

# Worksheet Leasing

Suite: 2309 Tower: PSV Date: Apr 26/17 Completed by: Amita

Please mark if completed:

- ✓ ☒ Copy of 'Lease Prior to Closing' Amendment - waiting for executed copy from builder
- ✓ ☒ Copy of Lease Agreement
- ✓ ☒ Certified Deposit Cheque for Top-up Deposit to <sup>20%</sup> ~~25%~~ payable to Blaney McMurtry LLP in Trust 20% given @ occupancy
- ✓ ☒ Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership.  $\$1500 + HST = \$1,695.00$
- ✓ ☒ Agreement must be in good standing. Funds in Trust: \$ 42,404
- ✓ ☒ 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 Rec'd Apr. 28/17
- ✓ ☒ The elevator will not be allowed to be booked until all of the Above items have been completed and submitted

Administration Notes:

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AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

BAO THACH NGUYEN (the "Purchaser")

Suite 2309 Tower ONE Unit 9 Level 22 (the "Unit")

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

Insert:

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

- (a) the Purchaser pays to the Blaney McMurtry, in Trust the amount required to bring the deposits for the Residential Unit to an amount equal to twenty-five percent (25%) of the Purchase Price by the Occupancy Date;
- (b) the Purchaser is not in default at any time under the Agreement. <sup>20% TN</sup>
- (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 22 day of April 2012. <sup>TN</sup>

Witness:

Purchaser: BAO THACH NGUYEN

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 27 day of April 2012. <sup>TN</sup>

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER:

Authorized Signing Officer  
I have the authority to bind the Corporation



(u) (D/W)

## LEASE TERMS AND CONDITIONS

This Condo Lease Agreement ("Lease") is made and effective this date **April 29<sup>th</sup>, 2017** by and between **Loc Nguyen ("Landlord")** and **Tanweer Goolam Dustagheer and ~~Waffiqah~~ Nafiqah** ("Tenant," whether one or more). This Lease creates joint and several liabilities in the case of multiple Tenants.

Emergency Contact:

Name: **Abdul Noorah** Tel.: **519-570-6563** Relationship: **Father**  
Name: **Shehnaz Dustagheer** Tel.: **647-961-4263** Relationship: **Mother**

### 1. PREMISES

Landlord hereby rents to Tenant and Tenant accepts in its present condition of the condo at following address: **#2309 - 4011 Brickstone Mews, Mississauga, ON, L5B 0J7** (the "House").

### 2. TERM

The term of this Lease shall start on **April 29<sup>th</sup>, 2017**, and end on **April 29<sup>th</sup>, 2018**. At the end of the term, the rent will be from month to month. Tenant must inform Landlord whether the Tenant wishes to renew the lease or continues renting on a month to month basis.

NOTE: Tenant may not end a fixed term lease until the end of the term. The Landlord can only terminate the fixed term lease based on legitimate reasons in the legislation and cannot terminate solely based on the expiration of the fixed term agreement. If the Tenant does not give notice to terminate at the term, the lease automatically goes to month-to-month.

All notices to terminate must be in writing. The Tenant must give ~~60~~<sup>30</sup> days notice in writing to the Landlord before the rent is due.

### 3. RENT

Tenant agrees to pay rent for the House for **\$1,600 per month** on the 29<sup>th</sup> of each calendar month. Landlord may impose a late payment charge of 1% per day for any amount that is more than five (5) days late. If the Tenant does not pay the rent within two weeks, eviction can occur.

Rent includes condo maintenance fees. Tenant is responsible for paying utilities such as cable, telephone, internet, hydro, etc.

### 4. QUIET ENJOYMENT

Landlord agrees that if Tenant timely pays the rent and performs the other obligations in this Lease, Landlord will not interfere with Tenant's peaceful use and enjoyment of the House.



