Worksheet Leasing

Suite: 2904 Tower: PSV ONE Date: May 11/17 Completed by: Richmond
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 <u>Blaney McMurtry LLP in Trust</u>
Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to <u>Amacon City Centre Seven New Development Partnership</u> . Courier to Dragana at Amacon Head office (Toronto).
Agreement must be in good standing. Funds in Trust: \$
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: 647 ~ 283 = 2431.

PSV - TOWER ONE

AMENDMENT TO AGREEMENT OF PURCHASE AND SALE

LEASE PRIOR TO CLOSING

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

FERYAL EL GHOUT and KHALED RACHID EL NASSER (the "Purchaser")

Suite 2904 Tower ONE Unit 4 Level 28 (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 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 Agreem	ent
DATED at Mississauga, Ontario thist** day of	May2017.
Witness:	M
Witness:	Purchaser: FERYAL EL GHOUT
miken	
Witness:	Purchaser: KHALED RACHID EL NASSER
THE UNDERSIGNED hereby accepts this offer. DATED at	1ch. Man
this	6 day of2017.
\mathcal{O}	
	AMACON DEVELOPMENT (CITY CENTRE) CORP.
	PER:
	Authorized Signing Officer I have the authority to bind the Corporation

TENAN made pursue	C'	AGREEMEN	T dated the 21	day of A 0 5 0. 2008, Chap. 17 hers	L Inlanter the "R.T.A.	2017	
BETWEEN:	£	I Nasser	# Khaled			(Landlord)	
(Unit No.)		(Address)	(City)	(Provi	ments (An	(Landlord's Curre	ent Address)
NOTE: This is	the the	lenal name and address o	Filha I smillord to be asset for	the summer of alices as	Mana	Code) ments under the R.T.A. and Ex olices accordingly to the new l	is Lease. Yenant Landord,
AND: Th	a	Duong	(Tenal	nt)			(Tenant)
AND:			(Tenar	nt)			(Tenant)
AND:							•
RENTED PREMISES	1.	#2904 - 4 (Unit No.) (Addres	ont to the Tenant and the Tena OH Bricks for B) the Rented Premises, and the	le Mews 1	M13313bauri	Province) (Postal Code)	063
PARKING		Outside Und	erground 1 Cover	ad Garage _	(specify n	imber of spaces in each category).	+ 1 Locker
OCCUPANTS		it is underatood and agree	od that only the following perso	ons shall occupy the Rente	d Premises in additio	n to the Tenant:	TIMEL RUD #
				NAME:			
OCCUPANT		NAME: Tenant undertakes to not	fy the landlord, in writing, in th	NAME:	ment annualse like D	inled Premises at any time while	+ 1 Parking
SPOUSES BOUND BY THI AGREEMENT	8	of "Tenant" of the Rented		a principal residence by	a spouse as defined	in the RTA and where such spo	
COVENANTS	2.	or Tribunal of competent Rented Premises and obt	kulsticion in the event of a	breach of performance 1) In the event of non-nave	nereof by the Tenant nereof by the Tenant	is deemed to have given notice islone of this Agreement against and the Landlord shall have th of any of the covenents, agree	the Tenent in a Court
TERM	3.	The Tenent shell occupy to	no Rented Promises, subject t	o the present tenant vacati and ending on the	ng, for a term beginn	May 20	18
		and shall give possession to the Tenant, Failure to a obligations of the Tenant	as soon as the Landlord is a	ble to do so. The rent she of commencement of the I	me Landiera snell n Il abate until posses: ern shell not in any	Premises on the commencement to authorize to any liability to the state of the Rended Premises is a way affect the validity of the Talent. This agreement shall be each Premises.	Tenant or occupants Sared by the Landlard
RENT	50	(a) The Terrant agrees to	pay to the Landford, at the Lu	ndlard's office or such play	g as directed in with	ig from time to time by the Landi	ord;
		For Remised Premises		: 122	00.00		
		PLUS for Parking Priv		\$			
		PLUS for Additional A PLUS for Air Condition	•	\$			
		PLUS for Additional S		\$			
		(apacify services and	A STATE OF THE PARTY OF THE PAR				
		Total Monthly Rental	payable in advance	:1550		alf be due and payable on the Br um referred to in paragraph 3 he	rst duy of each month train.
		Rental cheques are po be deemed to have been	paid on behalf of the Tenant.	er Khaled		yane other than the Tenant manned in	
		(b) (i) The amounts lister Agreement provid Tenant shall pay	d in 4(a) include a Prompt Priced the tent in received at the	Rentel in 4fa) above, dist	riori bu 0 02 The D	ental which shall apply during i ant is due. Where rent is paid a coupt Payment Discount may, in	
		(ii) Arrears of rent sh	all bear interest at the rate of wing the date upon which the	2% ner month commonde	orl monthly subtable to a	he equivalent of 26.62 per cent p	Per ennum, calculated
		(c) (i) All payments here	in are to be made by direct d	tens is one onto on codific	ancu nassast sues de	deemed as rant heraunder.	
		anner restore de hail	ntal is paid by chaque and the honoured chaque, the sum o	Lawrencial tags added of 641	CHOYEES SUNSIT MOI DIE 15	semed a waiver of this term. In it is drawn, the Tenent shall p tilve charge for each such cher	
		(d) The Tenant agrees to	deposit with the Landford the	sum of \$ 1550	as prepaid rent to be	applied loward payment of the rount to increase the rent depos andford of interest payable in r	e rent for the but rent
			d Processing Fee released to a				• • • • • • • • • • • • • • • • • • • •
		(i) It is further agreed be negotiated taking into Landford performing w	tween the parties that the reaccount a reduction to allow	ent chargeable pursuant to for any future disruptions	o this Agreement ar or inconvenience if	d any statutory or other renew to Tenant may experience as a obligations under the R.T.A. or of rent in such circumstances.	els thereof has been consequence of the reny other provincial,
ITILITIES	5.	The Tenant, in addition to ti	he Monthly Rental, agrees to p	nay the following services	applicable to the Ren	ted Premises;	
			Specify Yes or No			Specify	Yen or No
		Electricity	Al	Hol Water Heater			<u>V</u>
		Water Gas	N	Cablevision			
		Hand	N	Other (Specify) Other (Specify)		<u> </u>	

The Tenant shall exercise reasonable care and difference in the use of any utility supplied by the Landlord. The Tenant acknowledges list payment of charges by the Tenant for services as shown above constitutes a rental obligation of the Tenant and any unpaid charges may be collected as rent; furthermore, any money paid by the Tenant to the Landlord, even when specifically identified by the Tenant as "rent", may first be applied by the Landlord to any unpaid charges for the shows excited, and the Landlord shall have the sense remodels respect of a reading shortfall in rent as in the case of non-payment of rent. The Tenant also acknowledges that where electricity is currently included in the rent the landlord, in its sole discretion, may all any time conces to moster the Tenant's Revited Pranties expensibly and transfer responsibility for payment of electricity directly to the Tenant land own consumption. In such an event the Landlord shall reduce the Monthly Revited in accordance with applicable rent control legislation and the Tenant hereby consents to such transfer of responsibility for payment of electricity.

