

Worksheet  
Leasing

Suite: 2401 Tower: PSV Date: May 17/17 Completed by: Silvi  
Mabel D'Ameida

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 Provided @ occupancy-
- ✓ ● Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership. \$1,695. Draft NO. 5540 3251 6
- ✓ ● Agreement must be in good standing. Funds in Trust: \$ 42,735.
- ✓ ● Copy of Tenant's ID
- ✓ ● Copy of Tenant's First and Last Month Rent Rec'd May 17/18.
- ✓ ● Copy of Tenant's employment letter or paystub
- Copy of Credit Check Tenants are on a Work Permit.  
Please see attached.
- ✓ ● Copy of the Purchasers Mortgage approval
- ✓ ● The elevator will not be allowed to be booked until all of the Above items have been completed and submitted

Administration Notes: Mabel (647) 284-9221.

Invoice for \$1,695.

PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

Between: AMACON DEVELOPMENT (CITY CENTRE) CORP. (the "Vendor") and  
MABEL D'ALMEIDA (the "Purchaser")

Suite 2401 Tower ONE Unit 1 Level 23 (the "Unit")

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

Insert:

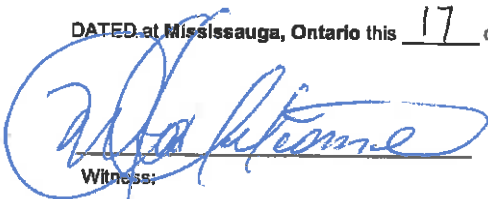
Notwithstanding paragraph 22 of this Agreement, the Purchaser shall be entitled to seek the Vendor's approval to assign the occupancy licence set out in Schedule C to the Agreement to a third party, on the following terms and conditions:

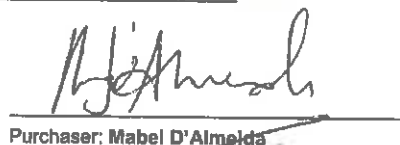
- (a) the Purchaser pays to the Blaney McMurtry, in Trust the amount required to bring the deposits for the Residential Unit to an amount equal to twenty percent (20%) of the Purchase Price by the Occupancy Date;
- (b) the Purchaser is not in default at any time under the Agreement.
- (c) the Purchaser covenants and agrees to indemnify and hold harmless the Vendor, its successors and assigns (and their officers, shareholders and directors) from any and all costs, liabilities and/or expenses which it has or may incur as a result of the assignment of Occupancy Licence, any damage caused by the sublicensee to the Residential Unit or the balance of the Property by the sublicensee (including, but not limited to, any activities of the sublicensee which may lead to a delay in registration of the proposed condominium) inclusive of any and all costs and expenses (including legal costs on a substantial indemnity basis) that the Vendor may suffer or incur to terminate the Occupancy Licence and enforce the Vendor's rights under the Agreement;
- (d) the Vendor shall have the right in its sole discretion to pre approve the sublicensee including, but not limited to, a review of the sublicensee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicensee;
- (e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of One Thousand 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 17 day of MAY 2017.

  
Witness:

  
Purchaser: Mabel D'Almeida

THE UNDERSIGNED hereby accepts this offer.

DATED at MISSISSAUGA this 17 day of MAY 2017.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

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



Agreement to Lease  
Residential



This Agreement to Lease dated this 16 day of May, 2017

TENANT (Lessee), Amit Nagar (Full legal names of all Tenants)

LANDLORD (Lessor), Mabel D'Almeida (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: #2401 -4011 BRICKSTONE MEWS Mississauga L5B 0J7

2. TERM OF LEASE: The lease shall be for a term of one year commencing May 20th, 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 Six Hundred Twenty-Five Canadian Dollars (CDN\$ 1,625.00), 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 KINGSWAY REAL ESTATE BROKERAGE "Deposit Holder" in the amount of, Three Thousand Two Hundred Fifty Canadian Dollars (CDN\$ 3,250.00) 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 single family residential

	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 checked="" type="checkbox"/>	<input type="checkbox"/>
Hot water heater rental	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other:	<input type="checkbox"/>	<input type="checkbox"/>
Water and Sewerage Charges	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other:	<input type="checkbox"/>	<input type="checkbox"/>

The Landlord will pay the property taxes, but if the Tenant is assessed as a Separate School Supporter, Tenant will pay to the Landlord a sum sufficient to cover the excess of the Separate School Tax over the Public School Tax, if any, for a full calendar year, said sum to be estimated on the tax rate for the current year, and to be payable in equal monthly installments in addition to the above mentioned rental, provided however, that the full amount shall become due and be payable on demand on the Tenant.

