

Worksheet

Leasing

Suite: 3005 Tower: PSV Date: May 18/17 Completed by: White

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

☒ Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amazon City Centre Seven New Development Partnership. \$ 500 + HST = \$ 565.00

☐ Agreement must be in good standing. Funds in Trust: \$ 52,652.31 Has not taken occupancy yet.

☒ 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 will submit by end of day May 18/17

☐ 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
ADEL NAKHLA and MANAL NAGUIB (the "Purchaser")

Suite **3005** Tower **ONE** Unit **5** Level **29** (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 be of the essence:

Insert:

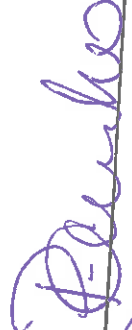
Notwithstanding paragraph 22 of this Agreement, the Purchaser shall be entitled to seek the Vendor's approval to assign the occupancy licence set out in Schedule C to the Agreement to a third party, on the following terms and conditions:

- (a) the Purchaser pays to the Blaney McMurtry, in Trust the amount required to bring the deposits for the Residential Unit to an amount equal to twenty-five percent (25%) of the Purchase Price by the Occupancy Date;
- (b) the Purchaser is not in default at any time under the Agreement;
- (c) the Purchaser covenants and agrees to indemnify and hold harmless the Vendor, its successors and assigns (and their officers, shareholders and directors) from any and all costs, liabilities and/or expenses which it has or may incur as a result of the assignment of Occupancy Licence, any damage caused by the sublicensee to the Residential Unit or the balance of the Property by the sublicensee (including, but not limited to, any activities of the sublicensee which may lead to a delay in registration of the proposed condominium) inclusive of any and all costs and expenses (including legal costs on a substantial indemnity basis) that the Vendor may suffer or incur to terminate the Occupancy Licence and enforce the Vendor's rights under the Agreement;
- (d) the Vendor shall have the right in its sole discretion to pre approve the sublicensee including, but not limited to, a review of the sublicensee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicensee;
- (e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of 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 19 day of April 2017

Witness: 

Witness:



Witness:

Purchaser: **ADEL NAKHLA**

Purchaser: **MANAL NAGUIB**

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 20 day of April 2017

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER: 

Authorized Signing Officer

(have the authority to bind the Corporation



Ontario Real Estate Association

Agreement to Lease
ResidentialToronto
Real Estate
Board

Form 400

For use in the Province of Ontario

This Agreement to Lease dated this 28 day of April, 2017TENANT (Lessee), Gurminder Singh

(Full legal names of all tenants)

LANDLORD (Lessor), Adel Nakhla and Manal Naguib

(Full legal name of landlord)

ADDRESS OF LANDLORD

(Legal address for the purpose of receiving notices)

The Tenant hereby offers to lease from the Landlord the premises as described herein on the terms and subject to the conditions 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:
#3005-4011 BRICKSTONE MEWS
Mississauga
L5B 0J7
- 2. TERM OF LEASE:** The lease shall be for a term of 1 YEAR commencing MAY 1, 2017
- 3. RENT:** The Tenant will pay to the said Landlord monthly and every month during the said term of the lease the sum of
One Thousand Nine Hundred Ninety-Five
Canadian Dollars (CDN\$ 1,995.00)
payable in advance on the first day of each and every month during the currency of the said term. First and last month's rent to be paid in advance upon completion or date of occupancy, whichever comes first.

- 4. DEPOSIT AND PREPAID RENT:** The Tenant delivers herewith (herewith/upon acceptance, as otherwise described in this Agreement)
by negotiable cheque payable to ROYAL LEPAGE REALTY PLUS
in the amount of Three Thousand Nine Hundred Ninety
Canadian Dollars (CDN\$ 3,990.00) as a deposit to be held in trust as security for the faithful performance by the Tenant of all terms, covenants and conditions of the Agreement and to be applied by the Landlord against the FIRST and LAST month's rent. If the Agreement is not accepted, the deposit is to be returned to the Tenant without interest or deduction.

"Deposit Holder"

For the purposes of this Agreement, "Upon Acceptance" shall mean that the Tenant is required to deliver the deposit to the Deposit Holder within 24 hours of the acceptance of this Agreement. The parties to this Agreement hereby acknowledge that, unless otherwise provided for in this Agreement, the Deposit Holder shall place the deposit in trust in the Deposit Holder's non-interest bearing Real Estate Trust Account and no interest shall be earned, received or paid on the deposit.

- 5. USE:** The Tenant and Landlord agree that unless otherwise agreed to herein, only the Tenant named above and any person named in a Rental Application completed prior to this Agreement will occupy the premises.

Premises to be used only for:

SINGLE FAMILY RESIDENTIAL

- 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 ☐	☒
Oil ☐	☐	Condominium/Cooperative fees ☒	☐
Electricity ☐	☒	Garbage Removal ☐	☐
Hot water heater rental ☐	☐	Other: <u>INTERNET</u>	☒
Water and Sewerage Charges ☐	☐	Other: <u></u>	☐

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 first rate for the current year, and to be payable in equal monthly installments in addition to the above mentioned rental, provided however, that the full amount shall become due and be payable on demand on the Tenant.

