

Worksheet Leasing

Suite: 2407 Tower: PSV Date: May 9/17 Completed by: Silvi

Omar Hajjaj

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 N/A
- ✓ ☒ Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership. \$565 Draft No. 80818390
- ✓ ☒ Agreement must be in good standing. Funds in Trust: \$ 57,462
- ✓ ☒ Copy of Tenant's ID
- ✓ ☒ Copy of Tenant's First and Last Month Rent
- ✓ ☒ Copy of Tenant's employment letter or paystub
- ✓ ☒ Copy of Credit Check
- ✓ ☒ Copy of the Purchasers Mortgage approval
- ✓ ☒ The elevator will not be allowed to be booked until all of the Above items have been completed and submitted

Administration Notes:

Sent to Amacon May 17/17

Samia (416) 523-6440

PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

OMAR HAJJAJ (the "Purchaser")

Suite **2407** Tower **ONE** Unit **7** 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-five percent ~~(25%)~~ ^(20%) of the Purchase Price by the Occupancy Date;
- (b) the Purchaser is not in default at any time under the Agreement. OH
- (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 Five Hundred Dollars (\$500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable.

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

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at Mississauga, Ontario this 8th day of Mississauga 2012. 7 OH

Witness:

Purchaser: OMAR HAJJAJ

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 08 day of May 2012. OH

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER:

Authorized Signing Officer
I have the authority to bind the Corporation

This Agreement to Lease dated this 12 day of May, 2017

TENANT (Lessee), Anna Antar
(Full legal names of all Tenants)

LANDLORD (Lessor), Omar Hajjaj
(Full legal name of Landlord)

ADDRESS OF LANDLORD 4331 Trailmaster Dr, Mississauga, ON L5V3C4
(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:
#2407 -4011 BRICKSTONE MEWS Mississauga L5B 0J7

2. **TERM OF LEASE:** The lease shall be for a term of 1 Year commencing June 1, 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 Two Thousand One Hundred Fifty Canadian Dollars (CDN\$ 2,150.00), payable in advance on the first day of each and every month during the currency of the said term. First and last month's 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 Omar Hajjaj "Deposit Holder"

in the amount of Four Thousand Three Hundred

Canadian Dollars (CDN\$ 4,300.00) 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: Family Residential

6. **SERVICES AND COSTS:** The cost of the following services applicable to the premises shall be paid as follows:

	LANDLORD	TENANT		LANDLORD	TENANT
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Cable TV	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Oil	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Condominium/Cooperative fees	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Electricity	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Garbage Removal	<input type="checkbox"/>	<input type="checkbox"/>
Hot water heater rental	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other:	<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): AA

INITIALS OF LANDLORD(S): SH



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7. **PARKING:** 1 Underground Parking (P3 - 224)

8. **ADDITIONAL TERMS:** 1 Locker (#T Locker 23)

9. **SCHEDULES:** The schedules attached hereto shall form an integral part of this Agreement to Lease and consist of: **Schedule(s) A**

10. **IRREVOCABILITY:** This offer shall be irrevocable by **Tenant** until **11:59** p.m. on the **14** day of **May**, 20**17**, after which time if not accepted, this Agreement shall be null and void and all monies paid thereon shall be returned to the Tenant without interest or deduction.

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

FAX No.: (For delivery of Documents to Landlord) FAX No.: (For delivery of Documents to Tenant)

Email Address: (For delivery of Documents to Landlord) Email Address: (For delivery of Documents to Tenant)

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

13. **ACCESS:** The Landlord shall have the right, at reasonable times to enter and show the demised premises to prospective tenants, purchasers or others. The Landlord or anyone on the Landlord's behalf shall also have the right, at reasonable times, to enter and inspect the demised premises.

14. **INSURANCE:** The Tenant agrees to obtain and keep in full force and effect during the entire period of the tenancy and any renewal thereof, at the Tenant's sole cost and expense, fire and property damage and public liability insurance in an amount equal to that which a reasonably prudent Tenant would consider adequate. The Tenant agrees to provide the Landlord, upon demand at any time, proof that said insurance is in full force and effect and to notify the Landlord in writing in the event that such insurance is cancelled or otherwise terminated.