(u) (S)

5. USE OF PREMISES.

A. The House shall be used and occupied by Tenant exclusively as a private single-family residence. Neither the House nor any part of the House shall be used at any time during the term of this Lease for the purpose of carrying on any business, profession, or trade of any kind, or for any purpose other than as a private single-family residence.

B. Tenant shall comply with all the health and sanitary laws, ordinances, rules, and orders of appropriate governmental authorities and homes associations, if any, with respect to the House.

6. NUMBER OF OCCUPANTS.

Tenant agrees that the House shall be occupied by no more than the number of occupants as indicated in the agreement without the prior written consent of Landlord.

7. CONDITION OF PREMISES.

A. Tenant agrees that Tenant has examined the House, including the grounds and all buildings and improvements, and that they are, at the time of this Lease, in good order, good repair, safe, clean, and tenantable condition.

B. Landlord and Tenant agree that a copy of the "Joint Inspection," the original of which is maintained by Landlord and a copy provided to Tenant, attached hereto reflects the condition of the House at the commencement of Tenant's occupancy.

8. ASSIGNMENT AND SUBLETTING.

A. Tenant shall not assign this Lease, or sublet or grant any concession or license to use the House or any part of the House.

B. Any assignment, subletting, concession, or license without the prior written consent of Landlord, or an assignment or subletting by operation of law, shall be void and, at Landlord's option, terminate this Lease.

9. ALTERATIONS AND IMPROVEMENTS.

A. Tenant shall make no alterations to the House or construct any building or make other improvements without the prior written consent of Landlord.

B. All alterations, changes, and improvements built, constructed, or placed on or around the House by Tenant, with the exception of fixtures properly removable without damage to the House and movable personal property, shall, unless otherwise provided by written agreement between Landlord and Tenant, be the property of Landlord and remain at the expiration or earlier termination of this Lease.





10. DAMAGE TO PREMISES.

If the House, or any part of the House, shall be partially damaged by fire or other casualty not due to Tenant's negligence or willful act, or that of Tenant's family, agent, or visitor, there shall be an abatement of rent corresponding with the time during which, and the extent to which, the House is untenable. If Landlord shall decide not to rebuild or repair, the term of this Lease shall end and the rent shall be prorated up to the time of the damage.

11. DANGEROUS MATERIALS.

Tenant shall not keep or have on or around the House any article or thing of a dangerous, inflammable, or explosive character that might unreasonably increase the danger of fire on or around the House or that might be considered hazardous.

12. UTILITIES.

Tenant shall be responsible for arranging and paying for hydro required on the premises. Tenant shall not default on any obligation to a utility provider for utility services at the House.

13. MAINTENANCE AND REPAIR.

A. Tenant will, at Tenant's sole expense, keep and maintain the House and appurtenances in good and sanitary condition and repair during the term of this Lease. In particular, Tenant shall keep the fixtures in the House in good order and repair. Tenant shall, at Tenant's sole expense, make all required repairs to the plumbing, range, oven heating apparatus, electric and gas fixtures, other mechanical devices and systems, floors, ceilings and walls whenever damage to such items shall have resulted from Tenant's misuse, waste, or neglect, or that of the Tenant's family, agent, or visitor.

B. Tenant agrees that no signs shall be placed or painting done on or about the House by Tenant without the prior written consent of Landlord.

C. Tenant agrees to promptly notify Landlord in the event of any damage, defect or destruction of the House, or the failure of any of Landlord's appliances or mechanical systems, and except for repairs or replacements that are the obligation of Tenant pursuant to Subsection A above, Landlord shall use its best efforts to repair or replace such damaged or defective area, appliance or mechanical system.

14. ANIMALS.

Tenant shall keep no domestic or other animals in or about the House without the prior written consent of Landlord.

15. RIGHT OF INSPECTION.

Landlord and Landlord's agents shall have the right at all reasonable times during the term of this Lease and any renewal of this Lease to enter the House for the purpose of inspecting the premises and/or making any repairs to the premises or other item as required under this Lease.