INITIALS OF TENANT(S):

Caf

INITIALS OF LANDLORD(S):

ANM

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7. PARKING:

ONE UNDERGROUND PARKING SPACE PROVIDED

8. ADDITIONAL TERMS:

ONE LOCKER ALSO PROVIDED

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 Landlord/Tenant until 12 p.m. on the 30 day of April

void and all monies paid thereon shall be returned to the Tenant without interest or deduction. 2017 after which time if not accepted, this Agreement shall be null and void.

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 and any Schedule hereto (any of them, "Document") shall be deemed given and received when delivered personally or hand delivered to the Address for Service provided in the Acknowledgement below, or where a facsimile number or email address is provided herein, when transmitted electronically to that facsimile number or email address, respectively, in which case, the signature(s) of the party (parties) shall be deemed to be original.

FAX No.:

(for delivery of Documents to Landlord)

FAX No.:

(for delivery of Documents to Tenant)

Email Address: glennw@teralestate@gmail.com
(for delivery of Documents to Landlord)Email Address: gracelavare@live.com
(for delivery of Documents to Tenant)

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

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

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

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

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

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

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

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

INITIALS OF TENANT(S):



INITIALS OF LANDLORD(S):



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

SIGNED, SEALED AND DELIVERED in the presence of:

(Witness) _____ IN WITNESS whereof I have hereunto set my hand and seal:
 (Tenant or Authorized Representative)  DATE April 30, 2017
 (Sec) _____
 (Tenant or Authorized Representative) _____ DATE _____
 (Sec) _____
 (Guarantor) _____ DATE _____
 (Sec) _____

We, I the Landlord hereby accept the above offer, and agree that the commission together with applicable HST (and any other tax as may hereafter be applicable) may be deducted from the deposit and further agree to pay any remaining balance of commission forthwith.

SIGNED, SEALED AND DELIVERED in the presence of:

(Witness) _____ IN WITNESS whereof I have hereunto set my hand and seal: 4/29/2017
 (Landlord or Authorized Representative)  DATE _____
 (Sec) _____
 (Landlord or Authorized Representative) _____ DATE 4/29/2017
 (Sec) _____

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

(Witness) _____ (Spouse) _____ DATE _____
 (Sec) _____ (Sec) _____

CONFIRMATION OF ACCEPTANCE: Notwithstanding anything contained herein to the contrary, I confirm this Agreement with all changes to be made and written was fully acceptance by all parties at _____ day of _____, 20____, 4/29/2017

INFORMATION ON BROKERAGE(S)	
Listing Brokerage ROYAL LEPAGE REALTY PLUS	Tel.No. (905) 828-6500
GLENN WHITE/MOURAD RIMON HANNA	54627623873247
Coop/Tenant Brokerage CLOUD REALTY	Tel.No. 905 997 6000
GRACE TAVARES	
(Salesperson / Broker Name)	
(Salesperson / Broker Name)	

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 4/29/2017
 (Landlord) _____ DATE 4/29/2017
 Address for Service 54627623873247

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 April 30, 2017
 (Tenant) _____ DATE _____
 Address for Service _____
 Tel.No. _____
 Tenant's lawyer _____
 Address _____
 Email _____
 Tel.No. _____
 Tel.No. _____
 FAX No. _____
 FAX No. _____

FOR OFFICE USE ONLY

COMMISSION TRUST AGREEMENT

To: Cooperating Brokerage shown on the foregoing Agreement to Lease:

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

DATED as at the day of the acceptance of the foregoing Agreement to Lease.

Acknowledged by:

(Authorized to bind the Co-operating Brokerage)


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

TENANT (Lessee), Gurminder Singh

LANDLORD (Lessor), Adel Nakhla and Manal Naguib

for the lease of #3005 -4011 BRICKSTONE MEWS

Mississauga

1513 017

dated the 28 day of April

2017

This offer is conditional upon the landlord within two [2] banking days after the acceptance of this Offer being able to verify employment, failing which this Offer shall be null and void and the deposit will be returned to the Tenant in full without interest. This condition is deemed to be waived automatically if the Tenant of Tenant's agent does not receive written notice from the Landlord within such conditional period.

Tenant agrees and acknowledges that only the people named in the residential application will be the people living in the property and that there will be no smoking and no pets on the property.

Tenant shall give the Landlord ten [10] post-dated cheques on the day the Tenant receives the key. Landlord agrees to cash the cheques on or after the date on the cheque.

Tenant agrees to pay the Landlord \$40 for each and every cheque which the Landlord's bank or depository refuses to honour. Tenant agrees to deliver cash or certified cheque to the Landlord for replacement or returned cheques and the service charges within 48 hours upon receiving notice from the Landlord during that period. Tenant will be responsible for all cost in any delay in payment.

Tenant agrees to pay the cost of all utilities required on the premises during the term of the lease and any extension thereof, including but not limited to electricity, water, sewer and gas or other fuel. 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, if not in default hereunder, shall have the option, by written notice, given to the Landlord at least 60 days before the end of the lease term, to renew for a further 1 year lease term with the same terms and conditions, expect that lease price will be increased according to local guidelines.

