

## Worksheet Leasing

Suite: 2611 Tower: One Date: May 8<sup>th</sup> 2017 Completed by: Dayana

Please mark if completed:

- Copy of 'Lease Prior to Closing' Amendment ✓
- Copy of Lease Agreement ✓
- Certified Deposit Cheque for Top up Deposit to <sup>20%</sup> 25% payable to Blaney McMurtry LLP in Trust *20% due on occupancy.*
- Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership.
- Agreement must be in good standing. Funds in Trust: \$ 44,242
- 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:

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PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

Between: AMACON DEVELOPMENT (CITY CENTRE) CORP. (the "Vendor") and  
**KASRA NOROUZIAN and MARYAM KERMANI** (the "Purchaser")

Suite **2611** Tower **ONE** Unit **11** Level **25** (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 24<sup>th</sup> day of April 2017.

Witness:

Purchaser: Maryam Kermani

Witness:

Purchaser: Kasra Norouzian

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 24 day of April 2017.



# Form 400

for use in the Province of Ontario

## Agreement to Lease Residential

Toronto  
Real Estate  
Board

This Agreement to Lease dated this 4 day of May, 2017

TENANT (Lessee), Syed Vaqas Ahmed

(Full legal names of all Tenants)

LANDLORD (Lessor), Maryam Kermani (Rres) & Kara Norouzian

(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.

- PREMISES:** Having inspected the premises and provided the present tenant vacates, I/we, the Tenant hereby offer to lease, premises known as:  
#2611 - 4011 BRICKSTONE MEWS Mississauga L5B 0J7
- TERM OF LEASE:** The lease shall be for a term of 1 Year commencing June 1, 2017
- 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 Canadian Dollars (CDN\$ 1,600.00), 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.
- DEPOSIT AND PREPAID RENT:** The Tenant delivers upon acceptance (Herewith/Upon acceptance/as otherwise described in this Agreement) by negotiable cheque payable to ORION REALTY CORPORATION, BROKERAGE "Deposit Holder" in the amount of Three Thousand Two Hundred Canadian Dollars (CDN\$ 3,200.00) 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.
- 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 Residence

- 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 checked="" 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):

SM  
05/04/17  
6:41PM EDT

INITIALS OF LANDLORD(S):

DS DS

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7. **PARKING:** 1 Owned Underground Parking; P364

8. **ADDITIONAL TERMS:** 1 Owned Locker

DS DS DS DS  


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

10. **IRREVOCABILITY:** This offer shall be irrevocable by Tenant (Landlord/Tenant) until 11:59 p.m. on the 5 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 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.: 905-286-5271

(For delivery of Documents to Landlord)

FAX No.:

(For delivery of Documents to Tenant)

Email Address: dlukaroska@gmail.com

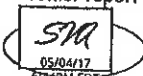
(For delivery of Documents to Landlord)

Email Address: binamin@casalova.com

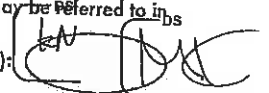
(For delivery of Documents to Tenant)

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.ltbb.gov.on.ca](http://www.ltbb.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):



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) Syed Vagab Ahmed dotloop verified 05/04/17 6:44PM EDT TRCX-SG68-EDQH-HMSK (Seal) DATE May 4, 2017  
(Witness) (Tenant or Authorized Representative) (Seal) DATE .....  
(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) Kasra Norouzian dotloop verified 05/04/17 6:44PM EDT TRCX-SG68-EDQH-HMSK (Seal) DATE May-05-2017  
(Witness) (Landlord or Authorized Representative) (Seal) DATE May-05-2017

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

(Witness) (Spouse) (Seal) DATE .....

**CONFIRMATION OF ACCEPTANCE:** Notwithstanding anything contained herein to the contrary, I confirm this Agreement with all changes both typed and written was finally acceptance by all parties at 6:15 pm May-05-2017 a.m./p.m. this day of May, 2017.

INFORMATION ON BROKERAGE(S)	
Listing Brokerage <u>ORION REALTY CORPORATION</u>	Tel.No. <u>(416) 733-7784</u>
<u>DRAGANA NESTOROVSKI</u>	(Salesperson / Broker Name)
Co-op/Tenant Brokerage <u>CASALOVA REALTY</u>	Tel.No. <u>(647) 800-7005</u>
<u>BINAMIN SHAH</u>	(Salesperson / Broker Name)

#### ACKNOWLEDGEMENT

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

(Landlord) Kasra Norouzian dotloop verified 05/04/17 6:44PM EDT TRCX-SG68-EDQH-HMSK (Seal) DATE May-05-2017  
(Landlord) Binamin Shah dotloop verified 05/04/17 6:44PM EDT TRCX-SG68-EDQH-HMSK (Seal) DATE May-05-2017  
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) Syed Vagab Ahmed dotloop verified 05/04/17 6:44PM EDT TRCX-SG68-EDQH-HMSK (Seal) DATE 05/04/2017  
(Tenant) .....  
Address for Service .....  
Tel.No. ....