16. DISPLAY OF SIGNS.

During the last thirty (30) days of this Lease, Landlord or Landlord's agent may display "For Sale" or "For Rent" or "Vacancy" or similar signs on or about the House and enter to show the House to prospective purchasers or tenants.

17. HOLDOVER BY TENANT.

Should Tenant remain in possession of the House with the consent of Landlord after the expiration of the Term of this Lease, a new tenancy from month to month shall be created which shall be subject to all the terms and conditions of this Lease, but shall be terminable on thirty (30) days by either party or longer notice if required by law. If Tenant holds over without Landlord's consent, Landlord is entitled to double rent, pro-rated per each day of the holdover, lasting until Tenant leaves the House.

18. SURRENDER OF PREMISES.

At the expiration of the Lease, Tenant shall quit and surrender the House in as good a condition as it was at the commencement of this Lease, reasonable wear and tear and damages by the elements excepted.

19. ABANDONMENT.

If at any time during the term of this Lease, Tenant abandons the House or any of Tenant's personal property in or about the House, Landlord shall have the following rights: Landlord may, at Landlord's option, enter the House by any means without liability to Tenant for damages and may relet the House, for the whole or any part of the then unexpired term, and may receive and collect all rent payable by virtue of such reletting; Also, at Landlord's option, Landlord may hold Tenant liable for any difference between the rent that would have been payable under this Lease during the balance of the unexpired term, if this Lease had continued in force, and the net rent for such period realized by Landlord by means of such reletting. Landlord may also dispose of any of Tenant's abandoned personal property as Landlord deems appropriate, without liability to Tenant. Landlord is entitled to presume that Tenant has abandoned the House if Tenant removes substantially all of Tenant's furnishings from the House, if the House is unoccupied for a period of two (2) consecutive weeks, or if it would otherwise be reasonable for Landlord to presume under the circumstances that the Tenant has abandoned the House.

20. SECURITY.

Tenant acknowledges that Landlord does not provide a security alarm system or any security for the House or for Tenant and that any such alarm system or security service, if provided, is not represented or warranted to be complete in all respects or to protect Tenant from all harm. Tenant hereby releases Landlord from any loss, suit, claim, charge, damage or injury resulting from lack of security or failure of security.



h (DAN)

21. SEVERABILITY.

If any part or parts of this Lease shall be held unenforceable for any reason, the remainder of this Agreement shall continue in full force and effect.

22. INSURANCE.

Tenant acknowledges that Landlord will not provide insurance coverage for Tenant's property, nor shall Landlord be responsible for any loss of Tenant's property, whether by theft, fire, acts of God, or otherwise.

23. BINDING EFFECT.

The covenants and conditions contained in the Lease shall apply to and bind the heirs, legal representatives, and permitted assigns of the parties.

24. ENTIRE AGREEMENT.

This Lease shall constitute the entire agreement between the parties. Any prior understanding or representation of any kind preceding the date of this Lease is hereby superseded. This Lease may be modified only by a writing signed by both Landlord and Tenant.

25. NOTICES.

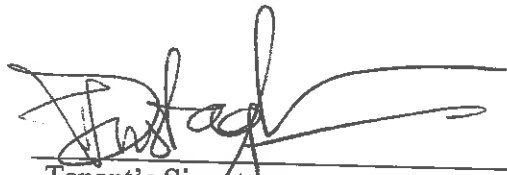
Any notice required or otherwise given pursuant to this Lease shall be in writing; hand delivered, mailed certified return receipt requested, postage prepaid, or delivered by overnight delivery service, if to Tenant, at the House and if to Landlord, at the address for payment of rent.