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

Landlord shall pay real estate taxes, and maintain fire and home 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 purchase and maintain fire and liability insurance for personal property [legal liability minimum \$2,000,000.00] to be in force and effect as of the first day of occupancy and provide proof to the Landlord that this has been done.

If the rented premises are vacant on the date that the rent become due and no payment has been received by the Landlord, it shall be presumed that the Tenant has abandoned the rented premises and the landlord shall be entitled to and may take immediate possession of the rented premises and to proceed with all legal remedies to collect any amount due for act of damage.

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

INITIALS OF TENANT(S):

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INITIALS OF LANDLORD(S):

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**Schedule A****Agreement to Lease - Residential**Toronto
Real Estate
Board**Form 400**

for use in the Province of Ontario

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

TENANT (Lessee), Gurinder Singh

, and

LANDLORD (Lessor), Adel Nakhla and Manal Namuib

for the lease of #3005-4011 BRICKSTONE MEWS

Mississauga

LSB 017

dated the 28 day of April

2017

Tenant agrees to return all keys at the end of the lease term or any extension thereafter. The Tenant shall provide the landlord with a refundable key deposit of ~~\$300~~ ^{\$200}, which shall be returned in full without interest when the keys are returned.

Tenant agrees to vacate the premises by 6:00 p.m. on the 12th day of AN WN ^{DS} or any renewal thereof and to remove all furniture and personal items belonging to the Tenant.

The following appliances belonging to the Landlord are to remain on the premises for the Tenant's use: Existing Fridge, Existing Stove, Existing Built-In Dishwasher, Existing Washer & Dryer, Existing Central Air Conditioner, Existing Window Blinds, All Existing Electric Light Fixtures built in microwave

Landlord represents and warrants that the appliances as listed in this Agreement to Lease will be in good working order at the commencement of the lease term. Normal wear and tear shall be expected throughout the duration of the Lease and all warranties and guarantees shall remain in place. If there is any damage caused as a result of negligence on the part of the Tenant, the Tenant shall be responsible for any and all repairs. Tenant agrees to maintain said appliances in a state of ordinary cleanliness at the Tenant's cost.

The Tenant hereby agrees that if there are any problems with the appliances and/or concerns with the property, the Tenant shall inform the Landlord immediately so that the Landlord can have access to the property with a qualified repair person to remedy the situation.

Tenant agrees to pay for all and any repairs costing \$70 and less.

The Tenant agrees to leave the premises at the end of the lease term in the same state as on the commencement of the lease term [normal wear and tear expected] If there is any damage caused as a result of negligence on the part of the Tenant, the Tenant shall be responsible for any and all repairs. Tenant shall have the carpets professionally cleaned at end of lease term at Tenant's cost.

The Tenant shall keep the lawns in good condition and shall not injure or remove the shade trees, shrubbery, hedges or any other tree or plant which may be in, upon or about the premises, and shall keep the sidewalks in front and at the sides of the premises free of snow and ice.

Landlord retains the right to inspect the property from time to time upon 24 hours notice and to do repairs inside the premises if necessary, providing the tenants are present for inspection and or repairs.

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

INITIALS OF TENANT(S):LS**INITIALS OF LANDLORD(S):**AN WN DS

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Schedule A

Agreement to Lease - Residential

Form 400

for use in the Province of Ontario



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

TENANT (lessee), Gurminder Singh

LANDLORD (lessor), Adel Nakhla and Manal Naguib

for the lease of #3005 -4011 BRICKSTONE MEWS

Mississauga

L5B 0J7

dated the 28 day of April

2017

and

DS
[Signature]

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

DS
[Signature]

DS
[Signature]

Tenant agrees to pay a 2 month penalty in the event that the Tenant terminates this lease agreement before the end of the lease term

DS
[Signature]

During the last 2 months of the lease term, 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.

The Tenant acknowledges that being a brand new unit, certain repairs may need to be done from time to time. The Tenant agrees to notify the landlord immediately of any defects that are discovered as a result of builder error or premature wear and tear and allow the builder or their authorized representatives and contractors access to the property so that any necessary repairs can be carried out, provided reasonable notice has been given.

The Landlord agrees to allow the Tenant to move into the property on April 30, 2017, provided that all necessary documents have been provided to prove transfer of hydro accounts, post dated cheques and all deposits. The Tenant agrees to pay an additional payment of \$66.50 (\$1995/30), by personal cheque, to the landlord to cover the rent for this day. The Tenant further acknowledges that all insurance and utility accounts must be set up accordingly to cover any costs that are incurred, or could be incurred during the early occupancy.

The Tenant further volunteers to provide a \$1000 deposit, to the landlord, by certified cheque to be held as a security deposit. In the event that there is any damage to unit at the end of the lease term, excluding normal wear and tear, this deposit shall be held against the cost of any damages.

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

INITIALS OF TENANT(S):

[Signature]

INITIALS OF LANDLORD(S):

DS
[Signature]

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Royal LePage Realty Plus

From: Glenn White
Sent: April-30-17 10:49 AM
To: Royal LePage Realty Plus
Subject: Key receipt

April 30 2017

Keys received by Gurminder Singh from Adel Nakhla and Royal LePage Realty Plus.

