Worksheet
Leasing

omer's

Suite: 2808 **Tower:** PSV **Date:** Apr. 25/17 **Completed by:** Silvi

Moufid El Rifai

Please mark if completed:

- ✓ Copy of 'Lease Prior to Closing' Amendment
- ✓ Copy of Lease Agreement
- ✓ Certified Deposit Cheque for Top up Deposit to 25% payable to Blaney McMurtry LLP in Trust 20% provided on occupancy
- ✓ Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership. $500 + HST
- ✓ Agreement must be in good standing. Funds in Trust: $ 42,378 (15%)
- ✓ 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 (travel work permit provided) Paid more money up front.
- ✓ 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:

PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

Between: **AMACON DEVELOPMENT (CITY CENTRE) CORP.** (the **"Vendor"**) and
MOUFID EL RIFAI (the **"Purchaser"**)

Suite **2808** Tower **ONE** Unit **8** Level **27** (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 sublicencee to the Residential Unit or the balance of the Property by the sublicencee (including, but not limited to, any activities of the sublicencee 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 sublicencee including, but not limited to, a review of the sublicencee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicencee;

(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 13th day of April **2017.**

Witness: _____

Purchaser: **MOUFID EL RIFAI**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 25 day of April **2017.**

AMACON DEVELOPMENT (CITY CENTRE) CORP.

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

masql_308.rpt 26sep16

OREA Ontario Real Estate Association

Agreement to Lease
Residential

Form 400

Toronto Real Estate Board

This Agreement is made on the 15 day of April, 20 17

TENANT (Lessee): Dipenkumar H. Ghetia And Niyati D. Makadia

LANDLORD (Lessor): Mounfid El Rifai

ADDRESS OF LANDLORD

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: #2808 - 4011 BRICKSTONE MEWS, Mississauga, L5B 0J8
2. **TERM OF LEASE:** The lease shall be for a term of 1 Year commencing April 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 Canadian Dollars (CDN$ 1,600.00), payable in advance on the First day of each and every month during the currency of this 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 (Initially upon acceptance/on the date of fulfillment of Conditions) to Agreement to lease payable to WEST-100 METRO VIEW REALTY LTD. "Deposit Holder" in the amount of Four Thousand Eight Hundred Canadian Dollars (CDN$ 4,800.00) as a deposit to be held in trust as security for the faithful performance by the Tenant of all terms, covenants and conditions of this Agreement and to be applied by the Landlord against the First and Last Two months rent. If this 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, accrued to 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 Residence
6. **SERVICES AND COSTS:** The cost of the following services applicable to the premises shall be paid as follows:

	LANDLORD	TENANT		LANDLORD	TENANT
Gas	☒	☐	Cable TV	☐	☒
Hot Water	☐	☒	Condominium/Cooperative fees	☒	☐
Electricity	☐	☒	Garbage Removal	☒	☐
Water heater rental	☒	☐	Other: Building Insurance	☒	☐
Water and Sewage Charges	☒	☐	Other: Tenant Insurance	☐	☒

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 of the Tenant.

INITIALS OF TENANT(S): DK NM

INITIALS OF LANDLORD(S): RCK

WEBForms® Rev 2016

7. **PARKING:** One Parking And Locker

8. **ADDITIONAL TERMS:**

N/A

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 11:59 p.m. on the 18 day of April, 2017, after which time if not accepted, this Agreement shall be null and void and all monies paid thereon shall be returned to the Tenant without interest or deduction.

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

FAX No. 905-238-0020 [For delivery of Documents to Landlord] FAX No. 905-565-6677 [For delivery of Documents to Tenant]

Email Address: omar@rokslogistics.com [For delivery of Documents to Landlord] Email Address: vsperingu@yahoo.ca [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 covenants 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 reasonable, prudent tenant would consider appropriate. 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 agents 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 are no representations, warranties, collateral agreement or conditions, 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 in this transaction under the provisions of the Family Law Act, R.S.O. 1990 unless the spouse of the Landlord has occupied the premises herein and/or 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): DC NM **INITIALS OF LANDLORD(S):** OSA

16. BINDING AGREEMENT: This Agreement and acceptance thereof shall constitute a binding agreement by the parties to enter into a binding agreement on the terms, promises and to abide by the terms and conditions herein contained.