26. SIGNATURES.

April 22, 2017  
Date

April 22, 2017  
Date


April 22, 2017  
Date

  
Tenant's Signature

Tanweer G Dastagheer  
Print Name

W. Noorah  
Tenant's Signature

Wafiqah Noorah  
Print Name

  
Landlord's Signature

Loc Nguyen  
Print Name



JOINT INSPECTION

THIS INSPECTION SHOULD BE COMPLETED PROMPTLY FOLLOWING INITIAL  
OCCUPANCY OR UPON DELIVERY OF POSSESSION

LANDLORD: LOC NGUYEN

TENANT: **Tanweer Goolam Dustagheer**

TENANT: ~~Waffiqah~~ **Noorah**  
Waffiqah

PREMISES: #2309 - 4011 Brickstone Mews, Mississauga, ON, L5B 0J7

DATE OF POSSESSION: April 29<sup>th</sup>, 2017.

**CONDITION OF PREMISES:** Tenant acknowledges that all appliances (e.g. microwave oven, stove, refrigerator, washing machine, dryer and dish washer), cupboards, drawers, sink, floor, lighting fixtures, walls and baseboard, windows, blinds, bath tub, bathroom sink and toilet, bathroom cabinet, mirror are brand new, no damage has been identified.

The parties acknowledge that the above inspection was made on (DATE) \_\_\_\_\_.  
The parties further agree that a copy of this Joint Inspection was provided to Tenant.





10358 (1215)

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

# The Toronto-Dominion Bank

79850346

3737 MAJOR MACKENZIE DRIVE BUILDING D  
VAUGHAN, ON L4H 0A2

DATE 2017-04-21  
YYYYMMDD  
Transit-Serial No. 3026-79850346

Pay to the Order of Amacon City Centre Seven New Development Partnership

\$ \*\*\*\*\*1,695.00

\*\*\*\*\*ONE THOUSAND SIX HUNDRED NINETY FIVE\*\*\*\*\*  
Authorized signature required for amounts over CAD \$5,000.00  
Re 2309 - PSV - Leasing Fee 00/100 Canadian Dollars

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

Authorized Officer  
Countersigned  
Number

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

⑈ 79850346 ⑆ ⑆ 09612004 ⑆

⑈ 3808 ⑆





Driver's Licence  
 Permis de conduire

ON  
 CANADA



1,2 NAME / NOM  
 GOOLAM DUSTAGHEER,  
 TANWEER, A  
 3 4263 TRAILMASTER DRIVE  
 MISSISSAUGA, ON, L5V 3C1  
 4a NUMBER / NUMERO  
 G6488 - 73219 - 00310  
 4b ISS / DEL  
 2016/03/17  
 4b EXP / EXP  
 2021/03/10  
 5 DO / REF  
 DL0658193  
 16 HGT / HAUT  
 178 cm  
 13 SEX / SEXE  
 M  
 11 CLASS / CATEG  
 G  
 12 REST / COND  
 X  
 1 DOB / DUN  
 1990/03/10



Driver's Licence  
 Permis de conduire

ON  
 CANADA



1,2 NAME / NOM  
 NOORAH,  
 WAFIIQAH, BANOU  
 3 83-105 PINNACLE DR  
 KITCHENER, ON, N2P 1B8  
 4a NUMBER / NUMERO  
 N6507 - 77519 - 66224  
 4b ISS / DEL  
 2015/01/23  
 4b EXP / EXP  
 2018/03/05  
 5 DO / REF  
 DC3272230  
 16 HGT / HAUT  
 168 cm  
 13 SEX / SEXE  
 F  
 11 CLASS / CATEG  
 G  
 12 REST / COND  
 X  
 1 DOB / DUN  
 1996/12/24  
 AGE 19/ANS 2015/12/24



DATE: April 23, 2017

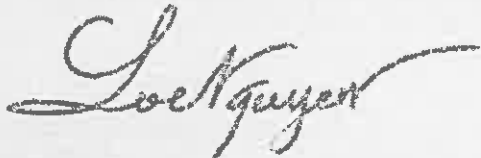
## RECEIPT

To Whom It May Concern:

This letter is to certify Loc Nguyen received an amount of \$3,200.00 from Mr. T. Dustagheer and Mrs. W. Noorah as a payment for the first and last month lease for the property of #2309 - 4011 Brickstone Mews, Mississauga, ON, L5B 0J7. The rent only commences when the lease amendment is approved.