BANKRUPTCY

6. In the event of the benkruptcy of the Tenant, the Landbord shall rank as a preferred creditor pursuant to the Benkruptcy and tree-livency Act in respect of enters of rank for a period of three-months next preceding the bankruptcy. If the Tenant becomes a bankruptcy and the terms and conditions of this Tenants and subject to the rights of the Trustee. On the day following the date that the Tenant becomes a benkrupt the Tenant's obligation to pay rank shall be payable in edvance of the month is which the Tenant becomes bankrupt and, thereefter, rank aheal be payable in edvance on the first day of each month as provided for in clause 4 of the month

7. The Landford named harein has the registered owner's authority to execute this Tenancy Agreement on its behalf and may exercise the righte and por reserved to the Landford herein; however, in the event the Landford named herein is not the registered owner but an agent of same, the Tenant coven not to impose liability for much relates or any damages, however accruing, upon the Agent as Landford and the Tenant stell seek recovery of any rebale or characters from the registered owner and shall consent to amendments of court or tribuxes documents necessary to ensure that the registered or landed as a party to such proceedings.

USE

- 8. (i) The Tenent agrees to use the Rented Premises as a residential dwelling and for no other purpose whetegoever.
 - (ii) The Tenant agrees not to conduct, permit, or suffer any act or activities on or about the Rantad Premises for which consideration would normally payable, including but not finited to activities such as the operation of behysiting or child care services, or the operation of any other business commercial use. Specifically, the Tenant shall at no time seek compensation from the Landlord, howevery arising, in respect of any interruption to an economic activity engaged in by the Tenant or members of the Tenant's household at the Rantad Premises.
 - (iii) The Tenent shall not permit the Rented Premises to be occupied by anyone other than the persons fisted in clause 1 of this Agreeme authorized by the Landford in writing. The Landford shall be deemed not to have Notice of such occupancy unless the Tenant compiled with this
 - (iv) The Tenent agrees not to permit a sale or suction to be hald on the Renlad Premises without written consent of the Landlord.

ONDITION OF 9. The Tenant hereby extraordedges that the Rented Premises, appliances and appurtenances are in clean condition free of visible defects and its for habitation and use. The Tenant hereby undertakes to notify the Landford, in writing, within seven (7) days of the commandement of the term of this Agreement, of any defects or deficiencies in the condition of the Rented Premises. The Tenant agrees that there is no promise, representation or undertaking, by, or binding upon the Landford, with respect to any effection, remodelling, decorating or installation of equipment or fotures in the Rented Premises. The Tenant hereby agrees to maintain the Rented Premises in the same condition as existed at the commandement of this Tenancy Agreement, or as improved by the Landford

REPAIRS

10. In the event of a breakdown of the electrical or mechanical systems, the Landlord shall not be flable for damages or personal discomfort; how Landlord shall carry out repairs with reasonable difigence.

CARE OF

11. The Tonant agrees to keep the Rented Premises in a reasonable state of cleanliness and shall be liable for the costs of repair of damage to the Rented Premises or residential complex caused by the willul or negligent conduct of the Tonant, other occupants of the Rented Premises or persons who permitted in the residential complex by the Tonant. The Tonant shall not make any afterations to, or decorate the Rented Premises, without the Landk prior willian approval and shall, upon termination of the tenancy, remove any alterations and decorating and restore the Rented Premises to the a condition as it was in on the date of commencement of this Tonancy Agreement, reasonable wear and lear excepted.

MAINTENANCE

12. The Tenant covenants to exist the Landford, in writing, of any repairs or maintenance required to be done by the Landford. It is agreed that any request for maintenance or repairs not made in writing shell not be the subject of any legal proceeding by the Tenant against the Landford in a court of law or before a tribunal of competent jurisdiction. It is further agreed that, upon writing notice to lits Landford of any repairs or maintenance required to be done, the Tenant shall allow the Landford a reasonable opportunity to effect repairs or maintenance that the Landford is required to undertake by law or under this Agreement. The Tenent shall not call on any person not employed by the Landford to effect any repair or maintenance of the Rented Premises.

13. The Tenant agrees that the Landord, at the Landord's sole discretion, shall be entitled to arter the Rented Premises for the purpose of melding maintenance inspections, repairs and alterations, including removations and past control measures, regardless of whether the Tenant believes such inspections, repeirs, removations or measures are necessary, and the Landord shall not be treated as a trespeaser for the purpose of such entry, furthermore, the Tenant agrees that the Landord may enter the Rented Premises in the manner specified under the R.T.A. for the purpose of such entry, furthermore, the Tenant agrees that the Landord may enter the Rented Premises in the manner specified under the R.T.A. for the purpose of such entry, furthermore, the Tenant agrees that the Landord may enter the Rented Premises in preparation for a hearing before a court or tribunet. It is further agreed that the Landord's exercise of a right of entry under this clause shell not constitute a breach of the coverant with the Yanant for quiet enjoyment of the Rented Premises.

RULES AND REGULATIONS

14 A. (i) Automobiles shall be period only in such spaces which the Landlord may designate from time to time and the Landlord shall have the right to reassign such parking spaces from time to time see the Landlord, in its sole discretion, may determine. The Teneral shall furnish the Landlord with such information as it may require to identify the Teneral's extramobile and the Teneral effic to the vehicle such identification as may be designated by the Landlord from time to time. The Landlord shall have no obligation to provide parking for more than the number of automobiles apacified in paragraph 1 of this Teneral Agreement. The Teneral shall not assign or sublet any parking space.

PARIGNG

- (6) Any perking space elicited to the Tenant by the Landlord may be used only for the purpose of parking one automobile which is regularly operated by the Tenant. Without limiting the generality of the foregoing, it is expressfy understood and agreed that the Tenant shall not park or store on the Landlord's property any additional automobile, any automobile which has been abandoned or is inoperable or tipes not been any valid license permit, and furthermore that the Tenant shall not park or store on the Landlord's property any commercial vehicle, recreational vehicle, traier, locat or any other object.
- (iii) In the event that the Tenant controvenes any of the provisions of sub-paragraph 14A.(i) or 14A.(ii) hereof, the Landlord shall have the right to remove the automobile, vehicle, fealer, boat or object, as the case may be, from the property of the Landlord at the Tenant's date and expense. No action shall be against the Landlord in replayin, conversion, damages or otherwise as a consequence of such removal and the Tenant shall relimbures the Landlord for any expense which he may incur in removing, storing or disposing of any vehicle, trailer, boat or object.
- (iv) No repairs, cleaning, washing or maintenance to any vehicle shall be carded out on the Landon's property.

FIRE

- 8. (i) The Tenant shall not do, bring or keep anything in the Rented Premises, or permit or author such act which will in any way create a risk of fire or increase the rate of fire insurance on the building or contents.
 - (ii) Barbeculing on beloonles or making of fires shall not be permitted in or about the Rented Premises.

C. The Tenant shall not cause, parmit or suffer any noise or interference which is disturbing to the comfort or reasonable enjoyment of the Rented Premises by the Landord or any other tenant.

D. (i) The sidewalks, entry, passageways and stateways used in common shall not be obstructed or used for any purpose other than proper access to and from the Rented Premises. Bitcycles shall be kept only in areas designated by the Lendlord. (ii) The Tenant agrees not to pemait or suffer any pertition or fences to be arected on, in, or about the Rented Promises.

(III) The Landlord shall have the right to limit access to the building by delivery services.

