

Worksheet Leasing

Suite: 1909 Tower: PSV Date: May 4/17 Completed by: Silvi

2316645 Ontario Inc.

Please mark if completed:

- ✓ ● Copy of 'Lease Prior to Closing' Amendment
- ✓ ● Copy of Lease Agreement
- ✓ ● Certified Deposit Cheque for Top up Deposit to 25% payable to Blaney McMurtry LLP in Trust 20% provided on occupancy.
- ✓ ● Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership. \$1500 + HST Draft No. 80552432
- ✓ ● Agreement must be in good standing. Funds in Trust: \$ 41,235
- ✓ ● 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 (Amacon to verify)
- ✓ ● 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
2316645 ONTARIO INC. (TIEU MY CHUNG) (the "Purchaser")

Suite **1909** Tower **ONE** Unit **9** Level **18** (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-five percent (25%) 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 Five Hundred Dollars (\$1,500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable.

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

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at **Mississauga, Ontario** this 20 day of April

2017
2012.

mh

Witness:

Purchaser: **2316645 ONTARIO INC. (TIEU MY CHUNG)**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 20 day of April

2017
2012.

mh

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER:

Authorized Signing Officer
I have the authority to bind the Corporation

This Agreement to Lease dated this 30 day of March, 2017

TENANT (Lessee), Aye, Mann, Ananthachai
(Full legal names of all Tenants)

LANDLORD (Lessor), Chung Tieu My
(Full legal name of Landlord)

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

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

1. **PREMISES:** Having inspected the premises and provided the present tenant vacates, I/we, the Tenant hereby offer to lease, premises known as:
1909 - 4011 Brickston Mews Mississauga L5B 0G3

2. **TERM OF LEASE:** The lease shall be for a term of ONE YEAR commencing April 3 5 2017

3. **RENT:** The Tenant will pay to the said Landlord monthly and every month during the said term of the lease the sum of One Thousand Five Hundred Canadian Dollars (CDN\$ 1,500.00), 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 Chung Tieu My "Deposit Holder"
in the amount of Three Thousand

Canadian Dollars (CDN\$ 3,000.00) 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 checked="" type="checkbox"/>	<input type="checkbox"/>	Condominium/Cooperative fees	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Electricity	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Garbage Removal	<input type="checkbox"/>	<input type="checkbox"/>
Hot water heater rental	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other: <u>Internet</u>	<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): MA

INITIALS OF LANDLORD(S): mch

The trademarks REALTOR®, REALTOR®, and the REALTOR® logo are controlled by The Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA. Used under license.

© 2017, Ontario Real Estate Association ("OREA"). All rights reserved. This form was developed by OREA for the use and reproduction by its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not alter when printing or reproducing the standard pre-set portion. OREA bears no liability for your use of this form.

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. **IRREVOCABILITY:** This offer shall be irrevocable by Tenant (Landlord/Tenant) until 11:59 p.m. on the 1 day of April 2017 after which time if not accepted, this Agreement shall be null and void and all monies paid thereon shall be returned to the Tenant without interest or deduction.

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

FAX No. (For delivery of Documents to Landlord)

FAX No. (For delivery of Documents to Tenant)

Email Address: quanglam3105@gmail.com

Email Address: (For delivery of Documents to Tenant)

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

(Signature)

INITIALS OF LANDLORD(S):

(Signature)



The trade marks REALTOR®, REALTOR® and the REALTOR® logo are controlled by The Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA. Used under license.

© 2017, Ontario Real Estate Association ("OREA"). All rights reserved. This form was developed by OREA for the use and reproduction by its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not alter when printing or reproducing the standard pre-set portion. OREA bears no liability for your use of this form.

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:

X
(Tenant or Authorized Representative)

(Tenant or Authorized Representative)

(Guarantor)

(Seal)

(Seal)

(Seal)

DATE 21 Apr 2017

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)

(Seal)

(Seal)

DATE April 4, 2017

DATE

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)

(Seal)

DATE

CONFIRMATION OF ACCEPTANCE: Notwithstanding anything contained herein to the contrary, I confirm this Agreement with all changes both typed and written was finally acceptance by all parties at a.m./p.m. this day of 20.....