SIGNED, SEALED AND DELIVERED in the presence of:

(Witness) (Witness)

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

(Tenant or Authorized Representative) (Seal) DATE April 12, 2017

(Tenant or Authorized Representative) (Seal) DATE April 12, 2017

(Guarantor) (Seal) DATE

We/I the undersigned hereby accept the above offer, and agree that the commission together with applicable HST and any other tax on any amounts payable, 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) (Seal) DATE April 16, 17

(Landlord or Authorized Representative) (Seal) DATE

SPOUSAL CONSENT: The undersigned spouse of the Landlord hereby consents to the disposition evidenced hereby 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 printed herein, which by my signature I/we accept and agree to be bound by. This Agreement is firm and binding on all parties when signed by the Seller and Buyer and delivery of a copy of the signed Agreement to the Buyer or his/her/their/its/ authorized representative, or when a copy of the signed Agreement is faxed or personally delivered to the Buyer or his/her/their/its/ authorized representative, whichever shall first occur. This Agreement may be executed in any number of counterparts with the same effect as if all parties had signed the same document. All counterparts shall be construed together and constitute one and the same Agreement.

Firmly accepted by all parties at 11:00 a.m./p.m. this 16 day of April, 20 17

(Signature of Landlord or Seller)

INFORMATION ON BROKERAGE(S)

Listing Brokerage WEST-100 METRO VIEW REALTY LTD. Tel No. (905) 238-8316

OMAR KANAAN SHAATH (Salesperson / Broker Name)

Co-op/Buyer Brokerage RIGHT AT HOME REALTY INC. Tel No. (905) 565-9200

VENKAT PERUGU (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) DATE April 16, 17

(Landlord) DATE

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) DATE

(Tenant) DATE

Address for Service

Tel No.

Tenant's Lawyer

Address

Email

Tel No. FAX No.

COMMISSION TRUST AGREEMENT

FOR OFFICE USE ONLY

To: Co-operating Brokerage (hereinafter the "Brokerage") agreeing to assist:

In consideration for the Co-operating Brokerage procuring the Accepting Agreement herein, I hereby direct that all funds received pertaining to this Transaction be deposited in the MLS Rules and Regulations in my/our Trust Bank Account for safekeeping and held in accordance with the MLS Rules and Regulations in my/our Trust Bank Account for safekeeping and held in accordance with the MLS Rules and Regulations.

Copies of this Agreement are delivered to the MLS Rules and Regulations and shall be subject to and governed by the MLS Rules pertaining to Commissions.

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

Authorized by:

Broker

Salesperson

Scanned by CamScanner

OREA Ontario Real Estate Association

Form 401

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), DIPIKUMAR H. KHETIA AND NIYATI D MAKADIA, and

LANDLORD (Lessor), MOUFID EL RIFAI

for the premises # 2808 – 4011 BRICKSTONE MEWS MISSISSAUGA

L5B 0J8 dated the 15th day of APRIL, 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 Tenant agrees to provide the Landlord with 9 post dated cheques starting from MAY 1ST 2017

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

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, and to allow the Landlord to affix a For Sale or For Rent sign on the property within 60 days prior to the end of the Lease term

Landlord shall pay real estate taxes, and maintain fire insurance on the premises. Tenant acknowledges the Landlord's fire insurance on the premises provides no coverage on Tenant's personal property. Tenant agrees to have tenant/liability insurance valid and will give a copy of policy to Landlord prior to occupancy.

Tenant agrees to pay the cost of hydro electricity required on the premises during the term of the lease. Tenant further agrees to provide proof to the Landlord on or before the date of possession that the services have been transferred to the Tenant's name.

Tenant agrees to pay the first $75.00 for any minor service needed in condo premises.

Landlord warrants that all appliances, chattels and fixtures will be in good working order prior to occupancy.

Tenant agrees to pay Landlord a $300 refundable key/fob deposit to be returned on Lease completion and all keys/fobs returned.

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

INITIALS OF TENANTS: DK/NM INITIALS OF LANDLORD(S): OS

OREA Ontario Real Estate Association

Form 400

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), Dipenkumar H. Ghetia And Nfyati D. Makadia, and

LANDLORD (Lessor), Moufid El Rifai

for the lease of #2808 - 4011 BRICKSTONE MEWS Mississauga

L5B 0J8 dated the 15 day of April 2017

Chattels Included: Fridge, Stove, B/I Dishwasher, B/I Microwave, Washer, Dryer, Window Coverings, Electrical Light Fixtures, One Locker And Parking

Tenant agrees to pay Landlord a prorated rent of $533.33 for April 20th to April 30th, 2017. This amount will be paid by personal cheque on May 1st, 2017.

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

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

Tenant shall leave the appliances at the end of the term in clean condition and working order, save normal wear and tear.

Tenant shall not sublet the premises without prior written consent and approval of the new tenant by the Landlord.

