulations.				
١.	UST	ING I	BROKERA	NOTE .				
	a)		The Listin	g 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>b</b> )	(x)	represent equally parties the Settle	LE REPRESENTATIONS The Listing Brakerage has entered into a Buyer Representation Agreement with the Buyer and its the interests of the Seller and the Buyer, with their consent, for this transaction. The Listing Brakerage must be impactial and protect the interests of the Seller and the Buyer in this transaction. The Listing Brakerage has a duty of full disclosure to both a rand the Buyer, including a requirement to disclose all factual information about the property known to the Listing Brakerage, the Listing Brakerage shall not disclose:				
			• The	it the Seller may or will accept less than the listed price, unless otherwise instructed in writing by the Seller;				
			• The	It the Buyer may or will pay more than the affered price, unless atherwise instructed in writing by the Buyer; motivation of or personal information about the Seller or Buyer, unless atherwise instructed in writing by the party to which the				
			info	ormation applies, or unless failure to disclose would constitute fraudulent, unlawful or unethical practice;				
				price the Buyer thould after or the price the Seller should accept;				
			Howeve	d; the Listing Brokerage shall not disclose to the Buyer the terms of any other offer. r, it is understood that factual market information about comparable properties and information known to the Listing Brokerage				
			concern	ing potential uses for the property will be disclosed to both Seller and Buyer to assist them to come to their own conclusions.				
Ad	dition	al com	iments and	I/or disclosures by Listing Brokerage; (e.g. The Listing Brokerage represents more than one Buyer affering on this property.)				
****			4 444					
1044	144-1141			tti attiitiitutai maangiggaya, paala atayya ga paringgan panganga panga tindin quany mat deebbit untitobang maa				
9		ODED	TV SOLD	BY BUYER BROKERAGE - PROPERTY NOT LISTED				
-70.0	FR		1					
		_	i thebi	okeragerepresent the Buyer and the property is not listed with any real estate brokerage. The Brokerage will be paid [does/does not]				
				by the Selfer in accordance with a Selfer Customer Service Agreement				
				or: L_ by the Buyer directly				
Ac	lditio	nal con	nments an	d/or disclosures by Buyer Brokerage; (e.g. The Buyer Brokerage represents more than one Buyer offering on this property.)				
-44								
•••								
•••	******		***********					
			_	INITIALS OF BUYER(S)/SELLER(S)/BROKERAGE REPRESENTATIVE(S) (Where applicable)				
		A	K.M					
		`	BUYER	CO-OPERATING/BUYER BROKERAGE SELLER LISTING BROKERAGE				
П	15.	a tradem	orls REALTON					
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***	p		-,	ACTIVITIES DATE OF THE PARTY OF				