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.

Binamin Shah  
(Authorized to bind the Listing Brokerage)

Acknowledged by:

D Nestorovski  
(Authorized to bind the Co-operating Brokerage)

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**Schedule A**  
**Agreement to Lease – Residential**

**Toronto  
Real Estate  
Board**

**Form 401**  
for use in the Province of Ontario

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

**TENANT (Lessee),** Syed Vagas Ahmed, and

**LANDLORD (Lessor),** Maryam Kerami (Rres) & Kara Norouzian

for the lease of 2611-4011 Brickstone Mews

Mississauga, ON L5B 0J7

dated the 4 day of May, 2017

All parties hereby agree that for the purposes of this Agreement the word "BUYER" shall apply to all to all existing "Tenants" and the word "Seller" shall apply to all existing "Landlords."

The Landlord will provide the Tenant with a minimum of (1) parking spaces, included in the rent, during the term of the Lease, and the Tenant and the customers, representatives and agents of the Tenant shall have the sole and exclusive right to use these parking spaces.

Tenant shall comply with all the By-laws of the Condominium Corporation.

DS  
KN The Tenant agrees to submit to the Landlord on or before closing Ten (10) post-dated cheques for the remainder of the lease. The cheques are to be in the name of the Landlord.

SVA The Landlord agrees in the event that the Tenant does not fulfil or waive the conditions within the dates and times as set out in this agreement and its amendments, the Landlord gives the Deposit Holder, the Brokerage or other Party holding the deposit an irrevocable direction to release the deposit to the Tenant without deduction, but with any interest, if earned, and without the necessity of a Mutual Release being signed by either the Seller and/or Buyer. The following chattels and fixtures belonging to the Landlord are to remain on the premises for the Tenant's use:

DS  
KN Landlord represents and warrants that the appliances as listed in this Agreement to Lease will be in a good working order at the commencement of the lease term. Tenant agrees to maintain said appliances in a state of ordinary cleanliness at the Tenant's cost.

SVA The Landlord agrees to pay for the cost of insurance for the apartment only (i.e. not contents) and to pay any and all realty taxes on the property. The Tenant agrees to insure personal contents and to get personal liability insurance at his or her own discretion.

SVA The Tenant shall have the option to cancel the Lease at any time during the Lease, provided that the Tenant gives the Landlord at least sixty (60) days written notice of the Tenant's intention to cancel, and provided that the Tenant is not in default at the time of giving of such notice, or at the time of termination itself.

DS  
KN The Tenant agrees to allow the Landlord or his agent to show the property at all reasonable hours to prospective Buyers or Tenants, after giving the Tenant at least twenty four (24) hours written notice of such showing.

DS  
KN The Tenant agrees that the property will be professionally cleaned and left in a broom swept condition, free of all debris and garbage on or prior to vacating the premises.

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

INITIALS OF TENANTS:

SVA  
05/04/17  
6:44PM EDT

INITIALS OF LANDLORD(S):

DS  
KN DS



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**Form 401**  
for use in the Province of Ontario

**Schedule A**  
**Agreement to Lease – Residential**

**Toronto  
Real Estate  
Board**

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

**TENANT (Lessee)**, Syed Vaqas Ahmed, and

**LANDLORD (Lessor)**, Maryam Kermani (Rres) & Kara Norouzian

for the lease of 2611-4011 Brickstone Mews

Mississauga, ON L5B 0J7

dated the 4 day of May, 2017

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.

DS  
[Signature]

DS  
[Signature]

Schedule A continued for next 3 pages...

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

INITIALS OF TENANTS:

SM  
05/04/17  
6:44 PM EDT

INITIALS OF LANDLORD(S):

DS  
[Signature] DS  
[Signature]



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**Form 401**  
for use in the Province of Ontario

**Schedule A**  
**Agreement to Lease - Residential**

**Toronto**  
**Real Estate**  
**Board**

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

TENANT (Lessee), Sayed VAGHAS AHMED, and

LANDLORD (Lessor), MARYAM KERMANI & KASRA NOROUZIAN

for the lease of 2611-4011 Brickstone Mews

dated the 4<sup>th</sup> day of May, 2017

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.