Tenant agrees to provide a copy of the tenant liability insurance binder by the lease commencement date.

Tenant agrees that no pets and no smoking are allowed in the premises.

Landlord must post the name and telephone number of the designated contact person for the emergency repairs.

Tenant, if not in default hereunder, shall have the option, by written notice, given to the Landlord at least sixty (60) days before the end of the lease term, to change the lease term to month to month.

This Form must be initialled by all parties to the Agreement to Lease.

INITIALS OF TENANT(S): DG NM

INITIALS OF LANDLORD(S): CS

OREA **Schedule B**
Agreement of Purchase and Sale

Toronto Real Estate Board

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

BUYER, DIPENKUMAR H. KHETIA AND NIYATI D. MAKADIA, and

SELLER, MOUFID EL RIFAI

for the property known as #2808 - 4011 BRICKSTONE MEWS MISSISSAUGA

LSB CTS dated the 15th day of APRIL 2017.

West 100 Metro View Realty Ltd. advise the parties to this Agreement that the Real Estate Trust account, in which the deposit for this transaction (The Deposit) shall be placed in a Non Interest Bearing Real Estate Trust Account, earning no interest on the deposit and unless it is requested by the Parties in writing in this Agreement that the deposit be placed in an interest bearing Term deposit there will be no interest paid or earned on the deposit funds being held.

The Buyer agrees to provide a certified cheque or bank draft as a deposit within one (1) banking day (excluding Saturday, Sunday and statutory holidays) from the date of acceptance of this offer. No cash deposits will be accepted.

The Parties to this Agreement acknowledge that the real estate Broker(s) so named in this Agreement has recommended that the Parties obtain independent professional advice prior to signing this document. The Parties further acknowledge that no information provided by West 100 Metro View Realty Ltd. is to be construed as legal, tax or environmental advice and all sizes and measurements are approximate and is to be verified by the Buyer.

The Buyer and Seller hereby acknowledge that the Province of Ontario has implemented current value assessment and properties may be re-assessed on an annual basis. The Buyer and Seller agree that no claim will be made against the Seller, West 100 Metro View Realty Ltd. or Salesperson, for any changes in property tax as a result of a re-assessment of the property.

The Brokerages and registrants named in the attached Confirmation of Cooperation and Representation represent and warrant that they have fully complied with the FINTRAC requirements for customer/client identification by reference to original government issued photo identification, or such other means as approved under the regulations, including name, address, date of birth, occupation and employment and have such information on file and available for inspection.

This form must be initialed by all parties to the Agreement of Purchase and Sale.

INITIALS OF BUYER(S): DK/NM **INITIALS OF SELLER(S):**

OREA Ontario Real Estate Association

Form 320

Confirmation of Co-operation and Representation

Toronto Real Estate Board

BUYER: Dipenkumar H. Gheela And Niyati D. Makadia

SELLER: Mourid El Rifai

#2808 - 4011 BRICKSTONE MEWS Mississauga M5B 0G8

the transaction on the property known as

DEFINITIONS AND INTERPRETATION: 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. Compensation will be deemed to include and pay 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 brokerage agrees to co-operate, in consideration of, and on the terms and conditions 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 that represents the interests of the Seller and the Buyer, with their consent, in this transaction. The Listing Brokerage must be informed prior to showing the property that it represents 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 in making 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 contact (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)

DG/NM — BUYER | VP — CO-OPERATING/BUYER BROKERAGE | MR — SELLER | CS — LISTING BROKERAGE

3. Co-operating Brokerage completes Section 3 and Listing Brokerage completes Section 4.

CO-OPERATING BROKERAGE REPRESENTATION:

a) [X] 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 a written agreement to provide customer service to the Buyer.

CO-OPERATING BROKERAGE COMMISSION:

a) [ ] The Listing Brokerage will pay the Co-operating Brokerage the commission as indicated on the MLS® information for this property.

..... to be paid from the amount paid by the Seller to the Listing Brokerage.