easyOFFER 2017 by Reagency Systems Corp. www.Reagency.ca

4.	Ço-	operal	ing Brokerage completes Section 3 and Listing B	rokerage completes Section 1.			
	CO-	OPER/	ITING BROKERAGE- REPRESENTATION:				
	<b>q</b> )		The Co-operating Brokerage represents the interests of the	e Buyer in this transaction.			
	<b>b</b> )	닏	The Co-operating Brokerage is providing Customer Serv	ice to the Buyer in this transaction.			
	<b>c</b> }		The Co-operating Brokerage is not representing the Buyer	and has not entered into an pareement to arovide	curlomer consisted to the B		
	CO-	-OPER/	TING BROKERAGE- COMMISSION:	an agrantina to provide	Costonier ser vice(s) to the buyer.		
	cs)						
	•		The Listing Brokerage will pay the Co-operating Brokera	ge me commission as indicated in the MLS® ini	formation for the property		
			(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:		_		
			and the pure of total and the pure of total and total and the pure of total and total and total and total and total and the pure of total and				
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					ese band napeseburistes bandester und sterrend museum sunda		
	tos						
Ad	ditiona	alcomm	ents and/or disclosures by Co-operating Brokerage: (e.g., The	Co-operating Brokerage represents more than on	e Buyer offering on this owner, )		
	*******	*********	96 41= 42 m1= +51 + (>+4++) + +++++++++++++++++++++++++++++++				
-214		********	144444		***************************************		
				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			
Co	mmissi	ion will i	no menoclate are also with all also and the second				
	***************************************	OH WILL	be payable as described above, plus applicable taxes.				
CC	MMIS	SION 1	RUST AGREEMENT: If the above Co-operating Brokerage on Listing Brokerage and Co-operating Brokerage further	to it medicine mount of and the			
ogi	eemer	1 betwe	en Listing Brokerage and Co-operating Brokerage further kerage procuring an offer for a trade of the property	includes a Commission Trust Agreement the	he listing Brokerage, then the		
GOA	remed	by the	MISO rules and completions and the	-biddie io sie beser. This Commission trust Agr	reement shall be subject to and		
rule	is and	reculati	ions so remide Otherwise the amoral - I de come	a or me count promittible a tocal teal saidle po	ord, it the local board's MIS <sup>e</sup>		
Ag:	reeme:	nt. For ti	The purpose of this Commission Trust Agreement, the Commission Trust Agreement, the Commission Trust Agreement, the Commission with the	ission Trust Amount shall be the amount noted	opply to this Commission Trust in Section 3 phone. The tiether		
Co	obera m. 58.	ting Bro	y declares that all monies received in connection with the kerage under the terms of the applicable MLS® rules and ru	trade shall constitute a Commission Trust and	shall be held, in trust, for the		
				agordiona.			
		\$1	IGNED BY THE BROKER/SALESPERSON REPRESEN	TATIVE(S) OF THE BROKERAGE(S) (When	n manifemble)		
				1 1000 81 5 01 198	PENTY PRINT		
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				(DORLD CLASS [Name of Listing Brokerage] 240 DUNCAN N TOVONTO: CONS Tel: 4644-7653 Fox: L	Dd His a		
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Tel:			Foc	Tal. 416 GUL 7653 . 1	14.00 336 14.00 E 8-817		
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įΑυί	horized	lo bind	lha Co-operating/Buyer Brokerage)	Applioned Section Links brokerogel	Dale: A favil 13 2019		
				oroxeroge	, ,		
(Prin	it Name	e of Brok	er/Solesperson Representative of the Brokeroge	Print Name of Broker/Salesperson Representative of	yanjit Malhi		
				A system of process, acres besself webself and the	r me Brokeroge)		
- 0	ONS	ENT FC	OR MULTIPLE REPRESENTATION (To be completed only	Yaha Bartana			
				in the protectings represents more than one clien	nt for the transaction)		
	he Buj	yer/Selle	er consent with their initials to their Brokerage	ON W.			
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				BUYER'S INITIALS	SELLER'S UNITIALS		
		_	ACKNOW	EDGEMENT			
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		W)"	and understand the above information.	1/2			
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	Form 320 Revised 2017 Page 2 of 2						







**TD Canada Trust** PERSONAL CR - MMS/BROKER 3500 STEELES AVE E 4TH FLR TWR 3 MARKHAM, ON L3R0X1 www.tdcanadatrust.com

March 14, 2017

SUBHASH C JOSHI SAVITA RANI JOSHI 99 RELTON CIR BRAMPTON, ON L6P 3Z2

Dear Valued Customer:

#### Re: Mortgage Approval Confirmation

This will confirm that you qualify for a residential mortgage loan with The Toronto-Dominion Bank ("TD Canada Trust"), secured by the property at 4011 BRICKSTONE MEWS, APARTMENT 805, MISSISSAUGA, ON (the "Property"), with the following terms and on the following conditions, including the Standard Conditions included at the bottom of the letter, following the signature line:

Applicant(s):

SUBHASH C JOSHI

SAVITA RANI JOSHI

Principal Amount:

\$262,720.00

Fixed Annual Interest Rate: Interest Rate Expiry Date:

2.44% per annum, calculated semi-annually not in advance

May 29, 2017

This means the Interest Rate for the Term selected will

expire on this date.

Prepayment Option:

Closed to prepayment privileges, subject to terms of

mortgage

Term: Amortization:

3 years 30 years

Anticipated Closing Date: May 29, 2017

Other charges may be payable to TD Canada Trust on closing, including Appraisal and Administration fees (including our legal fees and costs for registering the mortgage).

### This Approval Confirmation is valid until May 29, 2017.

#### **Conditions**

- SATISFACTORY CONFIRMATION OF DOWN PAYMENT IS REQUIRED
- COPY FIRM PURCHASE & SALE AGREEMENT. IF MLS, LISTING WITH PHOTO REQUIRED
- Income confirmation satisfied
- MMS to provide signed lease to confirm rent no less than \$1700/mth
- MMS to provide lease agreement for existing rental 3985 GRAND PARK 1104.
- RWS Tab 2, DSC .77, rental shortfall \$464
- Addtl KYC required: see full underwriter's comments
- solicitor to ensure both on title.
- Retain RWS and T1 statement of R/E rentals in file.
- Retain statements confirming RBC assets
- BUILDER PROJECT AND VALUE TO BE CONFIRMED AS PER POLICY

Any Mortgage Approval Confirmation previously issued for this property is no longer valid.