INITIALS OF TENANT(S): AN

INITIALS OF LANDLORD(S): DS MD

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7. **PARKING:** one parking is included in the rent.  
one Locker is included in the rent.
8. **ADDITIONAL TERMS:** Landlord represents and warrants that the appliances as listed in the agreement to lease will be in good working order at the commencement of lease term. Tenant agrees to maintain said appliances in a state of ordinary cleanliness at the Tenant's cost.
9. **SCHEDULES:** The schedules attached hereto shall form an integral part of this Agreement to Lease and consist of: Schedule(s) A .B
10. **IRREVOCABILITY:** This offer shall be irrevocable by Tenant until 1 p.m. on the 17 day of May 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: liraymond@yahoo.com Email Address: mailajoy.john@gmail.com  
(For delivery of Documents to Landlord) (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.ltb.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): AN INITIALS OF LANDLORD(S): MD

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Schedule A  
Agreement to Lease - Residential



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

TENANT (Lessee), Amit Nagar \_\_\_\_\_, and

LANDLORD (Lessor), Mabel D'Almeida \_\_\_\_\_

for the lease of #2401 -4011 BRICKSTONE MEWS \_\_\_\_\_ Mississauga \_\_\_\_\_

L5B 0J7 \_\_\_\_\_ dated the 16 \_\_\_\_\_ day of May \_\_\_\_\_ 20 17 \_\_\_\_\_

Please see the Schedule A attached

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

INITIALS OF TENANT(S): AN

INITIALS OF LANDLORD(S): MD

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**Schedule "A" to Agreement to Lease  
4011 Brickstone Mews #2401  
Page 1 of 2**

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

Tenant agrees and acknowledges that he/she is responsible to deliver the rental payment to the Landlord on or before the first day of each rental period or extension of the original lease. For convenience purposes, tenant shall provide post dated cheques to Landlord for the term of the lease when taking possession of the property.

Tenant agrees to set up hydro account on the day possession starts and further agrees to pay all utility used during the whole lease terms and any extension thereof, Tenant agrees to show proof of utility accounts before accepting possession.

Tenant shall solely be responsible for his personal property located in the rented premises and shall obtain Tenant Insurance for liability of no less than One Million and should cover their own contents; Tenant agrees to maintain Tenant insurance at the entire tenancy and any extension thereafter. Tenant agrees to show proof of such insurance prior to be given keys to the property and on renewal of the lease.

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

Tenant covenants to maintain, keep and leave the premises in any ordinary state of cleanliness and to repair any damage caused to the premises by his wilful or negligent conduct or that of person who are permitted on the premises by the Tenant, except to normal wear and tear.

Tenant shall not have the right to assign or sublet the whole or any part of the premises without the written consent of the Landlord; In the event that the Landlord consents to such assignment, the Tenant agrees to be responsible for all necessary charges such as commission / administrative costs for drawing up a new lease (one month rent + HST).

Only persons named on rental application form have the right to reside on the premises, additional persons whether temporary or long term should be approved by Landlord in writing before occupying.

Tenant hereby warrants that no one will be allowed to smoke inside the premises.

Tenant hereby agrees not to keep pets inside the premises.

Tenant agrees to pay a \$200 deposit for two unit key, one mailbox key, one locker room key and two fobs. Such deposit shall be refundable at the end of the lease when all these items are returned to the Landlord.

Tenant covenants and agrees that the premises is to be used for Single Family Residential and will not be used for any illegal activity; Tenant further agrees to not to run any sort of business such as home day care, Airbnb or short term rentals using the property.

Tenant agrees to be responsible for booking the elevator with building management for moving in and out subject to building elevator schedule. This has no impact on the lease commencement or termination date.

  
\_\_\_\_\_  
(Tenant)

DocuSigned by:  
  
\_\_\_\_\_  
(Landlord)



**Schedule "A" to Agreement to Lease  
4011 Brickstone Mews #2401  
Page 2 of 2**

Tenant agrees to pay the Landlord a service charge of \$50.00 for each and every cheque that is NSF.

Tenant agrees to obtain written consent from the Landlord with respect to any physical changes of the leased premises; such as painting, wallpaper and broadloom etc. No taping of poster to the wall or to any doors on the subject property. Normal hanging of wall decorations or wall-mount televisions are permitted provided it is patched up at the end of the Lease at Tenant's own expense.

Landlord shall ensure that appliances, electrical, mechanical, HVAC and plumbing systems, as well as all appliances are in normal working order at the commencement of the lease, any existing defects or malfunctions of the property and its chattels or fixtures shall be reported to landlord within 72 hours of Tenant being given possession by email or in writing.

In the event of any breakdown of appliances, electrical, mechanical, HVAC or plumbing system, Landlord will not be liable or responsible for damages, personal discomfort or any illness arising therefrom but the Landlord will carry out all necessary repairs or replacements in a reasonable time promptly and with best efforts; Tenant agrees to pay the entire cost of repair or first \$100 whichever is less per incident if it is due to normal wear and tear, Landlord agrees to cover the balance. In the case of repair or replacement is required due to Tenant's negligence or wilful damage, the Tenant agrees to be responsible for the entire cost of the repair or replacement.

Tenant acknowledges that under the Tenant Protection Act Section 20(1), the Landlord has the right to enter the rented premises within 8:00 a.m. to 8:00 p.m. Landlord or his Agent will give 24 hours written or email notice to the Tenant before entering. Tenant further acknowledges that he/she cannot change the lock or add any additional lock on the rented premises.

Tenant acknowledges that 60 days before the Lease expires; Tenant must inform the Landlord of his/her intention to renew the Lease. If the tenant decided to terminate the tenancy, the tenant must give the landlord at least 60 days written notice. The termination date must be the last day of the rental period.

Tenant further agrees to allow the Landlord to show the unit to prospective tenants during reasonable hours, being between 8:00am to 8:00 pm, commencing 60 days prior to expiry of this lease upon being provided 24 hour notice in writing or by email. Tenant further agrees to allow the Landlord or his agent to install a lock box on the property during the showing period. Tenant should not refuse any showing appointments if proper notice is provided.