(Commission As indicated in MLS® information)

b) [X] The Co-operating Brokerage will be paid as follows:

Half Month Rent + HST will be paid by the Listing Brokerage

Additional commission and/or disclosure by Co-operating Brokerage (e.g. The Co-operating Brokerage represents more than one buyer per listing 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 presenting an offer for a trade of the property, acceptable to the Seller. This Commission Trust Agreement shall be interpreted and governed by the MLS® rules and regulations pertaining to commission trust of the Listing Brokerage's local real estate board, if the rules governing MLS® rules and regulations do provide. Otherwise, the provisions of the OREA standard 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)

RIGHT AT HOME REALTY INC. (Name of Co-operating Buyer Brokerage)	WEST-100 METRO VIEW REALTY LTD (Name of Listing Brokerage)
480 EGLINTON AVE WEST #30 MISSISSAUGA	129 FAIRVIEW ROAD WEST MISSISSAUGA
(905) 565-9200 Fax (905) 565-6677	Tel (905) 238-8336 Fax (905) 238-0020
(Authorized to bind the Co-operating Buyer Brokerage) Date April 15,17	(Authorized to bind the Listing Brokerage) Date April 15,17
VENKAT PERUGU (Print name of Broker/Salesperson Representative of the Brokerage)	OMAR KANAAN SHAATH (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 this transaction)

The Buyer/Seller consent with their initials to this 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.

Signature of Buyer Date 15th April 2017

Signature of Buyer Date 15th April 2017

Signature of Seller Date April 15,17

Signature of Seller Date

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Form 320 Revised 2015 Page 2 of 2

OREA Ontario Real Estate Association

Form 410

Rental Application
Residential

Toronto Real Estate Board

[illegible] 2808 - 4011 BRICKSTONE MEWS Mississauga L5B 0J8

[illegible] 20 [illegible] April [illegible] 2017 [illegible] $ 1,600.00

[illegible] 1st [illegible]

1. Name Dipankumar H. Ghetia [illegible] 12nd AUG 1980 [illegible]

[illegible] Occupation SOLUTIONS CONSULTANT

2. Name Nivati D. Makadia [illegible] 12nd DEC 1987 [illegible]

[illegible] Occupation [illegible]

3. Other Occupants: [illegible] Relationship [illegible] Age [illegible]

[illegible] Relationship [illegible] Age [illegible]

[illegible] Relationship [illegible] Age [illegible]

[illegible] NO [illegible]

If yes, are you moving your current place of residence RECENTLY MOVED TO CANADA

LAST TWO PLACES OF RESIDENCE

Address A904, AJMERA INFINITY, ELECTRONIC CITY PHASE 1, BANGALORE, INDIA

[illegible] FEB 2014 - APR 2017

Name of landlord ABHILASH NAGARAJU

Telephone +91 9845465377

Address K1404, AJMERA INFINITY, ELECTRONIC CITY PHASE 1, BANGALORE, INDIA

[illegible] AUG 2012 - JAN 2014

Name of landlord TOUSIF MOHAMMED

Telephone +91 9686566752

PRESENT EMPLOYMENT

Employer WIPRO LIMITED

Business address 5090, EXPLORER DRIVE, MISSISSAUGA

Business telephone (289) 374 2000

Position held SOLUTIONS CONSULTANT

Length of employment 4 YEARS 10 MONTHS

Name of supervisor JEFFERY NAZARETH

Current salary income: Monthly $ [illegible] 9,583

PRIOR EMPLOYMENT

1. INFOSYS LIMITED
2. [illegible] HINJEWADI PHASE 2, PUNE, INDIA
3. +91 20 2293 2800
4. SENIOR SYSTEMS ENGINEER
5. 2 YERS 7 MONTHS
6. LALIT NAYAK

SPOUSE'S PRESENT EMPLOYMENT

Employer

Business address

Business telephone

Position held

Length of employment

Name of supervisor

Current salary range Monthly $

PRIOR EMPLOYMENT

1

1

1

1

1

1

Name of Bank ROYAL BANK OF CANADA Branch 33, CITY CENTER DR. Address 33, CITY CENTER DR, MISSISSAUGA L4Z0A3

Chequing Account # 08132-003-505-166-9 Savings Account #

FINANCIAL OBLIGATIONS

Payable to Amount $

Payable to Amount $

PERSONAL REFERENCES

Name NAVIN PAREEK Address 809, 80 ABSOLUTE AVENUE, MISSISSAUGA

Telephone 905 903 2836 Length of Acquaintance 1 YEAR Occupation FINANCE MANAGER

Name ANUDEEP KAMBAMPATI Address 25, DEFOREST DRIVE, BRAMPTON, L7A 2Y1

Telephone 647 986 5543 Length of Acquaintance 4 YERS Occupation BUSINESS DEVELOPMENT MANAGER

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 rental property, or making such other use of the personal information as the landlord and/or agent of the landlord deems appropriate.

The Applicant warrants 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 15TH APRIL 2017 Date Signature of Applicant 15TH APRIL 2017 Date

Telephone: 647 335 4430 Telephone: 647 335 4430

OREA Ontario Real Estate Association

Form 801

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: #2808 4011 BRICKSTONE MEWS Mississauga L5B 0K [the "property"]

for an Agreement of Purchase and Sale dated: the ..... day of ....., 20.... [the "Offer"]

BROKERAGE: RIGHT AT HOME REALTY INC.