The Buyer hereby covenants with the Seller and with the Condominium Corporation that the Buyer, members of the household, and guests, will comply with the Condominium Act, the Declaration, the Bylaws and all Rules and Regulations, in using the unit and the common elements, and will be subject to the same duties imposed by the above as those applicable to other individual unit owners:

The Tenant agrees with the Landlord to pay rent, keep the premises in an ordinary state of cleanliness, and repair in full any damage caused to the premises by his or her willful or negligent conduct or that of persons who are permitted on the premises by him. For the duration of the Lease Term the Tenant shall be responsible for the first (\$60) Sixty Canadian Dollars of all normal wear and tear repairs that occur in the unit, including change of light bulbs, (HVAC) furnace filters, etc.

The Tenant agrees not to make any changes to the decor or the physical structure of the existing premises without the prior consent of the landlord or his authorized agent.

The Tenant acknowledges and agrees that pets are not permitted on the premises.

The Tenant agrees not to smoke in the apartment.

The Tenant acknowledges that the use of illegal substances of ANY kind is not permitted on the premises.

The Tenant further covenants to leave the premises in an ordinary state of cleanliness upon termination of this lease.

The Tenant agrees to deliver to The Landlord 10 post-dated cheques covering the monthly rental payments payable to MARYAM KERMANI, on the closing of this transaction and a further 12 post-dated cheques on each anniversary date of the lease (if he chooses to renew). Tenant is responsible for a penalty charge of \$50.00 for any returned cheques.

The Tenant agrees to provide the landlord with \$200 refundable security deposit in the form of a cheque payable to MARYAM KERMANI, before taking occupancy of the unit, for the use of keys and fobs. This deposit shall be returned to the tenant when all of the keys and fobs are returned to the Landlord and all are in good working order.

Landlord agrees to provide the tenant with ONE SET of keys and access fobs to the building, parking, suite, and mailbox at his own expense at closing.

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

INITIALS OF TENANTS:

SVA

INITIALS OF LANDLORD(S):

DS  
DS

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Form 401  
for use in the Province of Ontario

Schedule A

Agreement to Lease - Residential

Toronto  
Real Estate  
Board

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

TENANT (Lessee), Syed Vaghas Ahmed, and

LANDLORD (Lessor), Maryam Kermani (Res) & Kara Norouzi

for the lease of 2611-4011 Brickstone Mews.

Missauga, Ont, L5B 0J7 dated the 4 day of May, 2017

The Tenant agrees that no other than those listed in the rental application submitted in addition to this offer to lease will regularly occupy the unit and he will not assign nor sublet the premises to a sub-tenant without the consent of the landlord. Such consent shall not be arbitrarily or unreasonably withheld.

The following items belonging to the Landlord are to remain on the premises for the Tenant's use: Fridge, Stove, Microwave, Dishwasher, Washer, Dryer, all existing and belonging to the Landlord Electrical Light fixtures. The Landlord warrants that the appliances will be in good working condition at the commencement of the lease and the Tenant warrants that the appliances will be in good working condition at the end of the lease term. Tenant agrees to keep said appliances in a state of ordinary cleanliness at the Tenant's cost.

Sixty Days Prior to the expiry of the lease (in the event that this lease is not renewed), the Tenant hereby agrees to cooperate with the landlord and show the premises to prospective clients during reasonable hours with properly booked appointments, and to allow the landlord to affix a FOR SALE or FOR RENT sign on the property.

The Tenant acknowledges that the landlord's Insurance on the premises does not provide coverage for the tenant's personal property, nor liability coverage on behalf of the tenant. Hence, the tenant is responsible to insure his belongings and to have adequate liability coverage and give evidence of obtaining "Tenant's Insurance" before closing. The Tenant must continue the insurance until the end of the lease and must provide the evidence of continued coverage on every renewal occasion. Proof of this insurance policy must be presented to the Landlord or their authorized representative prior to occupancy, and such proof may be requested at any time during the tenancy period.

The Tenant acknowledges that a Hydro account needs to be set up under the tenants name as of the first day of the commencement of the Lease Term. Proof of the Hydro account must be presented to the Landlord or their authorized representative prior to occupancy, and such proof may be requested at any time during the tenancy period.

Only if specifically required as per this Agreement to Lease, the Tenant will need to set up other utility services (i.e Water, Gas, Etc.) under the Tenant's name, and show proof of such accounts to the Landlord or their authorized representative prior to occupancy, and such proof may be requested at any time during the tenancy period.