The parties hereto consent and agree to the use of electronic signature pursuant to the Electronic Commerce Act 2000, S.O. 2000, c17 as amended from time to time with respect to this Agreement and any other documents respecting this transaction.

This Agreement to Lease is conditionally accepted with the condition of Tenant satisfying the Landlord concerning the personal credit worthiness of the Tenant. The Tenant hereby consents to having the Landlord conduct or cause to be conducted a personal and/or credit investigation in respect to the Tenant. Unless the Landlord gives notice in writing delivered to the Tenant personally or in accordance with any other provisions for the delivery of notice in this Agreement to Lease or any Schedule thereto not later than 11:59pm on the second business day after the acceptance of this offer, that this condition is fulfilled, this Offer shall be null and void and the deposit shall be returned to the Tenant in full without deduction. This condition is included for the benefit of the Landlord and may be waived at the Landlord's sole option by notice in writing to the Tenant as aforesaid within the time period stated herein.

  
(Tenant)

DocuSigned by:  
  
(Landlord) 02B6734D9...

**OREA** Ontario Real Estate Association  
**Form 401**  
for use in the Province of Ontario

**Schedule B**  
**Agreement to Lease – Residential**

Toronto  
Real Estate  
Board

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

TENANT (Lessee), AMIT NAGAR and  
LANDLORD (Lessor), Mabel D'Almeida  
for the lease of 4011 Brickstone Mews, #2401  
dated the 16<sup>th</sup> day of May, 2017

The Tenant and Landlord hereby acknowledge and agree that, in accordance with Section 27 of the Real Estate & Business Brokers Act 2002, Kingsway Real Estate Brokerage [hereinafter referred to as "the Brokerage"] will place the deposit from this Agreement to Lease into the Brokerage's statutory Real Estate Trust Account at TD Canada Trust and no interest shall be earned, received or paid on the the deposit.

Tenant shall submit the deposit by certified cheque, bank draft, or money order only, payable to Kingsway Real Estate Brokerage, within twenty-four (24) business hours of acceptance of Agreement to Lease.

The Parties acknowledge that information provided by any Real Estate Salesperson or Real Estate Brokerage shall NOT be construed as expert legal advice, tax advice, advice on zoning changes, engineering advice, or environmental advice, and parties acknowledge that the Salesperson and the brokerage have advised parties to seek independent professional advice on any of the above matters and concerns.

Unless otherwise stated in this Agreement, the Landlord represents that the Property is not subject to and Local Improvement Charges, or special charges, and that the Landlord has not received any notification of future changes which may affect the Property. The portion of any such charges which may be outstanding or levied in respect to the Property shall be adjusted in favour of the buyer upon completion of this transaction.

Unless otherwise stated in this Agreement, the chattels (if any) which are included in the Lease Price are being leased in "as is" condition, without warranty.

The Tenant and Landlord hereby give permission to both Real Estate Brokerages so named in this agreement to use information relating to the Lease of the subject property, including the price, in future marketing materials and for the purpose of Market Evaluations.


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

INITIALS OF TENANTS:

AN

INITIALS OF LANDLORD(S):

MD

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20. **BINDING AGREEMENT:** This Agreement and acceptance thereof shall constitute a binding agreement by the parties to enter into the Lease of the Premises and to abide by the terms and conditions herein contained.

SIGNED, SEALED AND DELIVERED in the presence of:  
  
(Witness)  
  
(Witness)  
  
(Witness)

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

DATE 16-May-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)

DATE 5/17/2017  
  
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)

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 of 8am 17th day of May 2017

INFORMATION ON BROKERAGE(S)	
Listing Brokerage <b>KINGSWAY REAL ESTATE BROKERAGE</b> <b>RAYMOND LI</b> [Salesperson / Broker Name]	Tel.No. (905) 268-1000
Co-op/Tenant Brokerage <b>MODERN SOLUTION REALTY INC.</b> <b>AJOY JOHN/BAJU PATTASSERIL</b> [Salesperson / Broker Name]	Tel.No. (905) 897-5000

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  Mabel D'almeida (Landlord) 57DCEAC2B8734D9... 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
In Co-operating Brokerage shown on the foregoing Agreement to Lease It is considered that 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 on 5/17/2017 at the acceptance of the foregoing Agreement to Lease  Raymond Li (Authorized to bind the Listing Brokerage)	Acknowledged by  (Authorized to bind the Co-operating Brokerage)

# Rental Application Residential

I/We hereby make application to rent 4011 BRICKSTONE MEWS # 2401  
from the 20 day of MAY 2017 at a monthly rental of \$ 1625

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

1. Name AMIT NAGAR Date of birth 28-MAY-1981 SIN No. (Optional) \_\_\_\_\_  
Drivers License No N8180924 Occupation Job in Financial Industry

2. Name \_\_\_\_\_ Date of birth \_\_\_\_\_ SIN No. (Optional) \_\_\_\_\_  
Drivers License No \_\_\_\_\_ Occupation \_\_\_\_\_

3. Other Occupants: Name NEHA NAGAR Relationship WIFE Age 31 Yrs  
Name AYANSH NAGAR Relationship SON Age 1.5 Yrs  
Name \_\_\_\_\_ Relationship \_\_\_\_\_ Age \_\_\_\_\_