SALES REPRESENTATIVE/BROKER: VENKAT PERUGU

I/We, Dipenkumar H. Ghetia And Niyati D. Makadia [Name(s) of Buyer(s)] have signed an offer for the property.

Dipenkumar 15th April 2017 [Buyer's signature] [Date] [Buyer's signature] 15th April 2017 [Date]

This offer was submitted by email [by fax, by email or in person] to the Listing Brokerage at ..... p.m. on the 15 day of April, 2017 [Date] and is irrevocable until 11:59 p.m. on the 18 day of April 2017.

[Buyer to complete the following]

I/We, Dipenkumar H. Ghetia And Niyati D. Makadia [Name(s) of Buyer(s)] have signed an offer for the property.

[Buyer's signature] [Date] [Buyer's signature] [Date]

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.... and is irrevocable until ..... a.m./p.m. on the ..... day of ..... 20....

For Listing Brokerage receiving the offer:

SELLER(S): Moufid El Rifai

SELLER(S) CONTACT: ..... [by phone / email / fax]

LISTING BROKERAGE: WEST-100 METRO VIEW REALTY LTD.

SALES REPRESENTATIVE/BROKER: OMAR KANAAN SHAATH

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: .....

HARSUKHBHAI MANJIBHAI GHETIA

RANJANBEN HARSUKHBHAI GHETIA

K-1702,AJMERA INFINITY,NEELADRI ROAD

ELECTRONIC CITY PHASE 1,BANGALORE

PIN:560100,KARNATAKA,INDIA

E6785183 29/09/2003 AHMEDABAD

BN2071009342913

भारत गणराज्य REPUBLIC OF INDIA

L2712615

GHETIA

DIPENKUMAR HARSUKHBHAI

INDIAN M 22/08/1986

RAJKOT, GUJARAT

BANGALORE

31/05/2013 30/05/2023

P<INDGHETIA<<DIPENKUMAR<HARSUKHBHAI<<<<<<<<<

L2712615<1IND8608228M2305307<<<<<<<<<<<<<<<8

L5100168

DHIRAJLAL LAXMANBHAI MAKADIA

GULABBEN DHIRAJLAL MAKADIA

1/29-NARAYANKUNJ SOCIETY,NR GNFC TOWNSHIP

NARMADANAGAR,BHARUCH

PIN:392015,GUJARAT,INDIA

SU1067447247613

REPUBLIC OF INDIA

P IND L5100168

MAKADIA

NIYATI DHIRAJLAL

INDIAN F 22/1/1987

BHARUCH, GUJARAT

SURAT

10/01/2014 09/01/2024

P<INDMAKADIA<<NIYATI<<DHIRAJLAL<<<<<<<<<<<<<

L5100168<0IND8712220F2401092<<<<<<<<<<<<<<<0

WEST-100 METRO VIEW REALTY

129 Fairview Rd. W. Mississauga, Ontario L5B1K7
O: 905-238-8336 F: 905-238-0020

DEPOSIT RECEIPT

DATE: April 17, 2017

RECEIVED FROM: Dipenkumar Ghetia (tenant)

PAYMENT METHOD: RBC Draft

DEPOSIT AMOUNT: $4,800.00 (first and last 2 months)

PROPERTY: 4011 Brickstone Mews #2808

Thank-you,

West-100 Metro View Realty Ltd., Brokerage

58684295 7-516

Royal Bank of Canada
Banque Royale du Canada
33 CITY CENTRE DR
MISSISSAUGA, ON

DATE 2017 04 17 (Y/A M/M D/J)

PAY TO THE ORDER OF / PAYEZ À L'ORDRE DE WEST-100 METRO VIEW REALTY LTD. $4,800.00

FOUR THOUSAND EIGHT HUNDRED $4,800.00 CANADIAN DOLLARS CANADIENS

AUTHORIZED SIGNATURE REQUIRED FOR AMOUNTS OVER $5,000.00 CANADIAN / SIGNATURE AUTORISÉE REQUISE POUR UN MONTANT EXCÉDANT 5,000.00 $ CANADIENS

RE/OBJET 2808-4011 BRICKSTONE MEWS.