The Tenant shall have the right to renew the lease after the expiration of the term hereby granted, provided that the tenant has performed faithfully all the terms and conditions of the existing lease, under the same terms and conditions for a further term of one year, provided the tenant shall give written notice to the landlord of the tenant's intention to exercise his right to renew no later than 60 days prior to the termination of this lease, failing which the right of renewal shall be null and void and of no effect. The rent increases for this term shall be in accordance with the guidelines set by the Rent Control Board of the

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

INITIALS OF TENANTS:

SVD

INITIALS OF LANDLORD(S):

DS DS



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**Form 401**  
for use in the Province of Ontario

# Schedule A

## Agreement to Lease - Residential

Toronto  
Real Estate  
Board

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

TENANT (Lessee), SAYED VAQAS AHMED

LANDLORD (Lessor), MARYAM KERMANI & KASRA NOROUZIAN

for the lease of 2611-4011 Brickstore Mews

dated the 4<sup>th</sup> day of May, 2017

Province of Ontario, once every twelve (12) months.

The Tenant agrees to allow the Landlord or Landlord's Representative access to the unit for the purpose of inspection, maintenance, or completion of uncompleted work, at any time provided that 24 hours notice is given to the Tenant.

The Deposit as per the first page of this Agreement to Lease, must be in the form of a Bank Draft or Certified Cheque payable to ORION REALTY CORPORATION BROKERAGE.

Tenant acknowledges that the subject building is new and may have incomplete work and some of the condominium facilities may not be immediately available for use. Further, some area of the condominium may still be under construction at the time of occupancy. The Tenant shall not make any claims against the Landlord for any inconvenience as a result of such construction and repairs. Tenant agrees to allow the Builder's/ Landlord's customer service and /or trade's people access to the unit during normal business hours to do repair and touch up work to the unit, as required. Landlord agrees to give notice to the tenant at least 24 hours before the time of entry.

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

INITIALS OF TENANTS:

SVA

INITIALS OF LANDLORD(S):

DS DS  
[Signature] [Signature]



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**Form 320**

for use in the Province of Ontario

# Confirmation of Co-operation and Representation

**Toronto  
Real Estate  
Board**

BUYER: Syed Vaqas Ahmed

SELLER: Maryam Kermani (Rres) &amp; Kara Norouzian

For the transaction on the property known as: #2611 - 4011 BRICKSTONE MEWS Mississauga L5B 0J7

**DEFINITIONS AND INTERPRETATIONS:** For the purposes of this Confirmation of Co-operation and Representation: "Seller" includes a vendor, a landlord, or a prospective, seller, vendor or landlord and "Buyer" includes a purchaser, a tenant, or a prospective, buyer, purchaser or tenant, "sale" includes a lease, and "Agreement of Purchase and Sale" includes an Agreement to Lease. Commission shall be deemed to include other remuneration.

The following information is confirmed by the undersigned salesperson/broker representatives of the Brokerage(s). If a Co-operating Brokerage is involved in the transaction, the brokerages agree to co-operate, in consideration of, and on the terms and conditions as set out below.

**DECLARATION OF INSURANCE:** The undersigned salesperson/broker representative(s) of the Brokerage(s) hereby declare that he/she is insured as required by the Real Estate and Business Brokers Act, 2002 (REBBA 2002) and Regulations.

**1. LISTING BROKERAGE**

- a) ☒ The Listing Brokerage represents the interests of the Seller in this transaction. It is further understood and agreed that:
- 1) ☒ The Listing Brokerage is not representing or providing Customer Service to the Buyer.  
(If the Buyer is working with a Co-operating Brokerage, Section 3 is to be completed by Co-operating Brokerage)
  - 2) ☐ The Listing Brokerage is providing Customer Service to the Buyer.
- b) ☐ **MULTIPLE REPRESENTATION:** The Listing Brokerage has entered into a Buyer Representation Agreement with the Buyer and represents the interests of the Seller and the Buyer, with their consent, for this transaction. The Listing Brokerage must be impartial and equally protect the interests of the Seller and the Buyer in this transaction. The Listing Brokerage has a duty of full disclosure to both the Seller and the Buyer, including a requirement to disclose all factual information about the property known to the Listing Brokerage. However, the Listing Brokerage shall not disclose:
- That the Seller may or will accept less than the listed price, unless otherwise instructed in writing by the Seller;
  - That the Buyer may or will pay more than the offered price, unless otherwise instructed in writing by the Buyer;
  - The motivation of or personal information about the Seller or Buyer, unless otherwise instructed in writing by the party to which the information applies, or unless failure to disclose would constitute fraudulent, unlawful or unethical practice;
  - The price the Buyer should offer or the price the Seller should accept;
  - And; the Listing Brokerage shall not disclose to the Buyer the terms of any other offer.
- However, it is understood that factual market information about comparable properties and information known to the Listing Brokerage concerning potential uses for the property will be disclosed to both Seller and Buyer to assist them to come to their own conclusions.