One entry/ parking fob

2 door keys

Mail key to be provided when received by landlord.

Signed and dated April 30, 2017

A handwritten signature in dark ink, appearing to be 'G. Singh', is written over the text 'Signed and dated April 30, 2017'.

Sent from my iPhone



Schedule B **Agreement to Lease – Residential**

Form 401 for use in the Province of Ontario

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

TENANT (Lessee),

Adel Nakhla and Manal Naguib

LANDLORD (Lessor),

3005-4011 Brickstone Mews Mississauga

for the lease of

1.58 037

dated the 28

April

day of

17

20

Deposit cheques, bank drafts and certified cheques must be payable to Royal LePage Realty Plus In Trust.

Please be advised that Royal LePage Realty Plus ("the Brokerage") will continue to maintain an Interest Bearing Statutory Trust Account for the benefit of all parties to the trust ("the Depositors"). The account earns a variable interest rate currently calculated as prime less 2.5% the rates may be found each day on the TD Canada Trust web site in the section titled "Guaranteed Investment Certificate Short-term". <http://www.tdcanadatrust.com/GICs/GICTable.jsp>

The Brokerage calculates and disburses all interest earned for the benefit of all Depositors unless otherwise directed in writing by the Depositor. The interest earned is paid to the beneficial owner of the trust money minus an administrative fee as follows:

The interest earned on all deposit is subject to an administrative fee of one hundred dollars (\$100.00) plus H.S.T. per deposit or per further deposit(s).

In the event the interest earned does not exceed one hundred dollars (\$100.00), such interest shall be retained by the Brokerage as full payment of the administrative fee (no accounting statement will be provided) and; where the deposit is from a private individual (not a corporation) no interest will be paid to the individual unless that individual provides the Brokerage with a Social Insurance Number and mailing address in writing for T5 purposes prior to the transaction closing.

This information must be delivered to:

Royal LePage Realty Plus
2575 Dundas Street West
Mississauga, ON L5K 2M6

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

INITIALS OF TENANTS:

(Signature)

INITIALS OF LANDLORD(S):

(Signature)

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BMO Bank of Montreal • Banque de Montréal

873739

2458 DUNDAS ST. W.
MISSISSAUGA, ONTARIO, CANADA L5K 1R8

DATE 20170518
Y/A M/M D/J

CTI

Canadian Dollar Money Order - not exceeding \$2,500 Cdn.
Mandat en dollars Canadiens - n'excédant pas

Pay to the order of
Payez à l'ordre de

BANK OF MONTREAL
ADEL NAKHLA
PSV1 unit # 3005
Leasing Fee

BANK OF MONTREAL
ADEL NAKHLA
PSV1 unit # 3005
Leasing Fee

for Bank of Montreal/pour la Banque de Montréal
Montreal, Canada/Montréal, Canada

100 Canadian Dollars Canadiens

Purchaser's Address/Adresse de l'acheteur

Leasing Fee

PSV1 unit # 3005

President and Chief Executive Officer, BMO Financial Group
Président et Chef de la direction, BMO Groupe Financier

William A. Downe

10069520011 24770187373921 90

May 18/17
Auth

April 29 2017

To: Joseph and Nehal,

Please find attached the Rental Application and Agreement to lease for:

4305-4011 Brickstone Mews

Mississauga On L5B 0J7

I would like to introduce my client **GURMINDER SINGH**. He is a Polite, respectful Gentleman who does not smoke and has no pets. Gurminder is a **Senior Manager with UPS** (see paystubs) You may call **905 315 5500** and speak to **H/R** to verify details

Gurminder has **AMAZING credit 802** (see Credit attached and ID) is looking to occupy the **Unit Sat April 29 2017**. (See Details Schedule A) He is going through a Separation , and cannot move into his own investment unit, as we have just lease it for a year one month ago. He is a really responsible wonderful man and would make an **ideal A+++ tenant**. Please find attached the Rental Application, Agreement to lease, Confirmation of Cooperation as well as all supporting Documents ID, Paystubs, Credit history. Please let me know if you would like to arrange a meeting with my client. Thank you for your time and Consideration.

All the Best,



Grace Tavares

Sales Representative

Cloud Realty

416 629 0618



Ontario

Driver's Licence
Permis de conduire
CANADA

ON

1.2 NAME/ NOM
SINGH,
GURMINDER
2101-385 PRINCE OF WALES DR
MISSISSAUGA, ON, L5B 0C6

4a. NUMBER/
NUMERO
S4490 - 30806 - 90324

4a. ISS/DEL.
2014/04/14

5. BD/REF.
CX0789775

16. SEX/SEXE
M

9. CLASS/
CATEG.
G

12. REST/
COND.
X

16 HGT/HAUT. 175 CM

4b. EXP/EXP.
2018/03/24

1. DOB/DOB
1969/03/24





Equifax Credit Report and Score™ as of 04/23/2017

Name: Gurminder Singh
Confirmation Number: 3515700627

Credit Score Summary

802

Excellent

Where You Stand

The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably. Your Equifax credit score is calculated from the information in your Equifax Credit Report. Most lenders would consider your score excellent. Based on this score, you should be able to qualify for some of the lowest interest rates available and a wide variety of competitive credit offers should be available to you.