PURCHASER NAME / NOM DE L'ACHETEUR

PURCHASER ADDRESS / ADRESSE DE L'ACHETEUR

AUTHORIZED SIGNATURE / SIGNATURE AUTORISÉE

COUNTERSIGNED / CONTRESIGNÉ

FORM 18516 (09-2015)

⑈58684295⑈ ⑆03132⑉003⑆ 099⑉013⑉5⑈

WIPRO
Applying Thought

April 11, 2017

Emp Id: 250905
Dipenkumar Harsukhbhai Ghetia
Bangalore

Dear **Dipenkumar Harsukhbhai Ghetia**

Congratulation on your overseas assignment!

We are pleased to depute you to Dulux Group, Mississauga, Canada effective 05.04.2017.

Any change in client or location requires amendment or transfer of your work permit. Please raise a request in MyWipro → GIMS → International Trip → Extn/Amend/Trasfer and ensure the completion of formality and approval before you relocate.

All work permits are location and title/position specific. Please ensure that the name of employer on your Work Permit issued is reflected as "Wipro Technologies" and emphasize the same to the Immigration Officer at the Port of Entry at the time of landing in Canada. In Canada, Work permits are being issued at the port of entry. You shall not enter the country without the work permit document in hand.

The terms and conditions of your long term assignment on your arrival there as under:

1. **Duration of Assignment**

The duration of your overseas assignment in Canada will be for a period of **544** days. This might be subject to review and modification depending on business requirements.

2. **Salary and Allowances in India**

You will be paid your Base salary and 12% of the same salary as employer's contribution towards PF (Provident Fund), as part your Indian salary in Indian currency. Equivalent amount in Canadian Dollar will be deducted from your net income in Canada.

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WIPRO
Applying Thought

3. **Applicable Norms while abroad**

I) Career Group

You will be placed in Onsite Career Group **GROUP B3** of **SALES Stream**, while on assignment in Canada.

Band: GROUP B3 [Currency : CAD$]

Component	Per month	Per Annum	Payable
Base Salary	6,708.33	80,500.00	Semi Monthly
Sales Incentives	2,875.00	34,500.00	
Total Compensation (b)	9,583.33	115,000.00	

The gross salary is derived from the following factors: location of project, role at onsite, position/title, performance rating, and cost of living/prevailing wages in that geographical region in accordance with reasonable saving potential and onsite exposure in Canada.

In Canada, your onsite salary is paid semi-monthly i.e on 1st and 16th of every month.

II) Base Salary

Your annual base salary while on assignment in Canada will be CAD **80,500.00.**

III) Sales Incentives

You will be covered under the Sales Incentive Program. The per Annum targeted Global gross Incentive amount would be CAD **34,500.00.**

IV) Expenses incurred abroad

Please try to get the receipts/bills under the name of "Wipro Limited" (wherever possible) whenever you incur expenses (Claimable expenses from company like hotel bill, mobile bill, public conveyance/cab, food etc.) in Canada.

You are required to submit the original receipts/bills and settle forex upon your return from Canada. If you travel on long term assignment, you can accumulate your claims for one month

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and send to local Wipro finance team at NJ office in the subsequent month (for Canada the expense processing happens through Wipro headquarter in New Jersey, US). Please refer clause # 15 below for more details.

V) Statutory Deductions

The company will make necessary statutory deductions from your gross Canada allowances and directly pay on your behalf to the concerned authorities; such as CPP (Canada Pension Plan), EI (Employment Insurance), Federal & Provincial Taxes etc. These deductions are as under:

i. Payroll Taxes

Payroll taxes are a statutory payment which the company will directly pay on your behalf to the Federal and Provincial government in Canada out of your gross salary.

ii. Federal /State Income Tax

The company will make payments on your behalf for Federal and Provincial taxes as per Canadian tax law legislation. You will be issued documents confirming the tax payments at the end of each fiscal year.

VI) Initial Settling Advance

i) Travel Advance: You will be eligible for a Travel Advance amount equivalent to CAD$ 5,000.00 The deductions towards the recovery of this amount from your Canada payroll will commence from the 3rd month of your stay in Canada. All outstanding Travel Advance amounts must be cleared in the Canadian Dollars prior to your return to India from Canada assignment.

ii) Car Loan: You will be eligible for a car loan of up to a maximum of CAD $ 500.00 P.M. The loan approval will be subject to the submission of required documents of car purchase. The disbursement will be subject to actuals within the applicable limit.

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The advance amount will be recovered from employee's salary in 10 months i.e in 20 equal installments. The first installment will be deducted from the next payable salary after the loan is disbursed. All outstanding loans must be cleared in Canadian Dollars prior to your return to India from Canada assignment.

VII) Accident and Health Insurance Cover

In Canada, public health insurance is available to all employees travelling on long term deputation through the **Provincial Health Programs** by Provincial Governments once you have completed 3 months of stay in Canada.