Do you have any pets? No If so, describe \_\_\_\_\_

Why are you vacating your present place of residence? Just joined citibank canada from citibank India

## LAST TWO PLACES OF RESIDENCE

Address <u>Unit#164, 80 Acorn Place, Mississauga L4Z 4C7</u>	Address _____
From <u>Apr 2017</u> To <u>Present</u>	From _____ To _____
Name of landlord <u>Tejas Patel</u>	Name of landlord _____
Telephone: <u>+16473764438</u>	Telephone: _____

## PRESENT EMPLOYMENT

Employer Citi Canada Technology Services  
Business address 5900 Hurontario Street  
Business telephone 905.755.3284  
Position held Sr. Programmer Analyst  
Length of employment 3.5+ years  
Name of supervisor Alex Mikityanskiy  
Current salary range: Monthly \$ 8000

## PRIOR EMPLOYMENT

1. \_\_\_\_\_  
2. \_\_\_\_\_  
3. \_\_\_\_\_  
4. \_\_\_\_\_  
5. \_\_\_\_\_

**SPOUSE'S PRESENT EMPLOYMENT**

Employer **Homemaker**  
Business address .....  
Business telephone .....  
Position held .....  
Length of employment .....  
Name of supervisor .....

**PRIOR EMPLOYMENT**

1. ....  
2. ....  
3. ....  
4. ....  
5. ....

Current salary range: Monthly \$ .....

Name of Bank **TD Bank** Branch **Mississauga** Address **20 Milverton Drive, ON L5R 3G2**  
Chequing Account # **6388421** Savings Account # .....

**FINANCIAL OBLIGATIONS**

Payments to ..... Amount: \$ .....  
Payments to ..... Amount: \$ .....

**PERSONAL REFERENCES**

Name **Chirag Sheth** Address **kitchener**  
Telephone: **+12269290569** Length of Acquaintance ..... Occupation .....  
Name **Darshan Vadera** Address **Brampton**  
Telephone: **+1 647 997 1206** Length of Acquaintance ..... Occupation .....

**AUTOMOBILE(S)**

Make ..... Model ..... Year ..... Licence No. ....  
Make ..... Model ..... Year ..... Licence No. ....

The Applicant consents to the collection, use and disclosure of the Applicant's personal information by the Landlord and/or agent of the Landlord, from time to time, for the purpose of determining the creditworthiness of the Applicant for the leasing, selling or financing of the premises or the real property, or making such other use of the personal information as the Landlord and/or agent of the Landlord deems appropriate.

The Applicant represents that all statements made above are true and correct. The Applicant is hereby notified that a consumer report containing credit and/or personal information may be referred to in connection with this rental. The Applicant authorizes the verification of the information contained in this application and information obtained from personal references. This application is not a Rental or Lease Agreement. In the event that this application is not accepted, any deposit submitted by the Applicant shall be returned.

Signature of Applicant *[Signature]* Date **16-MAY-17** Signature of Applicant .....  
Telephone: **647 870 1710** Telephone: .....



MABEL D'ALMEIDA

NEGOTIABLE AT CURRENT BUYING RATE FOR DEMAND EXCHANGE ON CANADA  
NEGOCIABLE AU COURS ACHETEUR EN VIGUEUR SUR EFFETS À VUE PAYABLES AU CANADA  
INTERNATIONAL MONEY ORDER / MANDAT INTERNATIONAL  
05432 - BRITANNIA & LATIMER HEARTLAND  
BANKING CENTRE  
MISSISSAUGA, ON

5540 3251 6 27-43248  
2017-05-17

DATE Y/A M/M D/J

NAME OF REMITTER / DONNEUR D'ORDRE

TRANSIT NO.  
N° D'IDENTIFICATION

BRANCH  
CENTRE BANCAIRE

PAY TO THE  
ORDER OF  
PAYEZ À  
L'ORDRE DE

AMACON DEVELOPMENT CITY CENTRE CORP.\*\*\*\*\*

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

THE SUM OF  
LA SOMME DE

\*\*\*\*\*ONE THOUSAND SIX HUNDRED NINETY FIVE

CANADIAN DOLLARS CAD  
DOLLARS CANADIENS

NOT OVER / NE DOIT PAS EXCÉDER \$5,000

FOR CANADIAN IMPERIAL BANK OF COMMERCE  
POUR LA BANQUE CANADIENNE IMPÉRIALE DE COMMERCE

NOT OVER FIVE THOUSAND DOLLARS / NE DOIT PAS EXCÉDER CINQ MILLE DOLLARS

2404532  
710 BIL-201301

TO  
TIRÉ:

CANADIAN IMPERIAL BANK OF COMMERCE  
TORONTO  
CANADA

*Handwritten signature*

CHIEF EXECUTIVE OFFICER / CHEF DE LA DIRECTION

PSV # 2401 Leasing fee

⑈554032516⑈ ⑆09502⑈010⑆ 05432⑈2743248⑈

इस पानने में ३० कुल है।

[illegible]



REMARKS / OBSERVATION

PRINT / MISCELLANEOUS SERVICE



N0180824

Full Name / Name of Father / Legal Guardian

VINOD KUMAR NAGAR

Full Name / Name of Mother

INDIRA NAGAR

Full Name / Name of Spouse

NEHA NAGAR

Address

FLAT NO. A-402, BA VERMONT, BALF ROAD

WAGHOLI, PUNE

PIN: 412207, MAHARASHTRA, INDIA

Signature and Stamp of the Applicant / Full Name of the Applicant / Date of Birth / Place of Birth

P1242663

05/01/2005

BHOPAL

Signature and Stamp of the Officer

PN1079467/147215



**RECEIPT OF DEPOSIT**

In the event the conditions in your agreement of purchase and sale are not satisfied & a mutual release is signed, the funds will not be returned until a full 30 days clearing period has passed with TD Canada trust.