Signed by:
Per: The Toronto-Dominion Bank

#### **Standard Conditions**

- Confirmation of credit application details;
- No change in, and the accuracy of, the information provided;
- Execution of TD Canada Trust documentation;
- The Property meeting TD Canada Trust's normal lending requirements;
- The Property meeting the mortgage default insurer's requirements;
- Valid First Mortgage Security to be provided on the Property.



#### Royal Bank of Canada Banque Royale du Canada 4056 CONFEDERATION PARKWAY MISSISSAUGA, ON

DATE 2 0 1 7 0 5 000

PAY TO THE ORDER OF AMACON CITY CENTRE SEVEN NEW DEVELOPMENT PARTNERSHALLS.

AUTHORIZED SIGNATURE REQUIRED FOR AMOUNTS OVER \$5,000.00 CANADIAN / SIGN	ATURE AUTORIBÉE REQUISE POUR UN MONTAN	NT EXCEDANT 5,000.00 \$ CANADIENS	CANADIAN DOLLARS CANADIENS
RE/OBJET PSV 1 UNIT 835			
PURCHASER NAME	NOM DE L'ACHETEUR	AUTHORIZED SIGNATURE / SIGNATURE AL	) TORISÉE
PURCHASER ADDRESS	ADRESSE DE L'ACHETEUR	1 9	•
		COUNTERSIGNED / GONTRESIGNE	

#58688275# #021#5#003#.

099...013...5#

PSV # 805 Leasing Fee





BMO Bank of Montreal Banque de Montréal CANADIAN & DRAFT / TRAITE EN DOLLARS CANADIENS

882466
MISSISSAUGA, ONTARIO, CANADA L5N 6J3

CTI

Pay to the order of World Class Realty Point

S 3 600 00

Payez a l'ordre de World Canada Inc.

Name of remitter / Nom de l'expéditeur

Name of remitter / Nom de l'expéditeur

80S, 401 Brickstone Mews

3978026824667# 90

Receipt #: No 1970

Date: April 21, 2017

Brokerage: World class Realty Point

Received from:

Amount: \$3600.00

Address: 4011 Brick Stone Mews Unit 805

Signed By: 48

4106952#0014



In Palls This Page

> Close Window

#### Equifax Credit Report and Score ™ as of 02/27/2017

Name: Kamran Mayani

Confirmation Number: 3918503966

#### **Credit Score Summary**

#### Where You Stand

723 Good

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.

Total balance for open national card trades.

Worst rating ever on national credit cards trades.

Average decrease in rating in last 24 months.

#### Your Loan Risk Rating

723 Good

Your credit score of 723 is better than 29% 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. 55%

33%

**Delinquency Rates\*** 

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.



<sup>\*</sup> 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: KAMRAN MAYANI SIN: 306XXX920 Date of Birth: 1979-11-XX

**Current Address** 

5 OLIVIA MARIE RD BRAMPTON, ON Address:

Date Reported: 2017-02 2017-02 2017-02

**Current Employment** 

Employer: ROYAL STAYS CANADA INC

Occupation:

**Previous Address** 

3351 EGLINTON AVE W MISSISSAUGA, ON Address:

Date Reported: 2017-02 2017-02 2017-02

**Previous Employment** 

Employer: UNEMPLOYED

Occupation: Employer:

Occupation: UNEMPLOYED

#### **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

https://www.econsumer.equifax.ca/canadaotc/viewPopUpDetail.ehtml?...497996486&page=printer\_risk\_score\_report&EfxPageLayoutType=popup

Page 2 of 8

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 <u>not</u> 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 High Credit/Credit Limit: \$12,000.00 Account Number: XXX...233 Payment Amount: \$54.00 Association to Account: Individual Balance: \$3,168.00 Revolving Type of Account: Past Due: \$0.00 Date Opened: 2016-06 Date of Last Activity: 2017-01 Status: Paid as agreed and up to date Date Reported: 2017-02

Months Reviewed: 08

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

BANK OF MONTREAL M C

Phone Number: (800)263-2263 High Credit/Credit Limit: \$6,000.00 Account Number: XXX...779 Payment Amount: Not Available Association to Account: Individual Balance: \$0.00 Type of Account: Revolving Past Due: \$0.00 Date Opened: 2014-02 Date of Last Activity: 2016-12 Paid as agreed and up to date Date Reported: 2017-02

Months Reviewed:

Payment History:

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

Prior Paying History:

Comments:

Closed at consumer request

Account paid

HONDA FINANCE INC

Phone Number: Not Available High Credit/Credit Limit: \$35,151.00 Account Number: XXX...856 Payment Amount: \$415.00 Association to Account: Joint Balance: \$21,930,00 Type of Account: Installment Past Due: \$0.00 Date Opened: 2014-02 Date of Last Activity: 2017-01 Status: Paid as agreed and up to date Date Reported: 2017-01 35

Months Reviewed:

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

SERV. CARTES DESJ.