In addition, you are also eligible to enroll in the Wipro offered **Sunlife group insurance** coverage in Canada. This coverage provides essential financial security and medical support in times of need for you and your family during medical emergencies. The plan provides following coverage:

1. Extended health care insurance (includes cost for hospitalization, prescription drugs, various medical services, dental and vision cover)
2. Short term disability insurance
3. Life insurance
4. Accident, death and dismemberment insurance

Your Sunlife insurance coverage has a 3 month wait period for health and dental cover, from your start date in Canada. You become eligible for health and dental cover only after you have completed this wait period. For all other benefits (short term disability, life and accident insurance) there is no wait period and you become eligible for these coverages from day 1 of your start date in Canada.

You should apply for the provincial health program and sunlife insurance within 31 days of your arrival in Canada.

Note: To tide over the 3 month wait period for health coverage under Provincial Health Program and Sunlife insurance, Wipro provides a 3 month Cigna TTK insurance from your start date in Canada. Cigna TTK Insurance is issued by GIMS team prior to start of your Canada trip. Please ensure that you have completed all medical formalities as per Cigna TTK requirements before leaving for onsite. The start date of your Cigna TTK coverage is directly linked to start date, for

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which FTR (Foreign Travel Request) is raised in MyWipro. If there is any change in the actual travel date, it is mandatory that you update the travel records.

It is mandatory that you comprehend the insurance policy material before the onsite travel by referring to the policy details. The summary of this policy coverage can be found on New MyWipro → App Store → My Policies → Common Policies Across Countries → My Information Source → Cigna TTK_Short Term Insurance Plan

Additionally refer details on health insurance coverage and how to enroll in the Canada Welcome Letter that is issued to you as part of your deputation kit.

VIII) Leave / Vacation

During your onsite assignment, you will be covered under the Canada leave and vacation policies.

If you are based at a Client location that is going under forced shutdown (e.g. client is closed for 1 to 2 weeks during Christmas week or any other time during the year), you will be required to apply for vacation covering 100% of days that the client facility is closed. As an example, client has a shutdown from Dec 22nd to Dec 31st, and in this period, there are 4 working days, 2 holidays and 4 weekend days. In such case, for the 4 working days which are now shut down, and hence a holiday, you will need to apply for vacation for those days.

IX) Work Norms

While on assignment abroad, you are required to respect the rules and regulations with regard to working hours, discipline norms, as applicable to the client's work policies. You are not allowed to take up any other work, part-time or otherwise for remuneration during your assignment with Wipro Canada.

X) Onsite Reporting

You will be reporting to **Jeffrey Nazareth.**

XI) Confidential Information

You will not at any time without the consent of the Chief Executive Officer of the company, disclose or divulge or make public, except on legal obligation, any information regarding the

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www.wipro.com

company's affairs or administration or development and research, whether these activities are confined to you or become known to you in the course of overseas assignment.

XII) Non-Competition and Non-Solicitation

For and in consideration of the Company entering into and performing under its obligations, and in consideration of the compensation paid to employee during the term of employment, during your employment (irrespective of the reason for the termination), you shall not engage in any Competitive Activity. Competitive Activity shall mean directly or indirectly, as an employee, consultant, contractor or otherwise, performing services for or contacting or soliciting the business of any WIPRO customer which you have engaged.

You further agree that, during the temporary assignment and further, for a period of two (2) years after termination of your employment, you will not solicit, induce, or encourage any other WIPRO employee to terminate his or her employment with WIPRO or accept employment with any other person or entity. This covenant applies to direct solicitation and indirect solicitation (e.g., solicitation or hiring through a co-worker or other third party).

XIII) Protection of Interest

a. If you inventor rather develop any new ideas , products , advanced methods of improving processes , formulas, and systems in relation to the operation of Wipro , such ideas , products and other developments will have to be fully communicated to the company and will remain sole right and property of the Wipro.

b. In light of protecting Wipro's interests, you shall not seek or accept any offer of employment with the client.

XIV) Status of Residence in Canada

You shall not under any circumstance participate in any activity that would bring you in conflict with Wipro's interests, or any of the official authorities in Canada. Should there be any violation of laws in Canada, you will be personally liable towards any consequences, being financially or any other form of penalty, including repatriation that may arise out of your action. Wipro's decision in this regard will be final and binding.

Mandatory and immediate Registration Process upon landing in Canada:

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www.wipro.com

You are required to register for SIN (Social Insurance Number) at any of the Service Canada offices immediately upon your arrival in Canada. The details should be entered in MyWipro→ MY DATA → REGISTRATION / DE REGISTRATION

XV) Onsite Policies and Compliance

During your onsite stay, you will be governed by Canada (federal & Provincial) Policies and compliance requirements. For details please refer: New MyWipro → App Store → My Policies → Canada Policies.