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

What's Impacting Your Score

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

Number of inquiries in previous 12 months.
Average age of national card trades.
Total number of other inquiries

Your Loan Risk Rating

802 | Excellent

Your credit score of 802 is better than 71% of Canadian consumers.
The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably.

The Bottom Line :

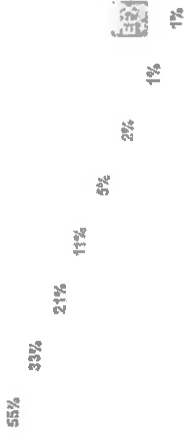
Lenders consider many factors in addition to your score when making credit decisions. However, most lenders would consider you to be a very low risk. You may qualify for a variety of loan and credit offers at some of the lowest interest rates available if you're in the market for credit, this is what you might expect:

You may be able to obtain high credit limits on your credit card.
Many lenders may offer you their most attractive interest rates and offers.
Many lenders may offer you special incentives and rewards that are geared to their most valuable customers

It is important to understand that your credit score is not the only

factor that lenders evaluate when making credit decisions. Different lenders set their own policies and tolerance for risk, and may consider other elements, such as your income, when analyzing your creditworthiness for a particular loan.

Delinquency Rates*



* Delinquency Rate is defined as the percentage of borrowers who reach 90 days past due or worse (such as bankruptcy or account charge-off) on any credit account over a two year period.

CREDIT REPORT

Personal Information

Personal Data
Name: GURMINDER SINGH
SIN:
Date of Birth: 1969-03-XX

Current Address
Address: 385 PRINCE OF WALES DR #210
MISSISSAUGA, ON
Date Reported: 2012-03 2006-10 2006-02
Previous Address
Address: 7682 BLACK WALNUT TRAIL
MISSISSAUGA, ON
Date Reported: 2012-03 2006-10 2006-02

Current Employment
Employer:
Occupation: UPS UNITED PARCEL SERVICES
SENIOR IT CLIENT SOLUTION

Special Services

No Special Services Message

Consumer Statement

No Consumer Statement on File

Credit Information

This section contains information on each account that you've opened in the past. It is retained in our database for not more than 6 years from the date of last activity.
An installment loan is a fixed-payment loan in which the monthly payment does not change from month to month. Examples of such loans are a car loan or a student loan. Mortgage information may appear in your credit report, but is not used to calculate your credit

score. A revolving loan is a loan in which the balance or amount owed changes from month to month, such as a credit card.
Note: The account numbers have been partially masked for your security.

MBNA
Phone Number: (888)876-6262
Account Number: XXX...830
Association to Account: Individual
Type of Account: Revolving
Date Opened: 2009-11
Status: Paid as agreed and up to date
Months Reviewed: 34
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 this column is credit limit

TDCIT TR222 i
Phone Number: (666)222-3456
Account Number: XXX...781
Association to Account: Individual
Type of Account: Revolving
Date Opened: 2007-04
Status: Paid as agreed and up to date
Months Reviewed: 71
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late
Prior Paying History:
Comments: Personal loan
Monthly payments

TDCIT TR0184
Phone Number: (666)222-3456
Account Number: XXX...429
Association to Account: Individual
Type of Account: Revolving
Date Opened: 2005-03
Status: Paid as agreed and up to date
Months Reviewed: 71
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late
Prior Paying History:
Comments: Personal loan
Monthly payments

FORD CREDIT CDN CO
Phone Number: Not Available
Account Number: XXX...667
Association to Account: Joint
Type of Account: Installment
Date Opened: 2016-10
Status: Paid as agreed and up to date
Months Reviewed: 06

High Credit/Credit Limit:
Payment Amount: \$21,700.00
Balance: Not Available
Past Due: \$0.00
Date of Last Activity: 2016-03
Date Reported: 2017-04

High Credit/Credit Limit:
Payment Amount: \$6,500.00
Balance: Not Available
Past Due: \$0.00
Date of Last Activity: 2017-02
Date Reported: 2017-03

High Credit/Credit Limit:
Payment Amount: \$30,000.00
Balance: Not Available
Past Due: \$0.00
Date of Last Activity: 2016-11
Date Reported: 2017-03

High Credit/Credit Limit:
Payment Amount: \$49,680.00
Balance: \$1,036.00
Past Due: \$45,540.00
Date of Last Activity: 2017-03
Date Reported: 2017-03

Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late

Prior Paying History:

Comments: Auto
Monthly payments

HONDA FINANCE INC

Phone Number: (416)754-2323

Account Number: XXX...321

Association to Account: Joint

Type of Account: Installment

Date Opened: 2014-03

Status: Paid as agreed and up to date

Months Reviewed: 38

Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late

Prior Paying History:

Comments: Auto
Bi-weekly payments

High Credit/Credit Limit: \$29,024.00

Payment Amount: \$176.00

Balance: \$17,008.00

Past Due: \$0.00

Date of Last Activity: 2017-03

Date Reported: 2017-03

TDCT TR2231

Phone Number: (866)222-3456

Account Number: XXX...464

Association to Account: Individual

Type of Account: Mortgage

Date Opened: 2014-03

Status: Paid as agreed and up to date

Months Reviewed: 37

Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late

Prior Paying History:

Comments: Mortgage
Semi-monthly payments

High Credit/Credit Limit: \$199,000.00

Payment Amount: \$383.00

Balance: \$172,000.00

Past Due: \$0.00

Date of Last Activity: 2017-03

Date Reported: 2017-03

* This item is not displayed to all credit grantors. It does not impact your credit score as returned on this report; however some lenders may use a different score where it is factored in to the scoring algorithm.