PAINTING AND ALTERATION

- E. (i) The Tenant shall not permit the painting of any portion of the Rented Premises, or exect or cause to be erected any structure in, about, or upon the Rented Premises, or permit or make any attractions or changes in or about the Rented Premises without the prior written consent of the Landlord.
 - (fi) Wallpaper shall not be installed without prior written consent of the Landord.
 - (iii) Splices, hooks, screws, naits, or stick-on hangers shall not be gut into or upon any woodwork of the Rented Premises.
 - (iv) No adhesive products or self-adhesive products shall be used within the Rented Premises, including, but not limited to: self-adhesive picture hangers, clothes hooks, reinigerator decorations and belincom decats.

F. The Lundlord shall furnish electric light bulbs in the flatures and fuses in any panel box installed by the Landlord at the time the Tenant takes possession of the Ranted Premises, but not thereafter. Upon termination of the tenancy, the Tenant shall be responsible for ensuring that all electric light bulbs at fuses are in place and in an operable condition.

SMOKE DETECTORS

- G. The Tenant acknowledges receipt of emoke alann maintenance information and agrees to immediately notify the Landford in writing of any damage to or mailunction of any emoke detector supplied by the Landford and the Landford agrees to service same, provided: (i) the Landford shall furnish a battery for each smoke detector requiring same at the time the Tenant takes possession of the Rented Premises, which bettery shall thereafter be replaced as needed from time to time by the Tenant; and
 - (ii) if the malitaction is due to the Tenent's removal of or failure to replace the battery, or tempering or adjustments made therete or removal thereof by the Tenent or his guests the Tenent shell reimburs the Landkord for any expenses incurred for replacement or servicing of the equipment.

SHADES AND BALCONIES

- H. (1) No awritings, studies, flewer boxes, serials, satellite dishes, or other items shall be eracted over or placed outside windows, doors, before inside patics. Balconies or patics shall not be used for the hanging or drying of clothes or for storage. No objects whatsoever shall be districted, properlied or projected from the Rented Premises, and no Tenant shall permit or totarate such act.
 - (ii) Drapes and drapery tracks where provided by the Landlord shell not be removed. The Tenant shall not install or permit to be installed over any windows or doors any flags, sheets, towels, metal, or other similar flems which, in the sole opinion of the Landlord are detinential to the appearance of the building.

(iii) The Tenent shell maintain any patto or balcony area forming part of the Rented Premises in a neat and (idy condition et all times to the Landford's satisfaction and the Tenant shall not install or place carpating of any tind on the balcony.

SIGNS PETS

j. No signs, advertisements or notices shall be posted or inscribed on or in any part of the building by the Tenant.

J. (i) The Tenant shall not permit a dog, cet or other animal, bird, reptile, or pet of any kind to be kept or allowed on, in, or about the Rented Premises. The Tenant shall indemnify and save the Landlord isamiless from any claims arising from injury to any person or damage to any property in the Rented Premises as a result of the Tenant or his guesta bringing any animal, bird, reptile or pat late the Rented Premises or in or about the buildings whereit the Rented Premises or in or about the buildings whereit the Rented Premises are situated. Palame by the Landlord to enforce this provision is not deemed a waiver of this provision and the Tenant hereby acknowledges that the Landlord is not estopped from enforcing this provision at any time.

(ii) The Tenant hereby eccepts liability for any and all claims and actions initiated by the Lendord, another tenant, a future tenant or any other person for any liquy to any person or damage to any property in or about the Rented Premises as a result of the Tenant or his quests bringing any mirred, bird, reptile or pet into the Rented Premises are situated.

K. The Yenant shall keep the Rented Premises free from vermin and in so doing shall procure and pay for any professional pest control service which no be necessary from time to time and a faiture by the Tenant to comply with this provision shall be deemed to constitute a consent that the Landlord nenter the premises for the purpose of extensinating any such vermin and any costs thereof shall be psyable to the Landlord by the Tenast. The Ten hereby further consents to entry of the Landlord or an agent of the Landlord for the purpose of treating the Rented Premises for pest control purposes.

GARBAGE

L. All garbage shall be wrapped in plastic or disposable garbage bags and lied and sorted if required and placed in the areas designated by the Landord and struck times which it may designate, all in conformity with Health regulations and any applicable recycling regulations. It is expressly ogreed and understood, however, that garbage shall not be stored outside the Rented Premises at any time unless in facilities designated by the Landord.

NOXIOUS SUBSTANCES

M. The Tenant shall not bring or permit the bringing of storage of any conteminants or noxious, dengerous or toxic substances into or upon the Rentad Premises or any part of the residential complex or lands upon which the residential complex is situate. The Tenant shall be liable to indemnify the Landord for any demages howbeever caused and any other liability which may secrete at law to the Landord as a consequence of the Tenant's breach of this tenns, if a qualities arises relating to a conteminant or nocious, dangerous or toxic stances, such question will be determined having regard to Ontario or federal law or by a person whom the Landord believes to be an expert qualified to determine the question.

DEFECTS

N. The Tenant shall give the Landford prompt written notice of any accident or defects such as, without limiting the generality of the foregoing, defects or accidents involving water pipes and fixtures, gas pipes and fixtures, heating apparatus, tub aurmands, electric lights or any demages caused by failure to give such notice.

LAUNORY RODAIS

C. The use of the washing machines and dryers shall be subject to any rules, regulations or Notices posted or provided by the Lendord and no taundry shall be hung in, around, or about any portion of the Rented Premises. Water lines to the washer shall be shull dit when the washer is not in use.

REPAIRS AND REPLACEMENTS

P. Except if repairs or replacements are required by normal wear and tear, the Tenant shall be responsible for all repairs and replacements in the Rented Premises caused by the willid or negligent conduct of the Tenant or persons permitted in the Rented Premises by the Tenant, including, without restricting the generality of the foregoing, broken glass, iom screens, damaged light fixtures, plugged tolists and plugged sink drains. REFRIGERATORS Q, toe shall not be sursped from any surface and electric defrosters shall not be used in any refrigerator. Plastic parts of the refrigerator shall not be subjected to water hotter than the hand can bear. Any damage to the refrigerator shall be paid for by the Tenant.

APPLIANCES

R. The Tenant shall not use any appliance in addition to those supplied by the Landford including, without limiting the generality of the foregoing, any space healer, distressiver, air-conditioner, washing machine, clothes dryer, and refuse compactor, without limit obtaining the written consent of the Landford and paying to the Landford the required charge for the use thereof. The Tenant shall properly care for all appliances supplied by the Landford and notify the Landford in writing if such appliances require repair; further, any damage to such appliances shall be paid for by the Tenant.

WATERBEDS

S. The Tenant shall obtain, at his expense, appropriate liability insurance for any water bed installed in the Rented Premises and shall provide proof of same to the Landard prior to installation of any water bed. Further, the Tenant shall be liebtle for all claims and actions intillated by the Landard, another Tenant or any other person for any injury to any person or damage to any property in or about the Rented Premises as a result of water leaking, issuing or flowing from any water bed installed in the Rented Premises.

T. (I) Household furniture and effects may be removed from the Rented Premises only at such time and in such manner as prescribed by the Landlord.

(II) The Tenant shall not damage any part of the building or Rented Premises by moving familiers or other articles in or out and the Tenant agrees to indemnify the Landford for any expenses incurred in repairing any damage so caused.

LOCKS

- U. (i) The Tenent shall not alter or edd to the tocking system on any door giving direct entry to the Rented Premises without written permission by the Landiord. The Tenent hereby consents to any change of books in the building including that of the door giving direct entry into the Rented Premises, provided the Landiord gives the Tenent replacement keys.
 - (fi) In the event the Tenent or his guest(s) locks himself out of the Rented Premises, the Landlord shall not be obligated to unlock the Rented Premise and the Tenent shall be responsible for all costs of re-entry including, but not limited to, tocksmith charges, charges for demages however cause and any service charge payable to the Landlord if the Landlord agrees to unlock the Premises.