XVI) On completion of assignment

You will be required to return to India immediately upon the completion or termination of your temporary assignment. If you wish to terminate your employment, you are required to provide notice as per the terms of employment given in your appointment letter. In the event you voluntarily terminate your assignment without providing the required notice, you agree to compensate Wipro in lieu of notice period two months of total compensation you are entitled to during the assignment.

XVII) Settlement of Forex

You are expected to settle the forex within 7 days of your return to India. In case of delay in settlement from your side beyond 7 days , no expenses for the period between the date of your return and date of actual settlement will be paid. You will become eligible for your variable pay and WBP/reimbursement from the date of Forex settlement.

Upon your return to India, all the terms and conditions of your appointment letter will remain unchanged as per your original employment contract with Wipro.

The above are subject to change as per company policy from time to time.
Please confirm that you have fully read and understood the above terms and conditions with respect to Canada assignment and provide your consent by signing below.

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Applying Thought

Yours sincerely,
for **WIPRO LIMITED**

Putul Mathur
Vice President - HR

I accept the overseas assignment on above terms and conditions.

Date :

Signature :

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CANADA

00207 073 230

DIPENKUMAR HARAUKHBHAI GHETIA
ELECTRONICS WIPRO TECHNOLOGIES, TOWER 11, 1ST FLOOR,
EXPORT ELECTRONICS CITY
BANGALORE, BANGALORE 560100
INDIA

Application/Demande: W3025530775

UCI/IUC: 1104195135

WORK PERMIT/PERMIS DE TRAVAIL

CLIENT INFORMATION/INFORMATION DU CLIENT

Family name/Nom de famille:	GHETIA
Given name(s)/Prénom(s):	DIPENKUMAR HARAUKHBHAI
Date of birth/Date de naissance:	1986/08/22
Sex/Sexe:	MALE
Country of birth/Pays de naissance:	NEPAL
Country of citizenship/Citoyenneté:	INDIA
Travel Doc No./N° du document de voyage:	EZ1 13615 PASSPORT

ADDITIONAL INFORMATION/INFORMATION SUPPLÉMENTAIRE

Date application is to:	2017/04/10
Expiry date/Date d'expiration:	2019/04/30
Case type/Genre de cas:	52
Employer ID:	A0116583
Employer/Employeur:	WIPRO LIMITED
Employer location/Emplacement de l'employeur:	TORONTO
Occupation/Profession:	SOLUTIONS CONSULTANT
In force to/Valide jusqu'au:	2017/04/10

Conditions:

1. NOT AUTHORIZED TO WORK BY EMPLOYER
2. NOT AUTHORIZED TO WORK FOR ANY EMPLOYER OTHER THAN STATED
3. NOT AUTHORIZED TO WORK FROM ATTENDING ANY EDUCATIONAL INSTITUTION OR TAKING A NON-ACADEMIC, PROFESSIONAL OR VOCATIONAL TRAINING COURSE
4. NOT AUTHORIZED TO WORK IN ANY OCCUPATION OTHER THAN STATED
5. NOT AUTHORIZED TO WORK IN ANY PLACE OTHER THAN STATED

Remarks/Observations:
EP/113640

—THIS DOES NOT CONSTITUTE A JUSTICE CONTRIBUTIONS PAS LA REMISE—

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STREET CAPITAL
FINANCIAL CORPORATION

Dear Moufid El Rifai

I am pleased to advise you that the following loan, to be secured by first mortgage on the property noted below, has been pre-approved providing that all the information supplied is correct and subject to the conditions outlined. This commitment is not transferable, and the benefit may not be assigned.

Property Address:	Suite 2808, Unit 8, Level 27, 4011 Brickstone Mews, Mississauga, Ontario
Purchase Price:	$280,900
Down Payment:	$56,180
Mortgage Amount:	$224,720
Capped Interest rate:	3.79%
Term :	5 years
Amortization:	30 years
Total Payment :	$1054.33

Final Approval is subject to:

1. Confirmation of credit application details (including income)
2. Confirmation of down-payment from non-borrowed sources.
3. Satisfactory Street Capital credit investigation.
4. No charge in, and the accuracy of the information provided.
5. The property to be mortgaged meeting Street Capital's normal lending requirements

(For Street Capital)
Sukhdeep Lamba

29/01/2011
(Date)

1 Yonge Street, Suite 2401, Toronto, ON, M5E 1E5