15. **RESIDENCY:** The Landlord shall forthwith notify the Tenant in writing in the event the Landlord is, at the time of entering into this Agreement, or, becomes during the term of the tenancy, a non-resident of Canada as defined under the Income Tax Act, RSC 1985, c.1 (ITA) as amended from time to time, and in such event the Landlord and Tenant agree to comply with the tax withholding provisions of the ITA.

16. **USE AND DISTRIBUTION OF PERSONAL INFORMATION:** The Tenant consents to the collection, use and disclosure of the Tenant's personal information by the Landlord and/or agent of the Landlord, from time to time, for the purpose of determining the creditworthiness of the Tenant for the leasing, selling or financing of the premises or the real property, or making such other use of the personal information as the Landlord and/or agent of the Landlord deems appropriate.

17. **CONFLICT OR DISCREPANCY:** If there is any conflict or discrepancy between any provision added to this Agreement (including any Schedule attached hereto) and any provision in the standard pre-set portion hereof, the added provision shall supersede the standard pre-set provision to the extent of such conflict or discrepancy. This Agreement, including any Schedule attached hereto, shall constitute the entire Agreement between Landlord and Tenant. There is no representation, warranty, collateral agreement or condition, which affects this Agreement other than as expressed herein. This Agreement shall be read with all changes of gender or number required by the context.

18. **FAMILY LAW ACT:** Landlord warrants that spousal consent is not necessary to this transaction under the provisions of the Family Law Act, R.S.O. 1990 unless the spouse of the Landlord has executed the consent hereinafter provided.

19. **CONSUMER REPORTS:** The Tenant is hereby notified that a consumer report containing credit and/or personal information may be referred to in connection with this transaction.

INITIALS OF TENANT(S): AA

INITIALS OF LANDLORD(S):

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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:

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

(Witness)

(Tenant or Authorized Representative)

(Seal)

DATE

May-13-2017

(Witness)

(Tenant or Authorized Representative)

(Seal)

DATE

May-13-2017

(Witness)

(Guarantor)

(Seal)

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:

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

(Witness)

(Landlord or Authorized Representative)

(Seal)

DATE

May-13-2017

(Witness)

(Landlord or Authorized Representative)

(Seal)

DATE

SPOUSAL CONSENT: The undersigned spouse of the Landlord hereby consents to the disposition evidenced herein pursuant to the provisions of the Family Law Act, R.S.O.1990, and hereby agrees to execute all necessary or incidental documents to give full force and effect to the sale evidenced herein.

(Witness)

(Spouse)

(Seal)

DATE

CONFIRMATION OF ACCEPTANCE: Notwithstanding anything contained herein to the contrary, I confirm this Agreement with all changes both typed and written was

finally acceptance by all parties ata.m./p.m. day of, 20.....
(Signature of Landlord or Tenant)

INFORMATION ON BROKERAGE(S)

Listing Brokerage Tel.No.

(Salesperson / Broker Name)

Co-op/Tenant Brokerage Tel.No.

(Salesperson / Broker Name)

ACKNOWLEDGEMENT

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

..... DATE
(Landlord)

..... DATE
(Landlord)

Address for Service
..... Tel.No.

Landlord's Lawyer
Address
Email
..... Tel.No. FAX No.

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

..... DATE
(Tenant)

..... DATE
(Tenant)

Address for Service
..... Tel.No.

Tenant's Lawyer
Address
Email
..... Tel.No. FAX No.

FOR OFFICE USE ONLY

COMMISSION TRUST AGREEMENT

To: Co-operating Brokerage shown on the foregoing Agreement to Lease:

In consideration for the Co-operating Brokerage procuring the foregoing Agreement to Lease, I hereby declare that all moneys received or receivable by me in connection with the Transaction as contemplated in the MLS Rules and Regulations of my Real Estate Board shall be receivable and held in trust. This agreement shall constitute a Commission Trust Agreement as defined in the MLS Rules and shall be subject to and governed by the MLS Rules pertaining to Commission Trust.

DATED as of the date and time of the acceptance of the foregoing Agreement to Lease.