GENERAL

- V. (i) The rules, regulations and posted notices governing the use of any additional services by the Landord shall be observed and eithered to. Such services may include, but shall not be limited to, swimming pools, sauna balins, exprises reoms, recreational areas and similar services which are for the exclusive use of the Tenant.
 - (ii) The Tenant shall not violate, or pennit or tolerate violation of any Federat, Provincial or Municipal statutes, laws, by-laws, or regulations.
 - (iii) If the Ranted Premises are subject to the Condominium Act, the Tenset agrees to be bound by the Declaration, by-laws, rules and regulations of the Condominium Corporation and the said Act.

AMENOMENTS

W. The Tenant covenants and agrees to comply with each of the rules and regulations herein and, upon notice, and any additions or amendments thereto.

ASSIGNMENT OF RENTED

The Tenant coverance and agrees to comply with each of the rules and regulations herein and, upon notice, and any additions or amendments thereto.

15. The Tenant actinowiselges the right of the Landlord to consent or refuse to consent to the assignment of the Rented Premises. The Tenant coverants not to assign the Rented Premises without first requesting, in writing, and receiving writins leave of the Landlord to do so. If the Landlord consents to an assignment of the Rented Premises, the Tenant shall not assign the Rented Premises to a potential assignee without first requesting, in writing, that the Landlord consent to the assignment of the Rented Premises to the potential assignee and receiving the Landlord's writing consent that the service of the potential assignee and receiving the Landlord's writing fee in respect of the expenses associated with the greating of such consent in the smount specified in clause 4(e) herein, per applicant, provided that this coverant shall not be construed to mean acceptance by the Landlord of a prospective assignment, argued that a request to assign shall be deemed to the two been made until the softing with the Tenant's written request. Each written request made under this section of accion; it is that be delivered, personally or by mall, to the Landlord at the address we do no page 1 of this Agreement and where the request is malled, it shall be deemed to have been made on the 6th day after mailing. No assignment shall occur until the Tenant and Assignee have completed documentation. Tenantory Agreement, including the obligations under this section at Tenantory Agreement, including the obligations under this sastgnee provided the Landlord has first agreed, in writing, to the assignment of the Rented Premises.

essignee provided the Landlord has first egreed, in writing, to the essignment of the Reinted Premises.

16. The Tenant coverants not to sublet the Reinted Premises without first requesting, in writing, and obtaining the Landlord's written consent to sublet to the prospective tenant. Where the tenancy is monthly, the Tenant at the Reinted Promises for a term yet and the remaining days in the month when the author lates effect. Where the tenancy is for a fixed term, the Tenant shall not sublet the Reinted Premises for a term which ends also for the tenant interest the sub-tenancy, in the Tenant and and complete occurrentation, resonably required by the Landlord in respect of the additionable provides to the Landlord a copy of on exacuted written sub-tenancy, and specifying that the sub-tenancy agreement specifying the date of termination of the sub-tenancy and specifying that the sub-tenancy agreement shall not be amended by the parties without first obtaining the written consent of the Landlord destruction of the sub-tenancy and specifying that the sub-tenancy agreement shall not be amended by the parties without first obtaining the written consent of the Landlord destruction of the sub-tenancy and specifying that the sub-tenancy agreement shall not be amended by the parties without first obtaining the written consent of the Landlord destruction of the sub-tenancy agreement shall not be amended by the parties without first obtaining such consent to a sublet; however, the Tenant agrees to pay the Landlord an administration and processing see in respect of the explanation of the sub-tenancy agreement to a sublet; however, the Tenant agrees to pay the Landlord and understand of the sub-tenancy and processing see in a sublet; however, the Tenant described included 4(b) herein, per applicant, provided that this coverant shall not be desmed to mean acceptance of a prospective subtraction. It is further decread that a request to subtine the two coverant shall not be processing see an paid. The Tenant administration an

WHERE "SPOUSE" OSTAINS "TENANT" STATUS

17. Where a spouse of the Tenant chiatre "tenant" status under the regulations to the RTA such spouse shall be deemed to have consented to be bound jointly and severally with the Tenant by this Agreement, including the obligation to pay all rent eriesrs that may be due when such "tenant" status in sought, regardless of whether this Agreement operates pursuant to a fixed term or has been renewed as a statutory month-to-morth tenancy. Any spouse claiming or obtaining "tenant" status shall provide the Landford with such personal information as the Landford may require in order to exercise all of its rights under this Agreement.

- ABANDOMMENT 18. (I) If rent is unpeld after the due date, and if it appears to the Landlard that the Tenent has vacaled or abandoned the premises, the Landlard may enter the Rented Premises. The Rented Premises shall be deemed by TENANT

 If rent is unpeld after the due date, and if it appears to the Landlard that the Tenent has vacaled or abandoned the premises, the Landlard may enter the Rented Premises. The Rented Premises shall be deemed to have been vacated or abandoned if an inspection revents the Rented Premises to be substantially burren of the Tenent's furnishing and/or effects, but the cause shall not be construed so as to limit or restrict the circumstances under which the Rented Premises may be deemed to be vacated or
 - (II) The Tenant agrees to pay to the Landlord any costs incurred by the Landlord in respect of commission fees, advertising, administrative costs, sto fees, and all costs of redecorating and clearlegs. In addition to any arrears of rent and damages, including but not limited to all legal costs on a sol and clear basis, to which the Landlord is critical under this Agreement or by law in the course of obtaining vacant possession and re-resting the Permises: It is expressly agreed that recovery of any such sums shall constitute appropriate damages recoverable by the Landlord as a consequent of this tenancy agreement.

(iii) Upon re-entry by the Landford upon termination of the benancy or upon the steerdownent or vacating of the Rented Premises by the Tenent, or pursuent to a Court or Beard Order, the Landford may dispose of any articles, belongings, effects, or furnishings of any kind found at the Rented Premises or its environs in secondance with the provisions of the R.T.A. In the swent any of the Tenant's articles, effects, belongings, or furnishings are sold by the Landford, the proceeds of such sale shall be applied towards any of the Landford's reasonable out-of-podeet expenses incurred for moving, securing or selling such property and any arrises of rent and logal costs and discussments, without prejudice to the Landford's right to recover any deficiency remarking. It is further agreed that all property in the Rented Premises at the time of re-entry by the Landford's right to recover any deficiency remarking. It is further agreed that all property in the Rented Premises at the time of re-entry by the Landford's right to recover any deficiency remarking.

WHERE TENANT VACATES WITHOUT NOTICE BUT OCCUPANTS REMAIN

(iv) Where the Tenant vacates the Rented Premises without giving a Notice of Termination under the R.T.A. and without entering into an agreement to terminate the tenancy, and where the Rented Premises continue to be occupied by a person(s) who was permitted in the Rented Premises by the Tenant, it is acknowledged and agreed that the Tenant shall continue to be in possession of the Rented Premises until it is vacated by such occupant or occupants, as the case may be; further, all of the Tenant's obligations under this Agreement shall continue until such time as the Tenancy herein is properly assigned or terminated in accordance with law or by agreement between the Lundord and the Tenant.