MBNA

Phone Number: (888)876-6262

Account Number: XXX...985

Association to Account: Individual

Type of Account: Revolving

Date Opened: 2015-02

Status: Paid as agreed and up to date

Months Reviewed: 24

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 No column is credit limit

High Credit/Credit Limit: \$17,500.00

Payment Amount: Not Available

Balance: \$0.00

Past Due: \$0.00

Date of Last Activity: 2016-03

Date Reported: 2017-03

MBNA

Phone Number: (888)876-6262

Account Number: XXX...454

High Credit/Credit Limit: \$10,900.00

Payment Amount: \$15.00

Association to Account:
Type of Account:
Date Opened:
Status:
Months Reviewed:
Payment History:

Prior Paying History:
Comments:

Individual
Revolving
2012-02
Paid as agreed and up to date
33
No payment 30 days late
No payment 60 days late
No payment 90 days late

Monthly payments
Amount in h/c column is credit limit

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

\$1,498.00
\$0.00
2017-03
2017-03

TD CREDIT CARDS
Phone Number
Account Number:
Association to Account:
Type of Account:
Date Opened:
Status:
Months Reviewed:
Payment History:

Prior Paying History:
Comments:

(800)983-8472
XXX...472
Individual
Revolving
2017-03
Paid as agreed and up to date
01
No payment 30 days late
No payment 60 days late
No payment 90 days late

Closed at consumer request
Account paid

High Credit/Credit Limit:
Payment Amount:
Balance:
Past Due:
Date of Last Activity:
Date Reported:

\$14,000.00
Not Available
\$0.00
\$0.00
2017-03
2017-03

CAPITAL ONE HBC
Phone Number:
Account Number
Association to Account:
Type of Account:
Date Opened:
Status:
Months Reviewed:
Payment History:

Prior Paying History:
Comments:

(866)640-7858
XXX...535
Individual
Revolving
2009-11
Paid as agreed and up to date
61
No payment 30 days late
No payment 60 days late
No payment 90 days late

Account Closed
Monthly payments

High Credit/Credit Limit:
Payment Amount:
Balance:
Past Due:
Date of Last Activity:
Date Reported:

\$2,000.00
Not Available
\$0.00
\$0.00
2011-10
2016-04

Credit History and Banking Information

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

No Banking information on file

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

Public Records and Other Information

Bankruptcy

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

activity.

Voluntary Deposit - Orderly Payment Of Debts, Credit Counseling

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

Registered Consumer Proposal

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

Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages

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

Secured Loans

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

Secured Loans			
Court Name:	MINISTRY GOVT SERV	Date Filed:	2016-10
Industry Class:		Creditor's Name and Amount:	721676529 FORD CREDIT CANADA LIMITED

Maturity Date:

Comments: Security Deposit Unknown

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.

2016-07-15	MCAP RMG MTG (866)805-8900
2016-07-14	GET A BETTER (416)252-9000
2017-04-23	EQUIFAX PERSONAL SOL (800)871-3250
2017-03-09	TDCT (866)222-3456
2016-12-16	BEST BUY CANADA (250)472-2326
2016-07-27	CMHC SCHL 03 (888)463-6454
2016-07-15	GENWORTH FIN MRTG (805)287-5322
2016-01-24	BEST BUY CANADA (250)472-2326

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.

How can I correct an inaccuracy in my Equifax credit report?

Complete and submit a [Consumer Credit Report Update Form](#) to Equifax.

By mail:

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

By fax: (514) 355-8502

Equifax will review any new details you provide and compare it to the information in our files. If our initial review does not resolve the problem, we will contact the source of the information to verify its accuracy. If the source informs us that the information is incorrect or incomplete, they will send Equifax updated information and we will change our file accordingly. If the source confirms that the information is correct, we will not make any change to our file. In either case, you may add a statement to our file explaining any concerns you have. Equifax will include your statement on all future credit reports we prepare if it contains 400 characters or less.

If Equifax changes our file in response to your request, we will automatically send you an updated credit report to show you the changes. At your request, we will also send an updated credit report to any of our customers who received one within 60 days before the change was made.