Acknowledged by:

.....
(Authorized to bind the Listing Brokerage)

.....
(Authorized to bind the Co-operating Brokerage)

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The Toronto-Dominion Bank

80818390

3037 CLAYHILL ROAD
MISSISSAUGA, ON L5B 4L2

DATE

2017-05-08

YYYYMMDD

Transit-Serial No.

1878-80818390

Pay to the Order of AMACON CITY CENTRE SEVEN NEW DEVELOPMENT

\$ *****565.00

FIVE HUNDRED SIXTY FIVE**00/100

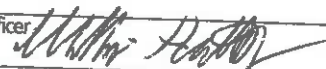
Authorized signature required for amounts over CAD \$5,000.00

Re Ap. 2407 PSV 2407 Leasing

Canadian Dollars

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

Authorized Officer



Number

Countersigned

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

⑈80818390⑈ ⑆09612⑈004⑆

⑈3808⑈



Government
of Canada

Gouvernement
du Canada

PERMANENT
RESIDENT CARD • CARTE DE RÉSIDENT
PERMANENT

Name/Nom

ANTAR
ANNA

ID No/No ID

6420-8159

Sex/

Sexe

F

Nationality/

Nationalité

XXA

Date of Birth/

Date de naissance

07 MAR /MARS 75

Expiry/Expiration

06 MAR /MARS 18



ANTAR 07/03/75 ANNA



Canada

ELITE FURNISHED SUITES INC.
411 5705 LONG VALLEY RD
MISSISSAUGA ONTARIO L5M0M3
T. 905 783 5483

000262

DATE 2017-05-12
F I F T Y M I L L I O N

PAY to the order of

Omar Hajjaj

\$ 4,300.00

Four thousand Three hundred

DOLLARS



ROYAL BANK OF CANADA
PARKSIDE VILLAGE BRANCH
9056 CONFEDERATION PARKWAY
MISSISSAUGA, ON L4X 0G4

ELITE FURNISHED SUITES INC.

[Signature]

1st and last sent for #2407

⑆000262⑆ 1002115⑉0031⑆ 100⑉317⑉71⑆



5705 Long Valley rd
Suite 411
Mississauga, Ontario
L5M 0M3
May 30, 2016

To Whom it May Concern

Dear Sir/Madam

This is to Confirm that Mrs. Anna Antar has been working with us as a full time Business Development and sales Executive since October 15, 2013. On a salary of \$5,550.00/month (\$66,600 per year)

In case you require any further information, please feel free to contact me directly at 905-783-5483

Regards

Al Habib

Owner and Co-Founder

ELITE FURNISHED SUITES

A handwritten signature in black ink, appearing to be "Al Habib", written over a horizontal line.

Equifax Credit Report and Score™ as of 09/26/2016

Name: Anna Antar

Confirmation Number: 4020321594

Credit Score Summary

Where You Stand

698 Good

The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably. Your Equifax credit score is calculated from the information in your Equifax Credit Report. Most lenders would consider your score good. Based on this score, you should be able to qualify for credit with average interest rates and of ps.



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

What's Impacting Your Score

Below are five 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 30% of high credit
- Average utilization for your revolving trades
- Number of trades with high utilization

Your Loan Risk Rating

698 Good

Your credit score of 698 is better than 22% 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.

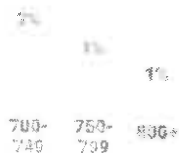
- You may not qualify for high credit limits on your credit card.
- You are likely to pay higher interest rates on all forms of credit than those with higher scores.
- The loan terms you receive may be somewhat restrictive.

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.

300-499	500-549	550-599	600-649	650-699
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* 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:	ANNA ANTON
SSN:	5744X753
Date of Birth:	1975-03-01

Current Address

Address:	5705 LONG VALLEY RD MISSISSAUGA, ON
Date Reported:	2014-05

Current Employment

Employer:	WALMART CANADA
Occupation:	

Previous Employment

Employer:	N/A
Occupation:	

Special Services

No Special Services Message

Consumer Statement

No Consumer Statement on File

Credit Information

This section contains information on each account that you've opened in the past. It is retained in our database for not more than 6 years from the date of last activity.

An installment loan is a fixed-payment loan in which the monthly payment does not change from month to month. Examples of such loans are a car loan or a student loan. Mortgage information may appear in your credit report, but is not used to calculate your credit score. A revolving loan is a loan in which the balance or amount owed changes from month to month, such as a credit card.