Should you have any questions, please contact me at 416-805-6395 or by email [loctn4045@gmail.com](mailto:loctn4045@gmail.com). Thank you.

Regards,



Loc Nguyen

In acknowledgement of



Tanweer Dustagheer



Wafiqah Noorah



April 12, 2017

**CONFIDENTIAL**

To Whom It May Concern:

**RE: Employment Confirmation**

Dear Sir/Madam:

This will confirm that Tanweer Goolam Dustagheer has been employed by Morneau Shepell Ltd. since August 31, 2015. His current employment status is Casual and he is employed in the position of Client Interaction Coordinator. The individual is currently an active employee of Morneau Shepell Ltd.

Tanweer Goolam Dustagheer is in receipt of an hourly rate of \$15.00. His gross semi-monthly salary is \$1218.75 based on an average work week of 37.5 hours per week. Income tax is deducted at source.

The foregoing information is given in good faith and in confidence for your private use only and therefore, without liability or responsibility on the part of Morneau Shepell Ltd. or the undersigned.

If you have any questions, please contact Human Resources at: 1-844-578-4043.

Best Regards,



Alezandria Coldevin  
Human Resources Coordinator  
[acoldevin@morneaushepell.com](mailto:acoldevin@morneaushepell.com)





April 12, 2017

**CONFIDENTIAL**

To Whom It May Concern:

**RE: Employment Confirmation**

Dear Sir/Madam:

This will confirm that Wafiqah Noorah has been employed by Morneau Shepell Ltd. since March 17, 2017. Her current employment status is Casual and she is employed in the position of Client Interaction Coordinator. The individual is currently an active employee of Morneau Shepell Ltd.

Wafiqah Noorah is in receipt of an hourly rate of \$15.00. Her gross semi-monthly salary is \$1,218.75 based on an average work week of 37.5 hours per week. Income tax is deducted at source.

The foregoing information is given in good faith and in confidence for your private use only and therefore, without liability or responsibility on the part of Morneau Shepell Ltd. or the undersigned.

If you have any questions, please contact Human Resources at: 1-844-578-4043.

Best Regards,



Alejandria Coldevin  
Human Resources Coordinator  
[acoldevin@morneaushepell.com](mailto:acoldevin@morneaushepell.com)

**MORNEAU  
SHEPELL** 



WE'VE GOT YOU COVERED





Print Report

Close Window

## Equifax Credit Report and Score™ as of 04/13/2017

Name: Wafiqah Banou Noorah

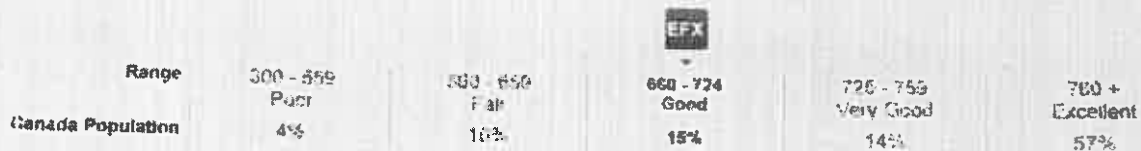
Confirmation Number: 4058477847

### Credit Score Summary

**691** | 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 revolving trades with a balance greater than or equal to 99% of high credit
- Average utilization for open revolving trades
- Number of trades with high utilization

### Your Loan Risk Rating

**691** | Good

Your credit score of 691 is better than 21% of Canadian consumers.