SAME: WHERE NO OCCUPANTS

(v) Regardless of subparagraph 18 (iv), where the Tenant vacetes the Ranted Premises without giving a Notice of Terminstion or terminstion or termination under the R.T.A. and without entering into an experiment to terminate the tenancy, and where the Rented Premises are thereby vacant, it Tenand shall confirms to be responsible for all obligations imposed under this Agreement, including the obligation to pay cent, shouther in full force and effect until such time as this Agreement is towfully terminated.

DAMAGES FOR EARLY TERMINATION

(vi) Where the Landford takes possession of the Rented Premises prior to the end of the term or any renewal thereof because the tenancy has been terminated and the Tenant has been excited for breach of this Agreement or the R.T.A, or where the Tenant has been excited for breach of this Agreement or the R.T.A, or where the Tenant has been excited for breach field to be a rent until the end of the term or any renewals thereof, subject to the Landford's obligation to mitigate its losses, on the grounds that such early payment obligation shall one state one shall demages to compensate the Landford for early termination and branch of this Agreement; further, the Tenant shall be responsible for all reasonable damages to compensate the Landford for early termination and by the Landford to re-rent the Rented Premises in mitigation of its losses.

LIABILITY

- 19. Landlord shall not in any event whatsoever be liable or responsible in any way for:
 - (f) any personal injury or death that may be suffered or sustained by the Tenant, an occupant, or any member of the Tenants' family, his agents or guests, or any other person who may be upon the Rented Premises or the premises of the Lendford; or
 - (ii) any loss of or damage or histry to any property including cere and contents thereof belonging to the Tenant or to any member of the Tenants' family or to any other person while such property is on the Rented Premises or on the premises of the Lendord; or
 - (iii) without simiting the generality of the foregoing, any demages to any such property caused by steam, water, ground water, rain or snow which may leak into, issue or flow from any part of the Rented Premises or the premises of the Landford or from the water, steem, sprinder or dreinage pipes or plumbing works of the same or from any place or quarter; or
 - (iv) any damage caused by or altributable to the condition or anangement of any electrical or other wiring; or
 - (v) any damage caused by anything done or omitted to be done by any tenants of the Landford; or
 - (vii) any damage to or loss of any property left in or on the Rented Premises or the premises of the Landlord subsequent to the Tenent giving up possession of the Rented Premises whether or not said delivery of possession by the Tenent was voluntary, whether caused or alicibutable to anything done or omitted to be done by the Landlord or any other Tenants of the Landlord, or any other person; or
 - (vii) any damage to or loss of property incurred by the Terrant as a result of an "Act of God", being such as but not limited to, the following: severe storm, lightning, flood, infestation of verrain or insects, etc.

In the event of damage, destruction or disposition of the Tenents' property, which the Tenant believes has resulted from an act or ornisation of the Landlord, Landlords' Agent(s) or Superintendent, the Tenant agrees to notify the Landlord on the next business day, in writing, of such damage, destruction or disposition and to provide written particulars of seme, including the alleged cause. The Tenant propesses which the particulars of seme, including the alleged cause. The Tenant propesses which the Tenant transfer to incur expenses which the Tenant propesses which the Tenant propesses which the Landlord of the intention of the Landlord of the intention to facur such transfer and shall permit the Landlord of the intention to facur such transfer and shall permit the Landlord of the intention to facur such tenant propesses to incur expenses. In all causes of damage to property, however caused, the Tenant shall find notify his Insurer of the damage and shall gently his Insurer of the full amount of the loss.

ISSUES ABOUT

21. In the event the Tenant balleves the Lendlord, its employees or agents are engaging in heresament of the Tenant or in activities, including construction MYTERFERENCE WITH TENANT'S UNSE OR WITH TENANT'S LOSE OR ENJOYMENT; O

F PREMISES RENDERED

22. Except where the Rented Premises are rendered until for the purposes of the Tenent as a result of an "Act of God" or the negligence of the Landlord, the Tenent shall be liable for full payment of rent for the Rented Premises and shall be liable to reimburse and indemnify the Landlord in respect of payments made or liable to be made by the Landlord to any insurer or to any other person in respect of look income and damages of any kind and shall be liable to pay the full Monthly Rented during the period when the Rented Premises are unfit for the purposes of the Tenent.

TERMINATION OF TENANCY AT END OF TERM

- 23. (a) IF EITHER THE TENANT OR THE LANGLORD DESIRES TO TERMINATE THE TENANCY AT THE END OF THE TERM OF THIS AGREEMENT, HE SHALL GIVE WRITTEN NOTICE IN ACCORDANCE WITH THE RESIDENTIAL TENANCIES ACT AND NOT LESS THAN SETTY (89) DAYS PRIOR TO THE EXPIRATION OF THIS AGREEMENT OR ANY STATUTORY OR OTHER RENEWALS THEREOF.
 - (b) A velid Notice of Termination of tenancy given by the Tenant shall be irrevocable upon receipt by the Landlord and shall not be withdre amended by the Tenant without the express written consent of the Landlord, and such Notice shall bind all Tenants of the Rented Premis.
 - (c) If elitier party has given notice of termination of this Agreement or if the parties have agreed that the tenancy will be terminated, the Rented Premay be shown to prospective tenants in accordance with the provisions of the R.T.A. Should the Tenant effectively deny the tendord entry rights the R.T.A. or this Agreement, the Tenant shall compensate the Landford for any damages he may expensace including but not limited to test rent.
 - (d) If no notice pursuant to this paragraph has been delivered by either party and the Tenant remains in occupation after the end of the termination of this Agreement, the Tenant shall become a morthly Tenant under the terms and conditions herein set out subject to any valid Notice of Rent Increase served by the Lendord and provided that nothing herein contained shall prevent the parties from agreeing in writing to any other terms for the said
 - (e) In the event tha Tenant is required by law or agrees to vacate the Rented Premises on or before a certain date and the Landford enters into a Te Agreement with a third party for rent the premises for a term commencing invandately after such date and if the Tenant faits to give the Landford possession of the Rented Premises on or before such date thereby causing the Landford to be fisible to such third party. The Tenant shall fin addit all other listingly to the Landford (or all damages suffered thereby including, without limiting the generality of the foregoing, legel coats incurred by the Landford on a solicitor and-client basis and for damages incurred by the incoming tenant in respect of such overholding.
 - (f) The Tenant acknowledges and agrees that he shall give any notice of termination by delivering or mailing same at or to the office of the Landford only, and not by delivering or mailing same to any agent or employee of the Landford. The Tenant further acknowledges and agrees that, in the event the Landford named in this Tenancy Agreement ceases to be the Landford of the Rented Premises, the Tenant shall deliver any such notices under this Agreement or required by law to the office of the party who is the Landford at the time the notice is given.
 - (g) The Tenant agrees to vacate the Rented Premises by 1 o'clock p.m. on the final day of this Tenancy Agreement or any renewal thereof.
 - (h) After service of Notice of Termination, the Tenant shall arrange with the Landlord or his agent to complete an "Outgoing Inspection Report", which shall be signed by both parties. Failure to complete an "Outgoing Inspection Report" will be deemed acceptance by the Tenant of the Landlord's copy of
 - Upon termination of the tenancy, the Tenant shall give vacant possession and deliver all keys of the Rented Premises to the Landford, Fallure to comply with this provision shall render the Tenant fields to an administration charge in addition to any other liability imposed upon the Tenant by this Agreement or by law.
- The premises shall be left fit for immediate occupation by the new Tenant, clean, undamaged, and with all furniture and refuse removed. Without limiting the generality of the foregoing, the Tenant shall:

 (i) leave the ftented Premises, appliances, and appurtenances in the same condition as existed at the commancement of the term and if the condition of the Rentad Premises has been improved by the Landord following the commencement of this Tenancy Agreement in any manner or for any reason whitesoever, the Tenant shall leave the premises in the said improved condition, reasonable weer and tear excepted;
 - (ii) leave broadcomed and tile floors, walks, cellings, wholews, doors, and every other part of the Rented Premittee in a clean condition and not move heavy furniture;
 - (iii) leave the stove, refrigerator and any other appliance in a clean combitor inside and outside, and replace any broken, missing or damaged parts before ve
 - (by) class and defrest the religerator, but here it running at normal setting:
 - (v) remove ell contents and reluse from the Rented Premises and leave any storage areas clean and unlocked.
 - (vi) If the Tenant has or has had a pet, the Tenant at his cost shall have a qualified post control contractor treat the Restart Premises for flees and other vermin and shall provide the Landford vills the contractor's paid receipt as evidence of the work done.
 - (viii) should the Landow have to clean or treat the Renied Premises as a result of the Tenant's failure to comply with his obligations under clause 23 [(0-vi)], the Tenant's shall reimburse the Landow for all costs incurred in respect of same.

INSURANCE

24. The Tenent shall, during the entire period of this tenancy and any renewal thereof, at his sole cost and expense, obtain and keep in still force and effect, fire and properly damage and public liability insurance in an amount equal to that which the Lendlord, acting reasonably, considers adequate. The Tenant agrees to provide to the Landlord, upon demand at any time, proof that all such insurance is in effect and to notify the Landlord in reasonable, considers adequate. The Tenant have by agrees that possession of the Renied Premises at the commencement of the Tenant of the Tenant fails to provide proof of insurance upon demand by the Landlord.

The Tenant expressly agrees to indemnify the Lendlord and save it hamniss from and against any and all claims, actions, damages, itability and exponses in connection with loss of life, personal injury and/or damage to properly arising from any occurrence in the Rentsel Premises, the use thereof by the Tenant, or occasioned wholly or in part by any act or omission of the Tenant, or by anyone permitted to be in the Flented Premises or the building by the Tenant.

WAIVER

25. The Lendlord and Tensnt mutuelly agree that no assest or consent to changes in or waiver of any part of this Agreement in spirit or latter shall be dearmed or taken as made, unless the same be done in writing between the Landlord or the Landlord's authorized agent and sitteched to or endorsed hereon. It is specifically undershood between the parties hereto that the Landlord's Janifora, Superintendents and Rental Agents are NOT authorized agents for the put pose of smending any provision of this agreement.

SEVERABILITY

28. If any term, coverant, condition or provision of this Tenancy Agreement or the application thereof to any person or circumstances to any extent is held investion or unanforceable, the remainder of this Agreement, or the application of the term, coverant, condition or provision to persons or circumstances other than those to which it is held investion or the application of the term, coverant, condition, or provision of this Agreement shall be walled and enforced to the fullest extent of the tarm.

RENTAL APPLICATION

27. The Tenant acknowledges receipt of a copy of the Rantal Application which its deemed to be incorporated herein and to form part of this Tenancy Agreement, The Tenant warrants the truth of all facts contained therein, and agrees that any misstellement or ordisation in the said Ferntal Application constitutes a material misrepresentation rendering this Tenancy Agreement woldstite at the option of the Landson.

GUARANTOR'S

28. In consideration of the execution and delivery of this Tenency Agreement by the Landlord, the Guarantor, as principal debtor, agrees to execution by the Guarantor and the Landlord, shall be deemed to constitute a part be incorporated into this Tenency Agreement with the Guarantor deemed to be a party to this Tenency Agreement. The Guarantor suther agree liability under the quarantee shed continue until such time as this Tenency Agreement is terminated and the Guarantor continues to be table and be this Guarantee during any renewals and extensions, stability or otherwise, of the term of this Tenency Agreement.

OBLIGATIONS
29. Everything contained in this Tenancy Agreement shall extend to and be binding upon the respective heirs, executions, administrators, successors and assigns of each party hereto. The provisions hereof shall be read with all grammatical and gender changes necessary and any singular reference to the Tenant shall be deemed to include all Tenants to this Agreement. ALL COVENANTS OF THE TENANTS HEREIN CONTAINED SHALL BE DEEMED TO BE JOINT AND SEVERAL OBLIGATIONS.

NOTICES TO TENANT AND SPOUSE

30. Any Notice given by the Landlord to the Tenant pursuant to the RTA shall be binding on all Tenants of the Rented Premises and on the spouse of any Tenant where such spouse seeks or obtains "Tenant" status under the RTA and the Tenant hereby agrees to forthwith give a copy of such Notice to all other Tenants and to any occupant of the Rented Premises to whom the Tenant is married or in a conjugal relationship with.

USE OF PERSONAL INFORMATION AND PRIVACY ISSUES

- 31. The Tenant hereby grants permission to the Landlord to record and use personal information about the Tenant obtained during the course of the tenancy herein for the purposes of:
 - 1. enforcing any term of this Agreement, including collection of moneys owed to the Landlord;
 - obtaining a Consumer Report in the event the Tenant Is in arrears of rent, in breach of this Agreement, or wishes to renew this Agreement; and,
 - 3. transferring such information to a database of tenant information to be made available to the Landlord or its agents.

ENTIRE AGREEMENT

32. The Tenant acknowledges that, prior to signing this Tenancy Agreement, the Tenant has read this Tenancy Agreement and consents to the terms, coverants, conditions and provisions iterain. This Tenancy Agreement and the Rantal Application constitutes the entire agreement between the parise hereix with respect to the subject matter hereof and there are not and shall not be any verbal statements, representations, warrantes, undertakings or agreements between the parise with respect to the subject matter hereof not contained herein. This Agreement may not be amended or modified in any respect except by written instrument.

	IN WITNESS WHEREOF the parties hereto have executed these presents:
	Per: (Landlord)
	(Witness) Per (Tenant)
	(Witness) Per(Tenant)
	(Witness) Per:(Tenant)
	(Wilness) Per:(Tenant)
	(Witness) Per(Tenant)
	(Witness) Per: (Guarantor)
10	RECEIPT OF TENANCY AGREEMENT: Whe hereby acknowledge receipt of a fully executed copy of this Tenancy Agreement; the Rental Application; and the prescribed information about the Landlord and Tenant Board this

#071# #00642#004# 7341#

Canada Trust
2580 HURONTARIO SOUTH OF HIGHWAY 5
MISSISSAUGA, ONTARIO LEB 1NE

MEMO PSV1, 2904

MR KHALIED EL NASSER OR MR STANFORMENT BE D MISSISSAGEN ON LIPE AV3

9011500**

647=



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

The Toronto-Dominion Bank		80271058
100 CITY CENTRE DRIVE MISSISSAUGA, ON L5B 2C9	DATE	2017-05-09 YYYYMMDD
	Transit-Serial No.	93-80271058
Pay to the KHALED RACHID ELNASSER Order of		\$ *****3,200.00
THREE THOUSAND TWO HUNDRED************* Authorized signature required for amounts over CAD \$5,000.00 Re	********	0/100 Canadian Dollars
The Toronto-Dominion Bank Toronto, Ontario Canada M5K 1A2	Countersigned	attaney Number
OUTSIDE CANADA NEGOTIABLE BY CORRESPONDENTS AT THE	IR BUYING RATE FOR DEMAND DRAFTS	ON CANADA

#80271058# 4:09612#0044: #3808#



Element Fleet Management

4 Robert Speck Parkway, Suite 900 Mississauga, ON L4Z 1S1 elementfleet.com

905-366-8900 telephone 905-366-8899 (ex

May 9, 2017

To Whom It May Concern:

This letter will confirm Macillamani Ragulan is a full-time employee at Element Fleet Management ("Company"). Macillamani holds the position of Senior Analyst, Financial and has been employed with the Company since February 2012. His current salary is \$60,743.55 and he is entitled to participate in the Company's Annual Performance Bonus Plan.