Additional comments and/or disclosures by Listing Brokerage: (e.g. The Listing Brokerage represents more than one Buyer offering on this property.)

**2. PROPERTY SOLD BY BUYER BROKERAGE – PROPERTY NOT LISTED**


- ☐ The Brokerage.....represent the Buyer and the property is not listed with any real estate brokerage. The Brokerage will be paid (does/does not)
- ☐ by the Seller in accordance with a Seller Customer Service Agreement  
 or: ☐ by the Buyer directly

Additional comments and/or disclosures by Buyer Brokerage: (e.g. The Buyer Brokerage represents more than one Buyer offering on this property.)

**INITIALS OF BUYER(S)/SELLER(S)/BROKERAGE REPRESENTATIVE(S) (Where applicable)**

  
05/04/17  
BUYER

  
05/04/17  
CO-OPERATING/BUYER BROKERAGE

  
SELLER

  
LISTING BROKERAGE

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3. Co-operating Brokerage completes Section 3 and Listing Brokerage completes Section 1.

CO-OPERATING BROKERAGE- REPRESENTATION:

- a) ☒ The Co-operating Brokerage represents the interests of the Buyer in this transaction.  
b) ☐ The Co-operating Brokerage is providing Customer Service to the Buyer in this transaction.  
c) ☐ The Co-operating Brokerage is not representing the Buyer and has not entered into an agreement to provide customer service(s) to the Buyer.

CO-OPERATING BROKERAGE- COMMISSION:

- a) ☒ The Listing Brokerage will pay the Co-operating Brokerage the commission as indicated in the MLS® information for the property  
HALF MONTH'S RENT PLUS HST to be paid from the amount paid by the Seller to the Listing Brokerage.  
(Commission As Indicated In MLS® Information)  
b) ☐ The Co-operating Brokerage will be paid as follows:

Additional comments and/or disclosures by Co-operating Brokerage: (e.g., The Co-operating Brokerage represents more than one Buyer offering on this property.)

Commission will be payable as described above, plus applicable taxes.

COMMISSION TRUST AGREEMENT: If the above Co-operating Brokerage is receiving payment of commission from the Listing Brokerage, then the agreement between Listing Brokerage and Co-operating Brokerage further includes a Commission Trust Agreement, the consideration for which is the Co-operating Brokerage procuring an offer for a trade of the property, acceptable to the Seller. This Commission Trust Agreement shall be subject to and governed by the MLS® rules and regulations pertaining to commission trusts of the Listing Brokerage's local real estate board, if the local board's MLS® rules and regulations so provide. Otherwise, the provisions of the OREA recommended MLS® rules and regulations shall apply to this Commission Trust Agreement. For the purpose of this Commission Trust Agreement, the Commission Trust Amount shall be the amount noted in Section 3 above. The Listing Brokerage hereby declares that all monies received in connection with the trade shall constitute a Commission Trust and shall be held, in trust, for the Co-operating Brokerage under the terms of the applicable MLS® rules and regulations.

SIGNED BY THE BROKER/SALESPERSON REPRESENTATIVE(S) OF THE BROKERAGE(S) (Where applicable)

CASALOVA REALTY

(Name of Co-operating/Buyer Brokerage)

10 DUNDAS ST E UNIT 600 TORONTO

Tel: (647) 800-7005

*Binamin Shah*

dotloop verified  
05/04/17 6:22PM EDT  
46GR-EF3I-BNHU-W20X

Date: MAY 4, 2017

(Authorized to bind the Co-operating/Buyer Brokerage)

BINAMIN SHAH

(Print Name of Broker/Salesperson Representative of the Brokerage)

ORION REALTY CORPORATION

(Name of Listing Brokerage)

200-465 BURNHAMTHORPE RD MISSISSAUGA

Tel: (416) 733-7784 Fax: (905) 286-5271

*D Nestorovski*

Date: 05/04/2017

(Authorized to bind the Listing Brokerage)

DRAGANA NESTOROVSKI

(Print Name of Broker/Salesperson Representative of the Brokerage)

CONSENT FOR MULTIPLE REPRESENTATION (To be completed only if the Brokerage represents more than one client for the transaction)

The Buyer/Seller consent with their initials to their Brokerage representing more than one client for this transaction.

BUYER'S INITIALS

SELLER'S INITIALS

ACKNOWLEDGEMENT

I have received, read, and understand the above information.