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

### The Bottom Line :

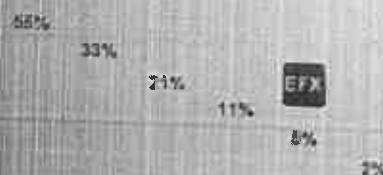
Lenders consider many factors in addition to your score when making credit decisions. However, most lenders would consider you to be a moderate risk. You may not qualify for credit with all lenders. When you do qualify for credit, you may pay higher interest rates and be subject to more restrictive loan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

You may not qualify for high credit limits on your credit card.

You are likely to pay higher interest rates on all types of loans than those with higher scores.

The loan terms you receive may be somewhat restrictive.

#### Delinquency Rates\*





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

\* 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: WAFIQAH BANOU NOORAH  
 SSN: 545XX0996  
 Date of Birth: 1996-12-XX

#### Current Address

Address: 105 PINNACLE DR #83  
 KITCHENER, ON  
 Date Reported: 2015-05

### 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.

#### CDA STUDENT LOANS PR

Phone Number: (888)815-4514  
 Account Number: XXX-140  
 Association to Account: Individual  
 Type of Account: Installment  
 Date Opened: 2015-09  
 Status: Too new to rate or opened but not used  
 Months Reviewed: 19

High Credit/Credit Limit: \$18,798.00  
 Payment Amount: Not Available  
 Balance: \$16,783.00  
 Past Due: \$0.00  
 Date of Last Activity: 2017-03  
 Date Reported: 2017-04



Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Ever Paying History:			
Comments:	Student loan Monthly payments		
<b>ID CREDIT CARDS</b>			
Phone Number:	(800)883-8472	High Credit/Credit Limit:	\$1,000.00
Account Number:	XXX-344	Payment Amount:	\$75.00
Association to Account:	Individual	Balance:	\$1,054.00
Type of Account:	Revolving	Paid Over:	\$0.00
Date Opened:	2015-05	Date of Last Activity:	2017-02
Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	20		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Ever Paying History:			
Comments:	Monthly payments Amount in r/c column is credit limit		

### Credit History and Banking Information

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

No Banking information on file

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

### Public Records and Other Information

#### Bankruptcy

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

#### Voluntary Deposit - Orderly Payment Of Debts - Credit Counseling

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

#### Registered Consumer Proposal

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

#### Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages

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

#### Secured Loans

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

No Public Record information on file

### Collection Accounts

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

No Collections information on file





## Credit Inquiries to the File

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.

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 Solutions are logged internally, however only the most current is retained for each month.

2017-03-09

TDCI (866)222-3456

## 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.



[Print This Page](#)[Close Window](#)

## Equifax Credit Report and Score™ as of 04/13/2017

Name: Tanweer Goolam Dustagheer

Confirmation Number: 3808163806

### Credit Score Summary

**794** 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.

Range	300 - 559	560 - 659	660 - 724	725 - 789	790 +
	Poor	Fair	Good	Very Good	Excellent
Canada Population	4%	10%	16%	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.

- Age of oldest trade.
- Average age of national card trades
- Number of open department stores trades

### Your Loan Risk Rating

**794** Excellent

Your credit score of 794 is better than 88% of Canadian consumers.

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

The Bottom Line :



# 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 VISA

Phone Number:	Not Available	High Credit/Credit Limit:	\$8,500.00
Account Number:	XXX...979	Payment Amount:	\$10.00
Association to Account:	Individual	Balance:	\$397.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2014-04	Date of Last Activity:	2017-04
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	36		
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		

### CDA STUDENT LOANS PR

Phone Number:	(888)815-4514	High Credit/Credit Limit:	\$17,185.00
Account Number:	XXX...343	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2009-10	Date of Last Activity:	2016-12
Status:	Paid as agreed and up to date	Date Reported:	2017-01
Months Reviewed:	33		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account paid Student loan		

## 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.



Your credit score of 794 is better than 66% of Canadian consumers.