Star 11; account numbers have been partially masked for your security

BNB MORTGAGE

Phone Number:	(800)206-4572	High Credit/Credit Limit:	\$2,000.00
Account Number:	XXXX...875	Payment Amount:	\$55.00
Association to Account:	Individual	Balance:	\$2,016.00
Type of Account:	Revolving	Paid Due:	\$0.00
Date Opened:	2016-05	Date of Last Activity:	2016-08
Status:	Paid as agreed and up to date	Date Reported:	2016-09
Months Reviewed:	15		
Payment History:	No payment 20 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in b/c column is credit limit		

SCOTIA BANK MAA

Phone Number:	(800)387-4528	High Credit/Credit Limit:	\$1,000.00
Account Number:	XXXX...449	Payment Amount:	\$11.00
Association to Account:	Individual	Balance:	\$716.00
Type of Account:	Revolving	Paid Due:	\$0.00
Date Opened:	1014-05	Date of Last Activity:	2016-07
Status:	Paid as agreed and up to date	Date Reported:	2016-07
Months Reviewed:	23		
Payment History:	No payment 20 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments Amount in b/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 (opening or opening 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 1-800-865-3900

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 filled (Exception: F.I.L. 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.

2016-09-26	TOYOTA CREDIT CANADA (905)573-8700
2016-09-26	BMO B2B5 (Phone Number Not Available)
2015-05-09	SCOTIABANK MC (800)265-3635
2014-05-17	SCOTIABANK (416)398-7160

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 Soft Inquiries are tagged internally, however only the most current is retained for each month.

2016-09-24	BNS MC FORM CHASE (800)267-1660
2016-06-05	EQUIFAX PERSONAL SOI (800)871-3250
2015-11-29	AUTH ECONSUMER RECYCLE (Phone Number Not Available)
2015-11-29	EQUIFAX PERSONAL SOI (800)871-3250

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 90 days before the change was made.

From: omar hajjaj ohajjaj@yahoo.com
Subject: Apt. 2407
Date: May 8, 2017, 12:40:41 PM
To: kchaza@hotmail.com

thank

PRELIMINARY MORTGAGE APPROVAL NOTICE

BMO  Bank of Montreal

SQUARE ONE SHOPPING CENTRE
100 CITY CENTRE DRIVE
MISSISSAUGA
ONTARIO L5S 2C9

Date: 11/03/2016

OMAR HAJJAJ

4331 TRAILMASTER DR.
MISSISSAUGA, ONTARIO
L5V 3G4

Mortgage Loan No.: 0494

Application No.: 96162631327010

We are pleased to advise approval¹ of your request for a mortgage on the following property:

2407 4511 BRICKSON MEWS MISSISSAUGA ON L5B 2G8

Loan details are as follows:

Total Loan Amount:	\$ 284,606.00	Term of the Loan: 5 years
Default Insurance Premium:	\$ 0.00	Amortization period: 30 years
Instalment (principal and interest):	\$ 1,421.34	Kind of Term: ² Closed
Posted Fixed Interest Rate: ³	4.840 % per year	Payment Frequency: every month
Your Discount: ⁴	0.000 %	

Your Fixed Interest Rate: ⁵ 4.840 % per year

Rate Guarantee Start Date: 10/10/2016

Rate Guarantee Expiry Date: 01/17/2017

Date funds are to be advanced: 01/17/2017

Your estimated cost of borrowing expressed as an annual percentage rate (APR) is 4.840%.

The calculation of the APR includes your interest cost and, if applicable, the following non-interest costs:

(i) an estimated appraisal and (ii) the cost of default insurance if required by us for a mortgage with a down payment of 20% or more.

This preliminary approval is subject to the Bank receiving:

- A satisfactory appraisal of the property;
- Verification of the information contained in your application;
- Confirmation of approval by the mortgage insurer, where applicable.

All mortgage loan approvals are subject to there being no material change in your financial status as disclosed in your application and there being no material changes to the property that negatively affect its value. Prior to closing, we will issue you "Our Commitment to Lend and Disclosure Statement" specifying the terms of your mortgage and all closing conditions.

I thank you for your mortgage business.


Signature