(Signature of Landlord or Tenant)

INFORMATION ON BROKERAGE(S)

Listing Brokerage Tel.No.

(Salesperson / Broker Name)

Co-op/Tenant Brokerage Tel.No.

(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 by:

(Authorized to bind the Listing Brokerage)

(Authorized to bind the Co-operating Brokerage)



The trademarks REALTOR®, REALTOR® and the REALTOR® logo are controlled by The Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA. Used under license.

© 2017, Ontario Real Estate Association ("OREA"). All rights reserved. This form was developed by OREA for the use and reproduction by its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not alter when printing or reproducing the standard pre-set portion. OREA bears no liability for your use of this form.

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

TENANT (Lessee), Aye, Mann, Ananthachai

, and

LANDLORD (Lessor), Chung Tieu My

for the lease of 1909 - 4011 Brickston Mews

Mississauga

L5B 0G3

dated the 30 day of March

2017

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

Landlord represents and warrants that the appliances: Fridge, Stove, Microwave, Dish washer, Washer and Dryer will be in good working order at the commencement of the lease term. Tenant agrees to maintain said appliances in a state of ordinary cleanliness at the Tenant's cost.

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

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

The Tenants acknowledge and agree to purchase all risk property insurance and public liability and property damage insurance for not less than \$1,000,000 in respect of the premise

The following appliances belonging to the Landlord are to remain on the premises for the Tenant's use: Fridge, Stove, Washer, Dryer, Microwave, Dish Washer

The Landlord shall not event whatsoever be liable or responsible for the damage, loss, personal injury, or death that may be suffered or sustained by the Tenants or any other person who may be upon the rented premises. The Tenants agree and covenant to indemnify, save harmless, and fully release the Landlord from any and all liability caused or arisen from the above.

Tenants agree to pay for the first \$100.00 of each repair relating to normal wear and tear and the Landlord shall pay for any repair over and above \$100.00

Tenant shall have to give not less than SIXTY (60) day of written notice to the Landlord of their intention to terminate or extend the lease. Tenant acknowledges that the Lease cannot be terminated prematurely before the lease comes to the end And this sixty day is calculated prior to the last day of the lease term

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

INITIALS OF TENANT(S):

MM

INITIALS OF LANDLORD(S):

mt



The trademarks REALTOR®, REALTORS® and the REALTOR® logo are controlled by The Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA. Used under license.

© 2017, Ontario Real Estate Association ("OREA"). All rights reserved. This form was developed by OREA for the use and reproduction by its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not alter when printing or reproducing the standard pre-set portion. OREA bears no liability for your use of this form.

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

TENANT (Lessee), Aye, Mann, Ananthachai

, and

LANDLORD (Lessor), Chung Tieu My

for the lease of 1909 - 4011 Brickston Mews

Mississauga

I.5B 0G3

dated the 30

day of March

2017

The Tenants agrees to provide Ten (10) post-dated cheques and pay the Landlord \$35.00 for any cheque issued by the Tenants to the Landlord and is returned by the bank because of Non Sufficient Fund (N.S.F.)

The Tenants agree to provide the Landlord the confirmation of registering the account for Electricity and proof of purchase all risk insurance and public liability and property damage insurance before closing

The Tenant covenants with the Landlord:

- To maintain the property in a state of cleanliness, and to repair any damage caused thereto by his own willful or negligent conduct or that of persons who are permitted on the premises by him
- Not to assign or sublet without the written consent of the landlord
- Not to carry on upon the premises any business or activity that may be illegal or contrary to any municipal, federal provincial laws, by laws, regulation
- That maximum number of occupants, including Tenants, family and guest, allow to live in the premises, whether temporality or permanent, is Two (2)
- No pets to be allowed in the property
- No smoking in the premise
- Not to change any lock without prior approval from the Landlord
- Not to change any lock without prior approval from the Landlord

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

INITIALS OF TENANT(S):

AM

INITIALS OF LANDLORD(S):

CTM



The trademarks REALTOR®, REALTOR® and the REALTOR® logo are controlled by The Canadian Real Estate Association (CREA) and identify real estate professionals who are members of CREA. Used under license.