DATE: MAY 17, 2017 TIME: 6:10PM

RECEIVED FROM: AJOY JOHN

AMOUNT: \$3,250 THE SUM OF: THREE THOUSAND TWO HUNDRED & FIFTY DOLLARS

PAYMENT METHOD: ☐ CERTIFIED CHEQUE ☒ BANK DRAFT ☐ CHEQUE (NOT CERTIFIED) ☐ OTHER

PROPERTY ADDRESS: 4011 BRICKSTONE MEWS #2401 (EXCLUSIVE)

LISTING AGENT: RAYMOND LI/VERONICA LI

PROPERTY LISTED AS: ☒ RENTAL ☐ SALE

☐ OTHER

RECEIVED BY: PATRICIA



10358 (1215)

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

**The Toronto-Dominion Bank**

20 MILVERTON DRIVE  
MISSISSAUGA, ON L5R 3G2

81637115

DATE 2017-05-17  
YYYYMMDD

Transit-Serial No. 1275-81637115

Pay to the Kingsway Real Estate Brokerage In Trust  
Order of

\$\*\*\*\*\*3,250.00

\*\*\*THREE THOUSAND TWO HUNDRED FIFTY\*\*\*\*\*00/100

Canadian Dollars

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

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

Authorized Officer

Countersigned

Number

⑈B1637115⑈ ⑈09612⑈004⑈

⑈3808⑈

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



January 5, 2017

**Private & Confidential**

Amit Nagar

Dear Amit,

This letter is to confirm the details of your transfer of employment from a Citi affiliate in India to Citi Canada Technology Services ("Citi"). If you accept this offer, subject to the terms and conditions of this letter, it is our intent that your employment will transfer to Citi effective January 30, 2017 or once you have successfully obtained Canadian work authorization.

Upon your transfer date, you will join us as a **Applications Development Senior Programmer Analyst** within the **CET PROJ SERV Fcst Canada** department of Citi Canada Technology Services ("Citi"), located at 5900 Hurontario Street in Mississauga. This offer of employment is contingent on your agreement to the terms and conditions described in the attached Employment Agreement and Principles of Employment.

We look forward to your acceptance of our offer. To accept this offer of employment, please review the following pages which outline our terms and conditions and offer deadlines. Please sign and return a copy of the enclosed Employment Agreement and Principles of Employment by the deadline specified.

Please do not hesitate to contact me if you have questions.

Sincerely,

Sarah Major  
Human Resources

Encl.

**EMPLOYMENT AGREEMENT**

**Start Date.**

Your anticipated start date will be January 30, 2017, or such other date we may mutually agree upon or once you have successfully obtained Canadian work authorization. Your service date will be bridged to reflect your total service at Citi, according to Citi policy.

Your employment with Citi is contingent upon your obtaining and maintaining a valid Canadian work permit in accordance with applicable laws. If you fail to obtain a Canadian work permit, this offer will be rescinded and your employment will not be transferred to Citi.

***Reporting Structure.***

You will commence your employment reporting directly to Alex Mikityanskiy, Senior Vice President, based in Mississauga.

***Adherence to Citi Policies & Procedures.***

You will perform such duties and have such authority as may from time to time be assigned, delegated or limited by Citi, in accordance with this agreement, as well as the Principles of Employment, the Citi Code of Conduct and the Canada Employee Handbook, as well as other Citi policies and procedures that may be in effect from time to time. You agree to be bound by subsequent variations of these documents as they are amended from time to time by Citi or Citigroup Inc. Unless otherwise agreed in writing by Citi, you shall devote all of your working time and efforts to the fulfillment of your duties and obligations hereunder. You represent that the performance of your duties hereunder will not result in or constitute a breach of any agreement, covenant, policy or commitment to which you are a party or by which you are bound. You agree to indemnify and hold Citi harmless with respect to any claim that your employment with Citi constitutes a breach of any restrictive covenant to which you are bound.

***Compensation and Benefits.***

Upon commencing your employment with Citi, you will be paid an annualized salary of C \$97,000 per annum (less applicable taxes and withholdings), payable in accordance with Citi's regular payroll practices.

You will continue to be eligible to participate in the Citi annual discretionary bonus program in accordance with the policies and practices of Citi, commencing in the 2017 calendar year (to be paid out in early 2018) and continuing annually thereafter. You agree and understand that such annual bonus is discretionary in all respects, and is contingent upon such factors as your individual performance and contribution, the overall financial performance of the business and the overall performance of Citi. You may be eligible to participate in Citi's Capital Accumulation Program(s) ("CAP"), which currently provides for the payment of an annual incentive award that is payable part in cash and part in restricted or deferred stock awards, subject to the applicable CAP in effect at the time of any award. Such awards are made at the sole discretion of Citi and CAP may be amended or terminated at any time at Citi's discretion. If such an award is made, it will generally be based upon your performance, the performance of

your business, the performance of Citi and of Citigroup Inc., and/or such other criteria as may be determined at the discretion of Citi and Citigroup Inc. from time to time. When paid, incentive awards are generally paid in the first quarter of the year that follows.