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

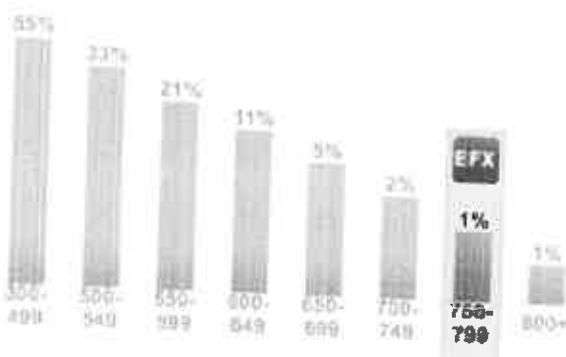
## The Bottom Line :

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

Name: TANVEER GOOLAM DUSTAGHEER  
SIN: 666XXX858  
Date of Birth: 1990-03-XX

#### Current Address

Address: 4263 TRAILMASTER DR  
MISSISSAUGA, ON  
Date Reported: 2009-10

### Special Services

No Special Services Message





## 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 1-800-855-3808

## 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: F.E.I. Public Records: seven (7) to ten (10) years.)

No Public Record information on file

## Collection Accounts

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

No Collections information on file

## Credit Inquiries to the File

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 maximum of five (5) inquiries.

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.

2017-04-13                      EQUIFAX PERSONAL SOL (800)871-3250

2017-04-12                      AUTH ECONSUMER REQUE (Phone Number Not Available)

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





Royal Bank

RBC Royal Bank

April 28<sup>th</sup>, 2017

Tel: 1-866-333-3156  
Fax: 1-866-303-0355

Loc Nguyen  
67 Roberson  
Drive  
Ajax, Ontario L1T 4B7

Dear Loc,

**Re: Residential mortgage application number 100677058.**

I'm happy to let you know that you're pre-approved<sup>1</sup> for a mortgage. Please review the conditions we discussed and contact us if they're not correct.

Mortgage amount:	\$292,000.00. (Mortgage based on a purchase price of \$365,000.00)
Amortization period:	30 years.
Interest rate:	2.69% per year — calculated semi-annually, not in advance.
Term:	60 months closed.
Type:	fixed,
Payments:	\$ 1,180.50 Monthly — this is subject to change and includes property taxes.
Closing date:	To be advised

Notes: Full documents required.

Your interest rate is guaranteed until July 14<sup>th</sup>, 2017. If your rate commitment expires, get in touch with me right away for a new rate.

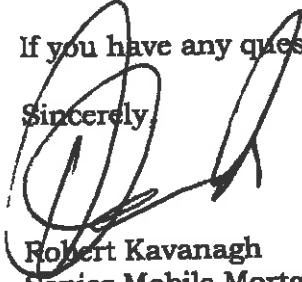
Once you make an offer on a property we will require a property appraisal to verify if the property value is consistent with the purchase price. There may also be additional information or confirmations that we require at that time. If the appraised value of the property is not acceptable, we may rescind our pre-approval.

A mortgage processing fee of \$190.00 is payable once the mortgage has been advanced, if applicable. This fee will be automatically deducted from your mortgage payment account unless you provide us with an alternate account to debit.

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If you have any questions, call me at 416-414-6815. I'll be happy to help.

Sincerely,

A handwritten signature in black ink, appearing to read 'Robert Kavanagh', written over the word 'Sincerely,'.

Robert Kavanagh  
Senior Mobile Mortgage Specialist

<sup>1</sup> Your mortgage application will be subject to our standard lending criteria as well as the criteria of a mortgage default insurer if applicable. We recommend that you do not waive a financing condition in an offer to purchase until we formalize our approval.  
\*This group creditor insurance program, underwritten by The Canada Life Assurance Company, is subject to terms, conditions, exclusions and eligibility restrictions. Please see the HomeProtector booklet for full details.  
\* Registered trademarks of Royal Bank of Canada. RBC and Royal Bank are registered trademarks of Royal Bank of Canada.