© 2017, Ontario Real Estate Association (OREA). All rights reserved. This form was developed by OREA for the use and reproduction by its members and licensees only. Any other use or reproduction is prohibited except with prior written consent of OREA. Do not alter when printing or reproducing the standard preset portion. OREA bears no liability for your use of this form.

The Toronto-Dominion Bank

80552432

1177 CENTRAL PARKWAY WEST UNIT 35
MISSISSAUGA, ON L5C 4P3

DATE

2017-04-20

Transit-Serial No.

1868-80552432

Pay to the

Order of

AMACON CITY CENTRE SEVEN NEW DEVELOPMENT PARTNERSHIP

\$

*****1,695.00

ONE THOUSAND SIX HUNDRED NINETY FIVE**00/100 Canadian Dollars

Re leasing fee #V 1 1909

The Toronto-Dominion Bank

Toronto, Ontario
Canada M5K 1A2

Authorized Officer

Number

Countersigned

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

⑈80552432⑈ ⑆09612⑈004⑆

⑈3808⑈

*Received By**On 20 April 17*



PSV #1909 (tenant)

20 April 17, Rn



Canada Trust

Branch 01868 - 006

Thursday April 20, 2017 - 03:05:35 PM (EDT)

MAN N AYE
1180 FORESTWOOD DR, UNIT 613
MISSISSAUGA ONTARIO L6C1H8

001

DATE 2017-04-15
Y Y Y Y M M D D

PAY TO THE ORDER OF Chung Tien My \$ 3000.00
Three Thousand / 100 DOLLARS

THE BANK OF NOVA SCOTIA
www.scotiabank.com 1-800-4-SCOTIA
SQUARE ONE SHOPPING CENTRE
100 CITY CENTRE DRIVE
MISSISSAUGA, ONTARIO L5B 2C9
MEMO Apr 15 (First & Last), 2017

14746

Annunthachin Ayup

STYLE 183

001 95216 002 02813 28

Printer ID# 1021

20170417

1100013

1555 00208402

8244280769 00000000186826288967

Endorsement - Signature or Stamp

BACK/VERSO

This is not a negotiable instrument. It is a copy of a previously negotiated cheque and is produced for information purposes only.

Bayer Inc.

PSV 1907



April 5, 2017

Bayer Inc.
2920 Matheson Blvd E
Mississauga, ON
L4W 5R6

RE: Mann Aye
613-1180 Forestwood Dr
Mississauga, ON
L5C 1H8

TO WHOM IT MAY CONCERN

This letter will confirm that the above mentioned is a full time contract employee with Bayer Inc. Mann Aye is a Quality Assurance Associate and has been employed at Bayer since May 19, 2015 with a current annual salary of \$63,135.

If you require further information, please contact HR//Services at 1-855-623-8178.

Yours truly,

BAYER INC.

Esra Hosafci
HR//Services
Canada

Equifax Credit Report and Score™ as of 03/12/2017

Name: Ananthachai A. Aye

Confirmation Number: 3911769135

Credit Score Summary

EQUIFAX

758 | Very 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 very good. Based on this score, you should be able to qualify for credit with competitive interest rates, and a wide variety of credit offers should be available to you.



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

What's Impacting Your Score

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

- Percentage trades opened within the last 2 years to total trades.
- Average number of months open for revolving trades.
- Percent of national credit cards trades opened within the last 2 years.

Your Loan Risk Rating

EQUIFAX

758 | Very Good

Your credit score of 758 is better than 43% of Canadian consumers.

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

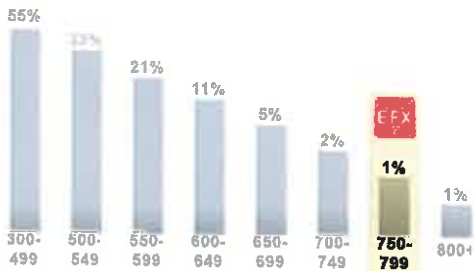
The Bottom Line :

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

- You may be able to obtain higher than average credit limits on your credit card.
- Many lenders may offer you attractive interest rates and offers.
- You may qualify for some special incentives and rewards that aren't always offered to the general public.