*Syed Nages Ahmed*

dotloop verified  
05/04/17 6:44PM EDT  
XS9Q-1D6F-GNYZ-20CS

Date: MAY 4, 2017

(Signature of Buyer)

(Signature of Buyer)

Date:

DocuSigned by:

*Kasra Mbronzian*

(Signature of Seller)

*Kasra Mbronzian*

(Signature of Seller)

May-05-2017

Date:

May-05-2017

Date:



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## Offer Summary Document

For use with Agreement of Purchase and Sale

Toronto  
Real Estate  
Board

### For Brokerage submitting the offer on behalf of the Buyer:

When sent to the Listing Brokerage this form can be used as evidence that you have a written signed offer from a Buyer to the Seller.

**REAL PROPERTY ADDRESS:** 2611-4011 Brickstone Mews, Mississauga ON L5B 0J7 (the "property")  
(municipal address and/or legal description)

**for an Agreement of Purchase and Sale dated:** the 4 day of May, 2017 ("offer")

This offer was submitted by: **BROKERAGE:** Casalova Realty

**SALES REPRESENTATIVE/BROKER:** Binamin Shah

I/We, Syed Vagas Ahmed, have signed an offer for the property.

 Buyer signature	 Dated	 Buyer signature	 Dated
--	--	---------------------	-----------

This offer was submitted, (by fax, by email or in person) to the Listing Brokerage at a.m./p.m. on the day of  
20 Irrevocable until a.m./p.m. on the day of 20.

(For Buyer counter offer - complete the following)

I/We, Syed Vagas Ahmed, have signed an offer for the property.

 Buyer signature	 Date	 Buyer signature	 Date
---------------------	----------	---------------------	----------

An offer was submitted, (by fax, by email or in person) to the Listing Brokerage at a.m./p.m. on the day of  
20 Irrevocable until a.m./p.m. on the day of 20.

### For Listing Brokerage receiving the offer:

**SELLER(S):**

**SELLER(S) CONTACT:** (ie. phone / email / fax)

**LISTING BROKERAGE:**

**SALES REPRESENTATIVE/BROKER:**

This offer was received, (by fax, by email or in person) by the Listing Brokerage at a.m./p.m. on the day of 20.

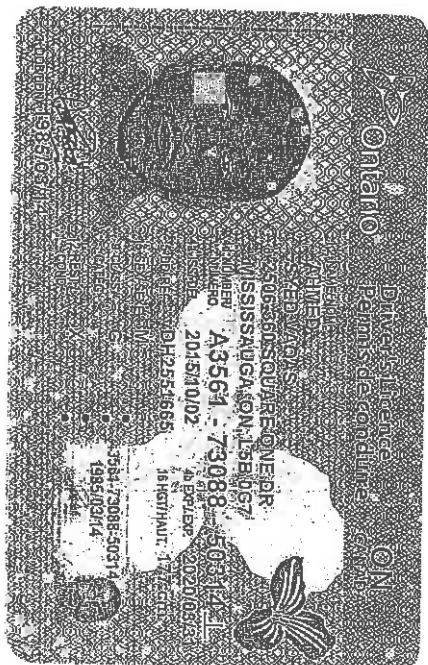
This offer was presented, (by fax, by email or in person) to the Seller(s) at a.m./p.m. on the day of 20.

Offer was: ☐ Accepted ☐ Signed Back/Countered ☐ Expired/Declined

**Comments:**



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## ORION REALTY CORPORATION

150 Ferrand Drive, Suite 801  
Toronto, ON, M3C 3E5  
Ph. 416-733-7784  
Fax. 416-499-1844

DATE: May 6/2017 TIME: 12:35 pm.

RECEIVED FROM: Syed Vagas Ahmed.

ITEMS: ☐ CERTIFIED CHEQUE ☐ CHEQUE ☒ BANK DRAFT ☐ OTHER

AMOUNT \$ 3200.00

PAYABLE TO: ☒ ORION REALTY CORPORATION

OR: \_\_\_\_\_

RE: PROPERTY 4011 Brickstone Mews, Unit 2611 #

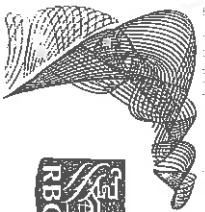
☒ RENTAL ☐ SALE

RE: \_\_\_\_\_  
(PROPERTY ADDRESS)