Should you have any questions please do not hesitate to contact me directly at 905-366-1366.

Sincerely,

Element Fleet Management

Wendy Dinnoo

Human Resources Business Partner





Draw Willer

Equifax Credit Report and Score ™ as of 05/09/2017

Name: Macillamani Ragulan

Confirmation Number: 3471757371

Credit Score Summary

Where You Stand

787 Excellent

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.

EFX
~
760 +
Excellent

Range Canada Population	300 - 559	560 - 659	660 - 724	725 - 759	760 +
	Poor	Fair	Good	Very Good	Excellent
	4%	10%	15%	14%	57%
		A	1	, ,,,,,	0,70

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.

Percentage of revolving trades opened within the last 2 years to total trades.

Number of open national card trades.

Your Loan Risk Rating

787 Excellent

Your credit score of 787 is better than 61% 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

Many lenders may offer you special incentives and rewards that are geared to their most valuable customers.

Delinquency Rates*

55% 33%

21% 11%

iio s

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.

650- 700-

2%

Delinquency \$550. 649

Delinquency \$550 begins as the percentage of borrowers who reall 90 days past due or worse (such as bankruptcy or a two year period.

750-799 800+

CREDIT REPORT

Personal Information

Personal Data

Name:

MACILLAMANI RAGULAN

SIN:

539XXX210

Date of Birth:

1976-05-XX

Current Address

Address:

46 LADY BOWER CRES SCARBOROUGH, ON

Date Reported:

2015-09 2015-08 2014-05

2015-09 2015-08

Current Employment

Employer: Occupation:

ELEMENT FLEET MANAGEMENT

SENIOR FINANCIAL ACCOUNTA

Other Names:

Also Known as:

own as: RAGULAN MACILLAMANI XX

Previous Address

Address:

32 AMBERJACK BLVD SCARBOROUGH, ON 2015-09 2015-08 2014-05

Date Reported:

Previous Employment

Employer: Occupation:

Employer:

ADMINISTRATOR
OMNI FACILITY

TRANSPORTACTION

Occupation:

Special Services

No Special Services Message

Consumer Statement

No Consumer Statement on File

Credit Information

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

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 <u>not</u> 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.

SCOTIALINE

Phone Number: Account Number:

(800)387-6556

High Credit/Credit Limit:

\$23,000.00

XXX...988

Payment Amount: \$5

\$50.00

https://www.econsumer.equifax.ca/canadaotc/viewPopUpDetail.ehtml?prod_cd=CAECS... 2017-05-09

Balance:

Past Due:

Date of Last Activity:

Date Reported:

Association to Account:

Type of Account:

Individual Revolving 2016-02

Date Opened: Status:

Paid as agreed and up to date

Months Reviewed:

Payment History:

No payment 30 days late No payment 60 days late No payment 90 days late

Prior Paying History:

Comments:

Personal line of credit Monthly payments

SCOTIABANK VISA

Phone Number: Account Number: Association to Account:

Type of Account: Date Opened:

Status:

Months Reviewed: Payment History:

Prior Paying History:

Comments:

Monthly payments

(800)387-6508

XXX...075

Individual

Revolving

2016-01

Amount in h/c column is credit limit

SCOTIABANK VISA

Phone Number: Account Number: Association to Account:

Type of Account: Date Opened: Status:

Months Reviewed:

Payment History:

Prior Paying History:

Comments:

Amount in h/c column is credit limit

SCOTIALINE

Phone Number: Account Number: Association to Account:

Type of Account: Date Opened:

Status:

Months Reviewed:

Payment History:

Prior Paying History:

Comments:

(800)387-6508 XXX...110

Individual Revolving 2016-10

Paid as agreed and up to date

No payment 30 days late No payment 60 days late No payment 90 days late

Balance: Paid as agreed and up to date

16 No payment 30 days late No payment 60 days late

No payment 90 days late

Monthly payments

(800)387-6508 Payment Amount:

XXX...886 Individual Revolving 2016-01

16

Paid as agreed and up to date

No payment 30 days late No payment 60 days late

No payment 90 days late Personal line of credit

Monthly payments

High Credit/Credit Limit:

Balance: Past Due: Date of Last Activity: Date Reported:

\$5,000.00 Payment Amount: \$10.00 \$1,002.00 \$0.00 2017-04

\$19,948.00

\$0.00

2017-04

2017-04

2017-04

\$1,000.00

\$0.00

Not Available

High Credit/Credit Limit: Payment Amount:

Past Due: \$0.00 Date of Last Activity: 2017-02 Date Reported: 2017-04

High Credit/Credit Limit:

Balance: Past Due: Date of Last Activity: Date Reported:

Not Available \$0.00 \$0.00 2017-01 2017-04

\$15,000,00

https://www.econsumer.equifax.ca/canadaotc/viewPopUpDetail.ehtml?prod_cd=CAECS... 2017-05-09

High Credit/Credit Limit:

Payment Amount:

Date of Last Activity:

High Credit/Credit Limit:

Payment Amount:

Date of Last Activity:

Date Reported:

Balance:

Past Due:

Date Reported:

Balance:

Past Due:

\$0.00

\$0.00

\$0.00

2016-11

2017-04

\$7,200.00

\$0.00

\$0.00

2016-05

2017-05

Not Available

Not Available

SCOTIABANK VISA

Phone Number:

(800)387-6508

Account Number:

Type of Account:

Association to Account:

XXX...868 Individual Revolving

Date Opened:

2012-01

Status:

Paid as agreed and up to date

Months Reviewed:

Payment History:

No payment 30 days late No payment 60 days late No payment 90 days late

Prior Paying History:

Comments:

Account Closed

WALMART CDA BANK MC

Phone Number:

Account Number: Association to Account:

Type of Account: Date Opened:

Status:

Months Reviewed:

Payment History:

Prior Paying History:

Comments:

Monthly payments

(888)872-4724

XXX...802

Individual

Revolvina

2011-09

PC FINANCIAL CIBC

Phone Number:

Account Number: Association to Account:

Type of Account: Date Opened:

Status:

Months Reviewed:

Payment History:

Prior Paying History:

Comments:

Personal line of credit Monthly payments

TDCT TR0329

Phone Number:

Account Number: Association to Account:

Type of Account: Date Opened:

Status:

Months Reviewed:

Payment History:

No payment 30 days late No payment 60 days late No payment 90 days late

Paid as agreed and up to date

(866)222-3456

XXX...228

Individual

Revolving

2012-09

Account paid

(888)331-6133

XXX...046 Individual Revolving 2015-05

Paid as agreed and up to date

No payment 30 days late No payment 60 days late No payment 90 days late

Closed at consumer request

Paid as agreed and up to date

No payment 30 days late No payment 60 days late No payment 90 days late

High Credit/Credit Limit:

Balance: Past Due:

Date Reported:

Payment Amount:

Date of Last Activity:

\$15,000.00

Not Available \$0.00 \$0.00 2016-05 2017-05

High Credit/Credit Limit:

Payment Amount: Balance:

\$24,060,00 Not Available \$0.00 \$0.00

Past Due: Date of Last Activity: 2017-03 Date Reported:

Prior Paying History:

Comments:

Personal line of credit Monthly payments

TDCT TR0329

Phone Number:

(866)222-3456

Account Number: Association to Account:

XXX...801 Individual

Installment 2016-11

Date Opened: Status:

Type of Account:

Paid as agreed and up to date

Months Reviewed:

Payment History:

No payment 30 days late No payment 60 days late No payment 90 days late

Prior Paying History:

Comments:

Monthly payments

ROGERS COMMUNICATION

Phone Number:

(877)764-3772 Account Number: XXX...017 Association to Account: Individual Type of Account: Open 2008-08

Date Opened: Status:

Paid as agreed and up to date

Months Reviewed:

Payment History:

No payment 30 days late

No payment 60 days late No payment 90 days late

Prior Paying History:

Comments:

Monthly payments

PRESIDENTS CHOICE MC

Association to Account:

Phone Number: Account Number:

(866)246-7262 XXX...874 Individual Revolvina 2008-06

Type of Account: Date Opened:

Paid as agreed and up to date

Months Reviewed:

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

TOYOTA CREDIT CANADA

Phone Number:

(905)513-8200 Account Number: XXX...010 Association to Account: Individual Type of Account: Installment Date Opened: 2012-12

Status:

Months Reviewed: Payment History:

Paid as agreed and up to date

46

Date of Last Activity: Date Reported:

High Credit/Credit Limit:

Payment Amount: Balance:

\$5,939.00 Past Due: Not Available Date of Last Activity: 2017-04 Date Reported:

\$10,000,00

\$856.00

2017-04

High Credit/Credit Limit:

Payment Amount: Not Available Balance: \$79.00 Past Due: \$0.00 Date of Last Activity: 2017-04 Date Reported: 2017-04

High Credit/Credit Limit:

Payment Amount: Balance:

\$2,500.00 Not Available \$0.00 Not Available

Past Due: Date of Last Activity: 2016-06 Date Reported: 2017-04

High Credit/Credit Limit:

Payment Amount:

Balance:

Past Due:

\$13,951.00 \$276,00 \$0.00 \$0.00 2016-09 2016-10

https://www.econsumer.equifax.ca/canadaotc/viewPopUpDetail.ehtml?prod_cd=CAECS... 2017-05-09

No payment 30 days late No payment 60 days late No payment 90 days late

Prior Paying History:

Comments:

Account paid Monthly payments

(866)640-7858

XXX...992

Individual

Revolving

2010-04

CAPITAL ONE HBC

Phone Number:

Account Number:

Association to Account: Type of Account:

Date Opened:

Months Reviewed:

Payment History:

Prior Paying History:

Comments:

(800)459-6415

XXX...366

Individual

Revolving

2012-06

07

Monthly payments Amount in h/c column is credit limit

Paid as agreed and up to date

No payment 30 days late No payment 60 days late No payment 90 days late

Paid as agreed and up to date

No payment 30 days late No payment 60 days late No payment 90 days late

CANADIAN TIRE BANK

Phone Number: Account Number:

Association to Account: Type of Account: Date Opened:

Status:

Months Reviewed:

Payment History:

Prior Paying History:

Comments:

Account paid Monthly payments High Credit/Credit Limit:

Payment Amount: Balance:

Past Due: Date of Last Activity:

Date Reported:

2014-05 2016-05

\$0.00

\$0.00

\$7,500.00

Not Available

High Credit/Credit Limit: \$2,000.00 Payment Amount:

Balance: \$0.00 Past Due: \$0.00 Date of Last Activity: 2013-01

Date Reported:

2013-01

Not Available

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

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

Registered Consumer Proposal

https://www.econsumer.equifax.ca/canadaotc/viewPopUpDetail.ehtml?prod_cd=CAECS...

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.)

Secured Loans

Court Name:

MINISTRY GOVT SERV

Date Filed:

2013-01

Industry Class:

Creditor's Name and Amount:

683927469 TOYOTA CREDIT

CANADA INC

Maturity Date:

2017-12

Comments:

Security Discharged

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.

2015-05-24

PC FINANCIAL CIBC (888)872-4724

2014-05-13

TDCT (866)222-3456

2014-07-19

INTLUSA 668DC04722 KOHLS/CAP1

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.

PRESIDENTS CHOICE MC (866)246-7262 2017-04-30 PCF ACCOUNT UPDATE (888)723-8881

2017-03-09 TDCT (866)222-3456

2016-12-07 AON HEWITT INC (888)927-7700

2016-07-02 EQUIFAX PERSONAL SOL (800)871-3250

2016-06-26 EQUIFAX PERSONAL SOL (Phone Number Not Available)

2015-12-19 AUTHENTICATION BMO (416)594-5957

2015-06-10 AUTH ECONSUMER REQUE (Phone Number Not Available)

2015-06-10 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.

By mail:

Equifax Canada Co. Consumer Relations Department Box 190 Jean Talon Station Montreal, Quebec H1S 2Z2

Equifax Personal Solutions: Credit Reports, Credit Scores, Protection Against Identity Th... Page 8 of 8

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

Effective date: May 10, 2017 Expiry date: May 10, 2018

If you have any concerns, please call us at 1-888-280-9111.

belairdirect Sales & Service

TD Canada Trust
PERSONAL CR - MMS/BROKER
3500 STEELES AVE E 4TH FLR TWR 3
MARKHAM, ON L3R0X1
www.tdcanadatrust.com

December 16th, 2016

Feryal Al Ghout 321 Commonwealth Circle Mississauga, Ont L5B 3V3

Dear Valued Customer:

Re: Mortgage Approval Confirmation

This will confirm that you qualify for a residential mortgage loan with The Toronto-Dominion Bank ("TD Canada Trust"), secured by the property at Suite 2904 – 4011 Brickstone Mews in Mississauga, Ontario (the "Property"), with the following terms and on the following conditions, including the Standard Conditions included at the bottom of the letter, following the signature line:

Applicant(s): Feryal Al Ghout Principal Amount: \$283,272.89

Fixed Annual Interest Rate: 4.64% per annum, calculated semi-annually not in advance

Interest Rate Expiry Date: February 20th 2017

This means the Interest Rate for the Term selected will expire on this date.

Prepayment Option: Closed to prepayment privileges, subject to terms of mortgage

Term: 5 years
Amortization: 30 years
Anticipated Closing Date: March 1st, 2017

Other charges may be payable to TD Canada Trust on closing, including Appraisal and Administration fees (including our legal fees and costs for registering the mortgage).

This Approval Confirmation is valid until July 25th, 2017.

Any Mortgage Approval Confirmation previously issued for this property is no longer valid.

Signed by:

Per:

The Toronto-Dominion Bank

Standard Conditions

- Confirmation of credit application details;
- No change in, and the accuracy of, the information provided;
- Execution of TD Canada Trust documentation;
- The Property meeting TD Canada Trust's normal lending requirements;
- The Property meeting the mortgage default insurer's requirements;
 528322 (0212)
- Valid First Mortgage Security to be provided on the Property.
 528322