Phone Number: (514)875-8750 High Credit/Credit Limit: \$4,712.00 XXX...400 Payment Amount: Not Available Association to Account: Joint Balance: \$0.00 Type of Account: Installment Past Due: \$0.00 Date Opened: 2015-01 Date of Last Activity: 2016-12

Status:

Paid as agreed and up to date

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

Deferred payment plan

Paid as agreed and up to date

One payment past due ( 2015-05 )

Paid as agreed and up to date

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

01 payments 30 days late No payment 60 days late No payment 90 days late

VISA DESJARDINS

Phone Number: Account Number:

Type of Account:

Date Opened:

Status:

Association to Account:

(800)363-3380 XXX...000

> Account paid Monthly payments

Not Available

XXX...943

Mortgage

2014-11

Joint

Joint Revolving 2015-01

25

Months Reviewed:

Payment History:

Prior Paying History:

Comments:

TDCT TR1870

Phone Number: Account Number:

Association to Account: Type of Account:

Date Opened: Status:

Months Reviewed:

Payment History:

Prior Paying History:

Comments:

Mortgage

Bi-weekly payments

Date Reported:

2017-01

High Credit/Credit Limit:

Payment Amount:

\$700.00 Not Available

Balance: \$0.00 Past Due: \$0.00 Date of Last Activity: 2017-01 Date Reported: 2017-01

High Credit/Credit Limit: Payment Amount:

Balance: Past Due:

Date of Last Activity: Date Reported:

High Credit/Credit Limit:

Payment Amount:

Date of Last Activity:

Date Reported:

Balance:

Past Due:

\$0.00 2017-01

\$8,000.00

\$0.00

\$0.00

2016-11

2017-01

Not Available

\$632,000.00

\$597,000.00

\$1,141.00

2017-01

\* 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.

TDRCS THE BRICK ROC

Association to Account:

Phone Number: Account Number:

Type of Account:

Date Opened:

Status:

XXX...058 Individual Revolving

(800)832-3321

2014-12

Paid as agreed and up to date Months Reviewed:

Payment History:

Prior Paying History: Comments:

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

Closed at consumer request Monthly payments

ROGERS COMMUNICATION

Phone Number:

(877)764-3772

High Credit/Credit Limit:

https://www.econsumer.equifax.ca/canadaotc/viewPopUpDetail.ehtml?...497996486&page=printer\_risk\_score\_report&EfxPageLayoutType=popup

Page 4 of 8

Account Number: Association to Account: Type of Account:

XXX...105 Individual Open

Date Opened: 2015-06 Status: Paid as agreed and up to date

Months Reviewed:

Payment History:

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

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

(800)983-8472

XXX...869

Individual

Revolving

2011-11

Prior Paying History:

Comments:

Monthly payments

(877)764-3772

ROGERS COMMUNICATION

Phone Number: Account Number:

XXX...445 Association to Account: Individual Type of Account: Open Date Opened: 2015-03 Status: Paid as agreed and up to date

Months Reviewed:

Payment History:

Prior Paying History:

Comments:

Monthly payments

TD CREDIT CARDS

Phone Number: Account Number: Association to Account:

Type of Account: Date Opened: Status:

Months Reviewed:

Payment History:

Prior Paying History:

Comments:

Monthly payments

Amount in h/c column is credit limit

Paid as agreed and up to date

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

ROGERS COMMUNICATION Phone Number:

Account Number:

Association to Account: Individual Type of Account: Open Date Opened: 2014-02 Paid as agreed and up to date

Status:

Months Reviewed:

Payment History: No payment 30 days late

No payment 60 days late No payment 90 days late

Prior Paying History:

Comments:

Monthly payments

(877)764-3772

XXX...949

ROGERS COMMUNICATION

Payment Amount: Not Available Balance: \$257.00 Past Due: \$0.00 Date of Last Activity: 2017-01 Date Reported: 2017-01

High Credit/Credit Limit:

Payment Amount: Not Available Balance: \$136.00 Past Due: \$0.00 Date of Last Activity: 2017-01 2017-01

Date Reported:

High Credit/Credit Limit: Payment Amount:

Balance: \$5,998.00 Past Due: \$0.00 Date of Last Activity: 2017-01 Date Reported: 2017-01

\$15,000.00

\$223.00

High Credit/Credit Limit:

Payment Amount: Not Available Balance: \$551.00 Past Due: \$0.00 Date of Last Activity: 2016-12 Date Reported: 2017-01

Phone Number:

(877)764-3772

High Credit/Credit Limit:

Account Number:

XXX...310 Individual

Open

2016-02

Payment Amount:

Association to Account: Type of Account:

Balance: Past Due:

Not Available

\$0.00

\$0.00

2016-04

\$29,280,00

\$25,010.00

\$610.00

\$0.00

2014-10

2014-10

\$2,000.00

Not Available

Date Opened: Status:

Paid as agreed and up to date

Date of Last Activity: Date Reported:

Months Reviewed:

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

Prior Paying History:

Payment History:

Comments:

Monthly payments

NISSAN CANADA LEASE

Phone Number: (800)268-6499 Account Number: XXX...444 Association to Account: Type of Account:

Individual Installment 2014-04

Paid as agreed and up to date

Months Reviewed:

Payment History:

Date Opened:

Status:

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

Prior Paying History:

Comments:

Lease account Monthly payments

CAPITAL ONE HBC

Phone Number: (866)640-7858 Account Number: XXX...516 Association to Account: Individual Type of Account: Revolving Date Opened: 2012-08

Status:

Paid as agreed and up to date

Months Reviewed:

Payment History:

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

Prior Paying History:

Comments:

Closed at consumer request

High Credit/Credit Limit:

Payment Amount: Balance: Past Due: Date of Last Activity:

Date Reported:

High Credit/Credit Limit: Payment Amount:

Balance: \$0.00 Past Due: \$0.00 Date of Last Activity: 2014-02 Date Reported: 2014-05

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

https://www.econsumer.equifax.ca/canadaotc/viewPopUpDetail.ehtml?...497996486&page=printer\_risk\_score\_report&EfxPageLayoutType=popup

Page 6 of 8

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.

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

Secured Loans

Court Name:

MINISTRY GOVT SERV

Date Filed:

Industry Class:

2018-04

Maturity Date:

Security Deposit Unknown

Secured Loans

Court Name:

MINISTRY GOVT SERV

Date Filed:

2014-03

Industry Class:

Creditor's Name and Amount:

Creditor's Name and Amount:

694443276 HONDA CANADA FINANCE INC \$31792

695725497 NISSAN CANADA FINANCE A DIVISION OF \$47480

Maturity Date:

2019-02

Comments:

Security Deposit Unknown

#### **Collection Accounts**

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

No Collections information on file

### Credit Inquiries to the File

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

2017-02-23 MONERIS SOLUTIONS (877)244-4490

2017-02-17 CIBC (905)677-3796

2017-01-19 CENTUM INDIGO MTG (905)624-2002

2016-06-20 BMO 2203 (800)263-2263 2014-12-17 CIBC (306)337-6831

SYFC LOWES LCC (866)855-4429 2014-12-16

2014-12-15 TDFS (866)508-6312

2014-09-17 CIBC CLIENT ASSESSME (800)465-2422 2014-07-24 REAL MORTGAGE ASSOC (905)639-6026

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.

2017-02-23 BANK OF MONTREAL (877)304-4121 2017-02-23 EQUIFAX PERSONAL SOL (800)871-3250

https://www.econsumer.equifax.ca/canadaotc/viewPopUpDetail.ehtml?...A497996486&page=printer\_risk\_score\_report&EfxPageLayoutType=popup

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2017-01-13	EQUIFAX PERSONAL SOL (800)871-3250
2017-01-10	TDCT (866)222-3456
2016-12-31	CIBC ACCOUNT UPDATE (800)465-2255
2016-11-01	TDFS RETAIL CARDS (800)832-3321
2014-07-29	CMHC (613)748-2000
2014-05-23	AUTH ECONSUMER REQUE (Phone Number Not Available)
2014-05-23	EQUIFAX PERSONAL SOL (800)871-3250
2014-11-19	INTLUSA 401IG03841 STATE FARM
2014-02-28	INTLUSA 401IG03841 STATE FARM

#### 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.





March 7, 2017

#### To Whom It May Concern

This is to confirm that to the best of our knowledge, 002352630 Ontario Inc. was incorporated on December 6<sup>th</sup>, 2012. There are two shareholders for the Corporation as of today and the shareholding composition is as follows;

- Kamran Mayani

60%

Saba Mayani

40%

**SOHAIL POONAWALA** 

CPA, CGA

Markham, Ontario