RECEIVED BY: Helen Chaong

☒ COPY OF THE CHEQUE FOR THE CLIENTS

☒ COPY OF THIS RECEIPT FOR THE CLIENT



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

DATE 20170506  
Y/M/D

58688296 15516

PAY TO THE ORDER OF ORION REALTY CORPORATION, BROKERAGE  
PAYEZ A L'ORDRE DE

\$3,200.00

AUTHORIZED SIGNATURE REQUIRED FOR AMOUNTS OVER \$5,000.00 CANADIAN / SIGNATURE AUTORISEE REQUISE POUR UN MONTANT EXCEDANT 5,000.00 \$ CANADIENS

CANADIAN DOLLARS CANADIENS

REBOULET FIRST AND LAST RENT

SYED VAQAS AHMED

PURCHASER NAME

2506-360 SQUARE ONE DRIVE

NOM DE L'ACHETEUR

AUTHORIZED SIGNATURE / SIGNATURE AUTORISEE

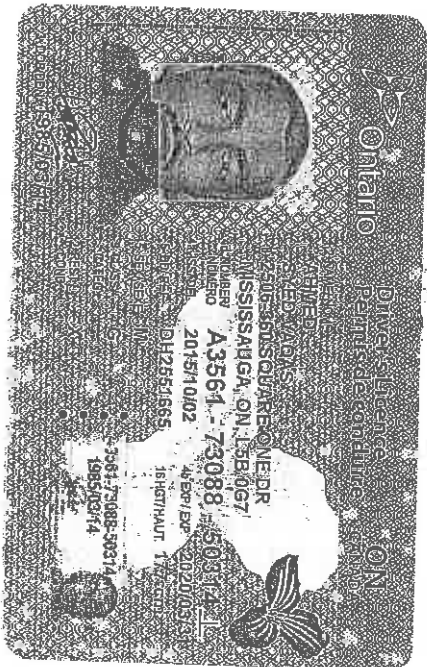
PURCHASER ADDRESS

MISSISSAUGA ON L5B 0G7

ADRESSE DE L'ACHETEUR

COUNTERSIGNED / CONTRESIGNEE

58688296 15021150031 09901351







**May 4, 2017**

**Shift CRM Inc.  
155 Gordon Baker Road, Suite 302  
Toronto, Ontario  
Canada M2H 3N5**

**RE: Verification of employment for Syed Ahmed**

To whom it may concern:

Please accept this letter as confirmation that Syed Ahmed is a full-time employee of our company, Shift CRM, and has been employed since July 6, 2015. He currently holds the title of Project Manager, earning an annual salary of \$81,000.00 payable semi-monthly.

If you have any questions or require further information, please don't hesitate to contact me at (416) 635-1300 x104, or by email at [rael@shift-crm.com](mailto:rael@shift-crm.com).

Sincerely

A handwritten signature in black ink, appearing to read "Ryan Abel", written over a horizontal line.

Ryan Abel  
Manager, Human Resources & Talent Development  
Shift CRM

AHMED SYED

Employee # 0064  
0064116

Department #  
Employer # E304-2

Period Start 2017/04/16 Payday 2017/04/28  
Period End 2017/04/30 Sequence M6707852

STATEMENT OF EARNINGS BULLETIN DE PAIE				EMPLOYEE DEDUCTIONS AND EMPLOYER CONTRIBUTIONS RETENUES DE L'EMPLOYÉ ET COTISATIONS PATRONALES			
TYPE	HOURS HEURES	RATE TAUX	AMOUNT MONTANT	Y.T.D. A JOUR	TYPE	CURRENT COURANT	Y.T.D. A JOUR
SALARY BONUS NT EXP			3,375.00 221.49	26,333.36 7,800.00 371.49	FED.TAX E.I. C.P.P. LTD.	729.34 55.01 159.99 23.57	8,085.90 556.38 1,632.42 94.28
					*AD & D	2.92	11.68

PROJECT MANAGER

SUMMARY SOMMAIRE		GROSS PAY PAIE BRUTE	DEDUCTIONS RETENUES	NET PAY PAIE NETTE	NET PAY ALLOCATION DETAILS DE LA PAIE NETTE	
Current Courant	3,596.49	967.91	2,628.58	2,628.58	DEPOSIT 003	02115 XXXX619
Year-to-date Cumul annuel	34,504.85	10,368.98	24,135.87			
Employer # E304-2 SHIFT CRM INC. 155 GORDON BAKER RD SUITE 302 NORTH YORK, ON M2H 3N5						




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

## Equifax Credit Report and Score™ as of 04/20/2017

Name: Syed vaqas Ahmed

Confirmation Number: 4047353299

### Credit Score Summary

**834** | 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 - 759	760 +
	Poor	Fair	Good	Very Good	Excellent
Canada Population	4%	10%	15%	14%	57%

### What's Impacting Your Score

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

Total number of telco inquiries.