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Employee Name		Work Location		Advice No.	
GURINDER SINGH		2331 ORBRL STF 33209 A		0000000199	

Employee ID	Tax ID	Fed Status	St Wrk	St Res Status	Advice Date
1705021	XXX-XX7-917				04/25/2017

Earnings Statement	Period Begin	Period End	Total Earned	Total Taxes	Total Deducted	Net Amount
	04/16/2017	04/30/2017	4,341.50	810.36	925.17	3,605.97

Earnings		Taxes - Deductions - Misc					
Description	Rate	Miles	Hours	Gross	Description	Current	YTD
SALARY				4,341.50	TAXES		
CURRENT TOTALS				4,341.50	TAX/IMP FED	810.36	21,013.42
Y-T-D TOTALS				67,942.15	TOTALS	810.36	
DEDUCTIONS							
				DCPP	217.08	1,730.16	
				RRSF	607.81	4,844.42	
				LTD	53.36	506.88	
				ST DISABILITY	5.42	43.36	
				UNITED WAY 17	31.50	252.00	
				TOTALS		925.17	

Address Verification Area

F2101 - 385 PRINCE OF WALES DR
MISSISSAUGA ON L5B 1W6

Go To: [Payroll and Compensation Home](#)

[Return to Search](#)

[Previous Page](#)

[Next in List](#)

[Personalize Page](#)



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Employee Name		Work Location		Advice No.
GURINDER SINGH		2331 ONERL STF 33209 A		0000010537

Employee ID	Tax ID	Fed Status	St Wrk	St Res Status	Advice Date
1705021	XXX-XX7-917				03/24/2017

Earnings Statement		Period Begin	Period End	Total Earned	Total Taxes	Total Deducted	Net Amount
		03/16/2017	03/31/2017	4,320.00	804.46	921.08	2,594.46

Earnings		Taxes - Deductions - Misc					
Description	Rate	Miles	Hours	Gross	Deduction	Current	YTD
SALARY							
				4,320.00	TAXES		
CURRENT TOTALS				4,320.00	TAX/IMP FED	804.46	19,392.70
TOTALS				59,259.15	TOTALS	804.46	
DEDUCTIONS							
				DCPP	216.06		1,346.06
				RRSF	604.80		3,628.80
				LTD	63.36		189.00
				ST DISABILITY	5.42		32.52
				UNITED WAY 17	31.50		189.00
				TOTALS	921.08		

Address Verification Area

#2101 - 385 PRINCE OF WALES DR
MISSISSAUGA ON L5B 0C6

Go To: [Payroll and Compensation Home](#)

[Return to Search](#)

[Previous in List](#)

[Next in List](#)

[Personalize Page](#)



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Employee Name		Work Location		Advice No.	
GURMINDER SINGH		2331 OKBRL STF 33209 A		0000008850	
Employee ID	Tax ID	Fed Status	St Wrk	St Res Status	Advice Date
1705021	XXK-XX7-917				03/15/2017

Earnings Statement	Period Begin	Period End	Total Earned	Total Taxes	Total Deducted	Net Amount
-	03/01/2017	03/15/2017	4,320.00	878.69	921.08	2,520.23

Earnings				Taxes - Deductions - Misc			
Description	Rate	Miles	Hours	Gross	Description	Current	YTD
- SALARY				4,320.00	TAXES		
- CURRENT TOTALS				4,320.00	CANADIAN EI	11.10	636.19
- Y-T-D TOTALS				54,939.15	CPP/RRG	82.93	2,564.10
					TAX/IMP FED	784.66	10,588.24
					TOTALS	878.69	
					DEDUCTIONS		
					DCPP	216.00	1,083.00
					MRSP	604.80	3,024.00
					LTD	63.36	316.80
					ST DISABILITY	5.42	27.10
					UNITED WAY'17	31.50	157.50
					TOTALS	921.08	

Address Verification Area

#2101 - 385 PRINCE OF WALES DR
MISSISSAUGA ON L5B 0C6

Go To: [Payroll and Compensation Home](#)

[Return to Search](#) [Previous in List](#) [Next in List](#)

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Employee Name	Work Location		Advice No.
GURMINDER SINGH	2331 ONBRL STP 33209 A		0000014764

Employee ID	Tax Id	Fed Status	St Wrk	St Res Status	Advice Date
1735921	XXX-XX7-917				04/13/2017

Earnings Statement	Period Begin	Period End	Total Earned	Total Taxes	Total Deducted	Net Amount
	03/01/2017	04/15/2017	4,341.50	810.36	925.17	2,605.97

Earnings				Taxes - Deductions - Misc		
Description	Rate	Hours	Gross	Description	Current	YTD
- SALARY						
			4,341.50	TAXES		
CURRENT TOTALS			4,341.50	TAX/IMP FED	810.36	20,203.06
Y-T-D TOTALS			63,600.65	TOTALS	810.36	
DEDUCTIONS						
				DCPP	217.08	1,513.03
				RRSP	607.81	4,236.61
				LTD	63.36	443.52
				ST DISABILITY	5.42	37.94
				UNITED WAY 17	31.50	230.50
				TOTALS	925.17	

Address Verification Area *2101 385 PRINCE OF WALES DR
MISSISSAUGA ON L5E 0C6

Go To: [Payroll and Compensation Home](#)

[Return to Search](#) [Next in List](#)

100

4305-401 BRICKSTONE MENS Mississauga L5B 0A3

[illegible][illegible]

1. Name Gurminder Singh
Date Dec 20th 1967 X No. 5016-67

49-38861-90324
JAMES W. JAMES

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1. *Handwritten text:* "Handwritten text"

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新刊 日本書紀卷之六

2810-3939 Duke of York Blvd

Ms. A. 9. 2. 15. 1

From Tanisib - 10

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67-298-1632

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2. *Ph. dactyloides* (P.) Gilg. et al. (1932) (Fig. 10, 11).