Bonuses and incentive awards are not guaranteed and are not earned until the date on which they are actually paid or granted. Subject only to the express requirements of applicable legislation, if any, bonuses and incentive awards will not be paid or granted to you following the date of termination (as defined below).

During your first three months in Ontario you will be required to obtain Provincial Plan Replacement Coverage, until you are eligible to participate in the government health insurance program. This coverage is provided by our benefits service provider and additional details will be provided separately.

Effective on your first day of employment in Canada you will be eligible to participate in Citi Canada's comprehensive benefits program available to similarly situated employees, subject to the terms and conditions of the applicable plans and policies, as amended from time to time. You will also be eligible to participate in Citi Canada's Defined Contribution Pension Plan, provided you have completed 12 months of service with Citi.

Your annual vacation entitlement will be 20 days each year, prorated for partial years worked. For the year 2017, your vacation entitlement will be determined by your start date. This entitlement is inclusive of and not in addition to any planned time received in India. Subject only to the express requirements of applicable employment or labour standards legislation, if you have utilized part or all of your planned time off while employed in India you will not receive additional days with your move to the Canadian payroll.

All compensation provided for in this agreement is stated in the currency of Canada, is subject to tax and statutory withholdings and is payable in accordance with Citi's payroll policies as amended from time to time. Citi reserves the right at any time and from time to time to modify, suspend, or discontinue any or all such benefits and incentive plans or programs for its employees generally or for any group thereof.

Due to business and operational requirements, you may be required to be on call for work outside of normal working hours. In such circumstances, you will be compensated in accordance with Citi policy, as amended from time to time by Citi, but in any case, you will not receive less than your minimum entitlements under applicable employment standards legislation. Citi does not guarantee that on-call shifts, additional hours or overtime will be available.

**Affiliation Clause.**

By accepting this offer of employment, you represent that you are not engaged in or maintaining existing outside affiliations that could result



in a perceived or real conflict of interest. Prospective employees who engage in other outside business activities or affiliations are required to determine if a real or perceived conflict of interest exists or could exist between those activities, and the interests and activities of Citi, its affiliates and/or the duties that you will perform as a Citi employee. You must identify all such conflicts of interest and disclose them to Citi. Upon disclosure that you are in fact, engaged in or are maintaining such outside affiliations, these will need to be approved by Citi Compliance as a pre-condition of employment. If you believe you may have a conflict, please contact our Human Resources Department for information on how to disclose.

In addition, since this position may involve work that is governed by U.S. export control laws, you may be required to execute a letter of assurance with respect to compliance with those laws and may have to undergo additional screening and licensing requirements as a condition of being able to perform that work. If you have any questions regarding these conditions, please do not hesitate to contact our Human Resources Department.

***Personal Investment Activities.***

The Citigroup Code of Conduct states that designated employees have an obligation to know and abide by the Employee Trading Policy ("ETP"). Employees under the ETP are considered Covered Employees, for the purposes of this policy alone, and are subject to additional restrictions on their personal investment activities to ensure adherence to Securities Laws and deter inappropriate use of Material Non-public information.

Compliance to the ETP is mandatory. Violations may be grounds for disciplinary action, up to and including termination of employment or engagement. Depending upon the circumstance, manager notification and/or unwinding of the transaction, with all costs to be incurred by the Covered Employee, may be required. It is your obligation to know and abide by the personal trading policies (restrictions and requirements) that apply to you. Should you have any questions, please contact Human Resources.

Citi Canada Country Compliance will provide you with the required forms in accordance with the policy requirements shortly after your first day of employment.

***Conditions of this Offer and your Employment with Citi.***

This offer of employment is conditional upon a clear criminal check, the results of which must be satisfactory to Citi in its sole discretion.

For regulatory and compliance reasons, you may be asked whether you are related to an employee or executive officer of Citi, or any member of Citi's Board of Directors. You will also be asked to identify whether you are, or you are related to, any Canadian or foreign official or politically exposed person. This is because Citi is subject to the requirements of the U.S. Foreign Corrupt Practices Act and Canada's Corruption of Foreign Public Officials Act and Proceeds of Crime

(Money Laundering) and Terrorist Financing Act. You will be required to execute an attestation to ensure compliance with applicable laws and you may be required to undergo additional screening as a condition of your employment with Citi.

**Termination.**

Although it may be difficult to contemplate ending employment at this time, both you and Citi shall have the right to terminate your employment at any time on the terms and conditions set out in this section.

- a. If you decide to resign from your employment, please provide 2 weeks' advance written notice.
- b. Citi may terminate your employment for just cause, in which case your employment shall terminate immediately upon delivery of a written notice from us without notice, pay in lieu or compensation of any kind except as expressly required by applicable employment standards legislation, as may be amended.
- c. Citi may terminate your employment at any time without just cause, in which case, you shall receive: the minimum notice, pay in lieu of notice, severance pay, benefit continuation and other entitlements, if any, that are then expressly due and owing to you in accordance with applicable employment standards legislation, as may be amended.