Number of open department stores trades.

Age of oldest trade.

### Your Loan Risk Rating

**834** | Excellent

Your credit score of 834 is better than 89% 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:

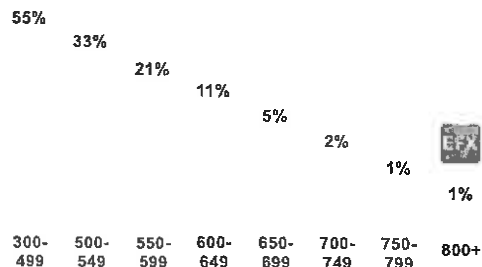
You may be able to obtain high credit limits on your credit card.

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: SYED VAQAS AHMED  
 SIN: 573XXX298  
 Date of Birth: 1985-03-XX

#### Current Address

Address: 360 SQUARE ONE DR APT 2506  
 MISSISSAUGA, ON  
 Date Reported: 2015-10 2015-01

#### Previous Address

Address: 4070 CONFEDERATION PKY  
 MISSISSAUGA, ON  
 Date Reported: 2015-10 2015-01

### 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.

#### ROYAL BANK VISA

Phone Number:	Not Available	High Credit/Credit Limit:	\$5,000.00
Account Number:	XXX...274	Payment Amount:	\$10.00
Association to Account:	Individual	Balance:	\$30.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2015-02	Date of Last Activity:	2017-04
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	26		
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		

#### VIRGIN MOBILE

Phone Number:	(866)612-8483	High Credit/Credit Limit:	\$194.00
Account Number:	XXX...033	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$57.00
Type of Account:	Open	Past Due:	\$0.00

5/3/2017

## Equifax Personal Solutions: Credit Reports, Credit Scores, Protection Against Identity Theft and more

Date Opened:	2015-01	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	26		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments		

## Credit History and Banking Information

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

No Banking information on file

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

## Public Records and Other Information

### Bankruptcy

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

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

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

### Registered Consumer Proposal

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

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

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

### Secured Loans

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

No Public Record information on file

## 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.

2015-05-28	YAK COMMUNICATIONS (877)925-4925
2015-01-31	VIRGIN MOBILE (800)509-9904

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.

2015-07-17	AUTH ECONSUMER REQUE (Phone Number Not Available)
2015-07-17	EQUIFAX PERSONAL SOL (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.

5/3/2017

Equifax Personal Solutions: Credit Reports, Credit Scores, Protection Against Identity Theft and more

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.

8



## CIBC Pre-Approved Mortgage Certificate

Number: 11896700

Issue Date: March 21, 2017

Effective From: March 21, 2017

Expiry Date: June 19, 2017

(Note: If your certificate has expired, please contact your CIBC representative)

### TO CERTIFY THAT

Maryam Kermani and Kasra Norouzian

is eligible for a mortgage loan amount of	\$433,531.31
with a downpayment of	\$40,000.00
to purchase a house in a price range of	\$473,531.31

and has/have selected the following mortgage loan type and term:

Mortgage Loan Type	5 Year Fixed Closed
Mortgage Loan Term	5 Years
Posted Interest Rate	2.69%

Monthly Payment (Principal & Interest Payments Only)	\$2,054.73
Amortization	25

*This certificate only applies to the purchase of a residential owner-occupied property meeting our lending guidelines and is subject to the following conditions being met at the time of the actual mortgage loan application: satisfactory property appraisal, satisfactory credit review by CIBC Mortgages & Lending and Genworth Financial Mortgage Insurance Company Canada/Canada Mortgage and Housing Corporation approval (if applicable).*

*Note: This certificate does not apply to refinances and equity takeouts*

Customer Signature(s): \_\_\_\_\_

### RATE INFORMATION

- For fixed-rate mortgage loans, your quoted rate is guaranteed not to increase provided the mortgage loan amount is fully advanced on or before the Expiry Date of this Certificate. Your interest rate will be determined on the date funds are advanced and you will receive the lower of the interest rate indicated on this Certificate and the interest rate posted for the selected mortgage loan type and term on the date funds are advanced. Interest is calculated semi-annually, not in advance.
- For variable-rate mortgage loans, interest rates are based upon CIBC Prime Rate which fluctuates from time to time and, therefore, there are no rate guarantees for variable rate mortgage loans. The interest rates indicated on this Certificate simply represent the rates based upon CIBC Prime Rate in effect as at the date of the Certificate and are subject to change. Interest for variable rate mortgages is calculated daily using a simple interest formula (which is the same as calculated yearly), not in advance.