U.S. - 361 - Canada

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95-35512

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Very Cordially

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一、關於「中國共產黨」。中國共產黨是中國工人階級的先鋒隊，是中國人民解放鬥爭的領導者。中國共產黨是中國工人階級的先鋒隊，是中國人民解放鬥爭的領導者。中國共產黨是中國工人階級的先鋒隊，是中國人民解放鬥爭的領導者。

EMPLOYEE'S PRESENT EMPLOYMENT		FLOOR EMPLOYMENT	
Employee	.....	Employee	.....
Business address	.....	Business address	.....
Home address	.....	Home address	.....
Phone	.....	Phone	.....
Length of employment	.....	Length of employment	.....
Name of employer	.....	Name of employer	.....
Current salary (per month)	.....	Current salary (per month)	.....
Name of bank	.....	Name of bank	.....
Checking account	.....	Checking account	.....
Annual salary		Annual salary	
Remarks		Remarks	
Signature		Signature	
Date		Date	

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1. The first part of the report, which is the most important, is the introduction. This part should be written in a clear and concise manner, and should provide a brief overview of the project and its objectives. It should also include a statement of the problem being addressed, and a description of the methods used to collect and analyze the data.

4/23/2017
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 0385-550
 647 256-530

五、六、七、八、九、十、十一、十二、十三、十四、十五、十六、十七、十八、十九、二十、二十一、二十二、二十三、二十四、二十五、二十六、二十七、二十八、二十九、三十、三十一、三十二、三十三、三十四、三十五、三十六、三十七、三十八、三十九、四十、四十一、四十二、四十三、四十四、四十五、四十六、四十七、四十八、四十九、五十、五十一、五十二、五十三、五十四、五十五、五十六、五十七、五十八、五十九、六十、六十一、六十二、六十三、六十四、六十五、六十六、六十七、六十八、六十九、七十、七十一、七十二、七十三、七十四、七十五、七十六、七十七、七十八、七十九、八十、八十一、八十二、八十三、八十四、八十五、八十六、八十七、八十八、八十九、九十、九十一、九十二、九十三、九十四、九十五、九十六、九十七、九十八、九十九、一百。



Royal LePage Realty Plus
2575 Dundas St W 13, Mississauga, ON L5K 2M6
Bus: 905-828-6550 Fax: 905-828-1511
Website: royallepage.ca

05/09/2017

018187
COMMISSION STATEMENT

RE: AGREEMENT OF PURCHASE AND SALE 018187 TO Gurminder Singh

TO OUR COMMISSION RE: SALE OF 401.1 Erickstone Mews

AT A SALE PRICE OF 1,995.00

DEPOSIT	3,995.00
LESS COMMISSION PAYABLE 50.00% +50.00%	1,995.00
GST - 860585496RT0001	259.36

BALANCE DUE TO VENDOR	<u>1,740.64</u>
	=====

CLOSING SCHEDULED FOR 05/01/2017

OUR REFERENCE NUMBER IS 018187

PLEASE FAX CONFIRMATION OF CLOSING TO (905)828-1511. SO FUNDS CAN BE FORWARDED TO Adel Nakhla And Manal Naguib THANK-YOU!

Tara Bailey
Deal Administrator
905-828-6550 x 222



RBC Wealth Management
Private Banking

Royal Bank of Canada
4 Robert Speck Parkway
Suite 1040
Mississauga, ON L4Z 1S1

March 31st, 2017

Amacon Development (City Centre) Corp.
37 Bay Street, Suite 400
Toronto, ON M5J 3B2

Subject: Dr. Adel Nakhla & Manal Naguib

To Whom It May Concern:

Please accept this letter as a reference for our clients, Dr. Adel Nakhla & Manal Naguib.

They have been dealing with RBC Financial Group for over 20 years. They maintain both depository and credit relationships with us and have handled all accounts as agreed and in a completely satisfactory manner.

We also confirm that the above clients currently have sufficient capital to cover the entire cost of the property located at 4011 Brickstone Mews, Suite 3005, Mississauga, Ontario in the amount of \$371,808.00.

Should you have any further questions, please feel free to contact me at the address above or telephone number shown below.

Sincerely,

Nancy Lee
Private Banker
905-897-8031

The information in this letter is confidential and may not be disclosed to any person other than the Requesting Bank and the Requesting Client. Neither the Responding Bank nor the Requesting Bank, nor any of their employees, assumes any responsibility for the accuracy or completeness of the information in this letter. Any person relying on this information does so entirely at their own risk. The requesting client indemnifies and saves harmless both banks and their employees, and the Requesting Bank, if requesting the letter for its own use, indemnifies and saves harmless the Responding Bank and its employees, from any liability incurred as a result of this letter. Receipt of this information constitutes agreement to the above.