If your employment terminates in accordance with this section, Citi shall not be obliged to make any further payments to you except amounts already earned, due and owing to you at the time of the termination and the amounts provided in this section.

You acknowledge and agree that such notice, benefit continuation or payments provided for in this section shall satisfy all of Citi's obligations to you regarding the termination of your employment and you shall have no further claim or cause of action for damages relating to the termination of your employment, whether pursuant to the common law or otherwise. You understand and agree that the requirements contained in this section constitute a material inducement to Citi to employ you.

For the purposes of this agreement and Citi's obligations to you, "date of termination" shall mean the earlier of: (i) the date on which you are notified in writing by Citi of the termination of your employment, regardless of whether such termination is for just cause or without cause and notwithstanding the fact that you might be entitled to notice of such termination or any other payment, and (ii) the date on which you notify Citi of the resignation of your employment notwithstanding that such resignation may be stated to be effective at some future date.

If your Canadian work permit expires without renewal or is cancelled, this contract of employment will be frustrated and your employment with Citi will end immediately. In those circumstances, your employment would cease without notice or pay in lieu and your sole



and exclusive entitlements shall be as expressly required by the applicable employment or labour standards legislation.

***Intellectual Property.***

While employed by Citi, you will promptly disclose to it, and assign to it your interest in any invention, improvement, discovery or work of authorship made or conceived by you, either alone or jointly with others, which arises out of your employment or is aided by the use of time, materials, property or facilities of Citi, its parent company, affiliates or related companies (together, "Citi company"). At Citi's request and expense, you will assist Citi or any Citi company during the period of your employment and thereafter in connection with any effort to perfect such assignment, any controversy or legal proceeding relating to such invention, improvement, discovery or work of authorship and in obtaining domestic and foreign patent, copyright or other protection covering the same. You will irrevocably waive author's moral rights relating to any of your work of authorship and will not exercise such right in any manner against Citi, any Citi company, their respective successors, assigns or licensees.

***Return of Citi's Property.***

You agree that upon request by Citi, and in any event, immediately upon termination of your employment, you will immediately surrender to Citi all company property and equipment, corporate credit cards and your employee identification card, as well as all customer or client lists, all books, records, documents, and all copies thereof, and any other information in your possession which relate to Citi's customers or business.

***Non-Solicitation and Confidentiality of Records.***

During your employment with Citi and for the one-year period thereafter, you agree that you will not directly or indirectly solicit or induce any employee, customer or client of Citi, its parent, affiliates or subsidiaries (with whom you have had material business contact in the preceding one-year period) to terminate or alter to Citi's detriment his or her employment, business or relationship with Citi.

You agree that during your employment you may have access to Citi proprietary or confidential information, or may acquire client, competitive and other business information from Citi or from its employees, clients or customers that is confidential or unique and which cannot be lawfully duplicated or easily acquired. You understand and agree that you have a continuing obligation not to use, publish or otherwise disclose either during or after your employment with Citi, except in the furtherance of Citi's business, any trade secrets, confidential or proprietary information belonging to, or concerning or referring to Citi, or any client or customer of Citi. You acknowledge that should you breach this provision, Citi will suffer immediate and irreparable harm and that monetary damages will be inadequate relief. Therefore, you agree that, in addition to any other remedies that might be available to it, Citi will be entitled to injunctive relief to enforce this paragraph and you consent to the issuance by a court of competent jurisdiction of a temporary restraining order,

preliminary or permanent injunction to enforce its rights under this paragraph.

***Personal Information.***

You also understand that Citi is subject to privacy and data protection legislation, including the Personal Information Protection and Electronic Documents Act and provincial privacy legislation, as may be applicable, (referred to herein as "applicable privacy laws") which, among other things, places restrictions on the collection, use and disclosure of information about identifiable individuals ("personal information"). You acknowledge and agree that you will take all necessary steps to safeguard personal information of the employees, consultants or customers of Citi, its parent, affiliates and subsidiaries, that may be obtained by you in the course of your employment. You will not disclose such personal information to unauthorized persons, and you shall at all times comply, and shall assist Citi in its compliance with all applicable privacy laws. Furthermore, you acknowledge and agree that the disclosure of your personal information to Citi's parent, affiliates, subsidiaries and other third parties, may be required as part of the ongoing operations of Citi's business, as required by law or regulatory agencies, or in connection with Citi's audit process, any potential merger, sale or purchase of Citi or all or part of its business, or the management of the employment relationship ("personal information disclosure"). You hereby grant consent as may be required by applicable privacy laws to such personal information disclosure by Citi.

***Confidentiality of these Terms.***

You agree to keep strictly confidential in whole and in part, the terms of this agreement and further agree not to disclose the terms of this agreement to any person or entity except as required by law or legal process and except for disclosure to your lawyers, accountants, and immediate family. Nothing herein is intended to restrict you from communicating with regulators in good faith.

***Severability.***

In the event that any provision of this agreement shall be determined to be invalid or unenforceable, in whole or in part, the remaining provisions of this agreement shall be unaffected thereby and shall remain in full force and effect to the fullest extent permitted by law.

***Merger of Terms.***

This agreement describes Citi's offer of employment and supersedes all prior agreements, negotiations and discussions regarding the subject matter of this agreement. Any prior representations made to you and any other documents, discussions or agreements that you may have had with us are not part of our offer of employment or the terms and conditions of your employment with Citi (unless they are expressly incorporated by reference herein). This agreement may not be modified except by another written agreement signed by both you and Citi. Unless otherwise agreed in writing, the provisions of this agreement shall remain in effect regardless of any job change, new

job assignment or promotion that you are granted or undertake within Citi or any Citi company.