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*



ROYAL BANK OF CANADA

Phone Number: (905)276-3630
 Account Number: XXX...001
 Association to Account: Individual
 Type of Account: Revolving
 Date Opened: 2016-03
 Status: Paid as agreed and up to date
 Months Reviewed: 12
 Payment History: No payment 30 days late
 No payment 60 days late
 No payment 90 days late
 Prior Paying History:
 Comments: Monthly payments
 Amount in h/c column is credit limit

High Credit/Credit Limit: \$10,000.00
 Payment Amount: Not Available
 Balance: \$0.00
 Past Due: \$0.00
 Date of Last Activity:
 Date Reported: 2017-02

SCOTIALINE

Phone Number: (800)387-6508
 Account Number: XXX...291
 Association to Account: Individual
 Type of Account: Revolving
 Date Opened: 2015-11
 Status: Too new to rate or opened but not used
 Months Reviewed: 16
 Payment History: No payment 30 days late
 No payment 60 days late
 No payment 90 days late
 Prior Paying History:
 Comments: Personal line of credit
 Monthly payments

High Credit/Credit Limit: \$16,000.00
 Payment Amount: Not Available
 Balance: \$0.00
 Past Due: \$0.00
 Date of Last Activity:
 Date Reported: 2017-02

SCOTIABANK VISA

Phone Number: (800)387-6508
 Account Number: XXX...124
 Association to Account: Individual
 Type of Account: Revolving
 Date Opened: 2015-08
 Status: Paid as agreed and up to date
 Months Reviewed: 09
 Payment History: No payment 30 days late
 No payment 60 days late
 No payment 90 days late
 Prior Paying History:
 Comments: Monthly payments
 Amount in h/c column is credit limit

High Credit/Credit Limit: \$14,000.00
 Payment Amount: \$10.00
 Balance: \$274.00
 Past Due: \$0.00
 Date of Last Activity: 2017-02
 Date Reported: 2017-02

ROYAL BANK MC

Phone Number: (800)769-2511
 Account Number: XXX...186
 Association to Account: Individual
 Type of Account: Revolving
 Date Opened: 2016-03
 Status: Paid as agreed and up to date
 Months Reviewed: 11
 Payment History: No payment 30 days late
 No payment 60 days late
 No payment 90 days late
 Prior Paying History:
 Comments: Monthly payments
 Amount in h/c column is credit limit

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

TD CREDIT CARDS

Phone Number: (800)983-8472
 Account Number: XXX...188
 Association to Account: Individual

High Credit/Credit Limit: \$5,000.00
 Payment Amount: Not Available
 Balance: \$0.00

No payment 60 days late
No payment 90 days late

Prior Paying History:

Comments: Account Closed
Account paid

PRESIDENTS CHOICE MC

Phone Number:	(866)246-7262	High Credit/Credit Limit:	\$1,000.00
Account Number:	XXX...206	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	Not Available
Date Opened:	2015-09	Date of Last Activity:	2015-11
Status:	Paid as agreed and up to date	Date Reported:	2015-12
Months Reviewed:	03		
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		

TD CREDIT CARDS

Phone Number:	(800)983-8472	High Credit/Credit Limit:	\$1,000.00
Account Number:	XXX...114	Payment Amount:	\$11.00
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2011-09	Date of Last Activity:	2014-09
Status:	Paid as agreed and up to date	Date Reported:	2015-08
Months Reviewed:	48		
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 Monthly payments		

Credit History and Banking Information

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

No Banking information on file

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

Public Records and Other Information

Bankruptcy

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

Voluntary Deposit - Orderly Payment Of Debts, Credit Counseling

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

Registered Consumer Proposal

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

Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages

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

Secured Loans

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

No Public Record information on file