***Employment Standards.***

In the event that the minimum standards of applicable employment standards legislation, as it exists from time to time, are more favourable to you in any respect than provided for herein, the provisions of the applicable employment standards legislation will apply.

***Expiration of these Terms.***

You must acknowledge your acceptance of this Employment Agreement by signing and returning to me the Principles of Employment and the acknowledgment copy of this Employment Agreement by 12:00 NOON on Monday, January 9, 2017, otherwise this offer is withdrawn.

Where available, this agreement may be signed electronically in accordance with instructions from Andrew Blocho.

Please do not hesitate to call with any questions or concerns. We look forward to hearing from you.

By: Citi Canada Technology Services

Sarah Major  
Human Resources

By my signature below, I acknowledge and agree that I have read, understand and voluntarily agree to all of the above terms and conditions of employment, and that I have had sufficient time to obtain legal or other advice as I deem appropriate.

ACCEPTED BY:

DATE: \_\_\_\_\_  
Amit Nagar

Offer electronically accepted by: Nagar, Amit  
Offer electronically accepted on: Jan 13, 2017 1:27 AM  
Offer electronically accepted from: 192.193.106.11



**Amit  
Nagar**





PROTECTED WHEN COMPLETED PROTÉGÉ UNE FOIS REMPLI - B

CANADA

DD207 274 060

U518126287

AMIT NAGAR  
A-402, BA VERMONT, BAIF ROAD, NEAR MOZE COLLEGE,  
W  
AGHOLI  
PUNE 412207  
INDIA

Application/Demande: W302329009

UCI/MUC: 97921291

WORK PERMIT/PERMIS DE TRAVAIL

CLIENT INFORMATION/INFORMATION DU CLIENT

Family Name/Nom de Famille: NAGAR  
Given Name(s)/Prénom(s): AMIT  
Date of Birth/Date de naissance: 1981/05/28  
Sex/Sexe: MALE  
Country of Birth/Pays de naissance: INDIA  
Country of Citizenship/Citoyen de: INDIA  
Travel Doc No./N° du document de voyage: N8180824  
PASSPORT

ADDITIONAL INFORMATION/INFORMATION SUPPLÉMENTAIRE

Date issued/Déjà délivré le: 2017/04/22  
Expiry Date/Date d'expiration: 2020/04/21  
Case Type/Genre de cas: 52  
ESDC/EDSC #: A0084351  
Employer/Employeur: CITI CANADA TECHNOLOGY SERVICES ULC  
Employment Location/Emplacement de l'emploi: MISSISSAUGA  
Occupation/Profession: INTERMEDIATE AUTOMATION QUALITY ANALYST  
In Force From/En vigueur le: 2017/04/22

Conditions:

1. MUST LEAVE CANADA BY 2020/04/21
2. UNLESS AUTHORIZED, PROHIBITED FROM ATTENDING ANY EDUCATIONAL INSTITUTION, OR TAKING ANY ACADEMIC, PROFESSIONAL OR VOCATIONAL TRAINING COURSE.
3. NOT AUTHORIZED TO WORK IN ANY OCCUPATION OTHER THAN STATED.
4. NOT AUTHORIZED TO WORK FOR ANY EMPLOYER OTHER THAN STATED.

Remarks/Observations:

INTRA-COMPANY TRANSFER, APPLICATIONS DEVELOPMENT SENIOR PROGRAMMER ANALYST, CITI,  
MISSISSAUGA, ON. AUTHORIZED TO WORK AT COMPANY AND CLIENTS SITES ACROSS CANADA.

NAP-14753

\*\*\*THIS DOES NOT AUTHORIZE RE-ENTRY/CECI N'AUTORISE PAS LA RÉ-ENTRÉE\*\*\*



FOR  
WHAT  
MATTERS.

Canadian Imperial Bank of Commerce  
5985 Latimer Dr  
Mississauga, ON  
L5V 0B7

March 21, 2017

Re: CIBC Mortgage Approval- CLARENCE ANTHONY D'ALMEIDA

**Parkside Village  
Unit# 2401-4011 Brickstone Mews,  
Mississauga, ON L5B 0G2**

**To Whom It May Concern:**

As per your request, we are confirming an approval for our mutual clients Mr. Clarence Anthony D'Almeida for the above stated unit purchased from you.

**Mr. D'Almeida is approved for a mortgage amount of \$228,800 with 20% down, purchase price of \$286,000.**

Term of the loan is 5 years fixed closed 2.59%, 30 years Amortization, Principal & Interest payment is \$909.93/Monthly.

Approval is subject to completion and appraisal of the unit. Also, the approval is subject to all standard conditions and requirements, minimum 15 days before closing date.

Please do not hesitate to contact the undersigned should you have any questions or concerns.

Sincerely,

Rohit Kumar  
Sr Financial Services Representative  
Transit 05432  
5985 Latimer Drive Mississauga On L5V 0B7  
tel: 905 567-6953 ext. 346  
rohit.kumar@cibc.com

5985 LATIMER DRIVE  
MISSISSAUGA, ONTARIO  
L5V 0B7