

Worksheet  
Leasing

Suite: 3210 Tower: One Date: May 15<sup>th</sup> 2017 Completed by: Dragana

Please mark if completed:

- Copy of 'Lease Prior to Closing' Amendment ✓
- Copy of Lease Agreement ✓ *provided @ occupancy.*
- Certified Deposit Cheque for Top up Deposit to <sup>201</sup>25% payable to Blaney McMurtry LLP in Trust *Amazon to verify*
- Certified Deposit Cheque for leasing fee as per the Leasing Amendment payable to Amacon City Centre Seven New Development Partnership. ✓
- Agreement must be in good standing. Funds in Trust: \$ 58,289. *Amazon to verify*
- 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 *Amazon to verify*
- 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

MEILING SU and QUANMIN YANG (the "Purchaser")

Suite 3210 Tower ONE Unit 10 Level 31 (the "Unit")

It is hereby understood and agreed between the Vendor and the Purchaser that the following changes shall be made to the Agreement of Purchase and Sale executed by the Purchaser and accepted by the Vendor (the "Agreement") and, except for such changes noted below, all other terms and conditions of the Agreement shall remain the same and time shall continue to be of the essence:

Insert:

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

- (a) the Purchaser pays to the Blaney McMurtry, in Trust the amount required to bring the deposits for the Residential Unit to an amount equal to twenty-five percent (25%) of the Purchase Price by the Occupancy Date;
- (b) the Purchaser is not in default at any time under the Agreement.

- (c) the Purchaser covenants and agrees to indemnify and hold harmless the Vendor, its successors and assigns (and their officers, shareholders and directors) from any and all costs, liabilities and/or expenses which it has or may incur as a result of the assignment of Occupancy Licence, any damage caused by the sublicensee to the Residential Unit or the balance of the Property by the sublicensee (including, but not limited to, any activities of the sublicensee which may lead to a delay in registration of the proposed condominium) inclusive of any and all costs and expenses (including legal costs on a substantial indemnity basis) that the Vendor may suffer or incur to terminate the Occupancy Licence and enforce the Vendor's rights under the Agreement;


- (d) the Vendor shall have the right in its sole discretion to pre approve the sublicensee including, but not limited to, a review of the sublicensee's personal credit history and the terms of any arrangement made between the Purchaser and the sublicensee;

- (e) the Purchaser shall deliver with the request for approval a certified cheque in the amount of One Thousand Five Hundred Dollars (\$1,500.00) plus applicable taxes for the administrative costs of the Vendor in reviewing the application for consent, which sum shall be non refundable.


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

IN WITNESS WHEREOF the parties have executed this Agreement

DATED at Mississauga, Ontario this 11<sup>th</sup> day of April 2017

  
  
2017

Witness:



Witness:

Purchaser: Meiling Su  
Purchaser: QUANMIN YANG

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 11<sup>th</sup> day of April 2017

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER:

Authorized Signing Officer  
I have the authority to bind the Corporation

**Agreement to Lease**  
**Residential**

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

**TENANT (Lessee),** Hannah Richardson and Stephen Mueller  
(Full legal names of all Tenants)

**LANDLORD (Lessor),** Meiling Su & Quanmin Yang  
(Full legal name of Landlord)

**ADDRESS OF LANDLORD** \_\_\_\_\_  
(Legal address for the purpose of receiving notices)

The Tenant hereby offers to lease from the Landlord the premises as described herein on the terms and subject to the conditions as set out in this Agreement.

1. **PREMISES:** Having inspected the premises and provided the present tenant vacates, I/we, the Tenant hereby offer to lease, premises known as:  
#3210 -4011 BRICKSTONE MEWS Mississauga L5B 0J7
2. **TERM OF LEASE:** The lease shall be for a term of One Year commencing May 15, 2017
3. **RENT:** The Tenant will pay to the said Landlord monthly and every month during the said term of the lease the sum of Two Thousand One Hundred Canadian Dollars (CDN\$ 2,100.00), payable in advance on the first day of each and every month during the currency of the said term. First and last months' rent to be paid in advance upon completion or date of occupancy, whichever comes first.
4. **DEPOSIT AND PREPAID RENT:** The Tenant delivers upon acceptance (Herewith/Upon acceptance/as otherwise described in this Agreement) by negotiable cheque payable to ORION REALTY CORPORATION, BROKERAGE "Deposit Holder" in the amount of Four Thousand Two Hundred Canadian Dollars (CDN\$ 4,200.00) as a deposit to be held in trust as security for the faithful performance by the Tenant of all terms, covenants and conditions of the Agreement and to be applied by the Landlord against the First and Last month's rent. If the Agreement is not accepted, the deposit is to be returned to the Tenant without interest or deduction.
- For the purposes of this Agreement, "Upon Acceptance" shall mean that the Tenant is required to deliver the deposit to the Deposit Holder within 24 hours of the acceptance of this Agreement. The parties to this Agreement hereby acknowledge that, unless otherwise provided for in this Agreement, the Deposit Holder shall place the deposit in trust in the Deposit Holder's non-interest bearing Real Estate Trust Account and no interest shall be earned, received or paid on the deposit.
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 Use

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

	LANDLORD	TENANT		LANDLORD	TENANT
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Cable TV	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Oil	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Condominium/Cooperative fees	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Electricity	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Garbage Removal	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Hot water heater rental	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other: <u>Internet</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Water and Sewerage Charges	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other: _____	<input type="checkbox"/>	<input type="checkbox"/>

The Landlord will pay the property taxes, but if the Tenant is assessed as a Separate School Supporter, Tenant will pay to the Landlord a sum sufficient to cover the excess of the Separate School Tax over the Public School Tax, if any, for a full calendar year, said sum to be estimated on the tax rate for the current year, and to be payable in equal monthly installments in addition to the above mentioned rental, provided however, that the full amount shall become due and be payable on demand on the Tenant.

INITIALS OF TENANT(S):

SH HR  
05/12/17 05/12/17  
4:23PM EDT -4:30PM EDT

INITIALS OF LANDLORD(S):

[Signature]



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7. **PARKING:** One Underground Parking Space

8. **ADDITIONAL TERMS:**

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

10. **IRREVOCABILITY:** This offer shall be irrevocable by Tenant until 5:00 p.m. on the 13 day of May 2017 after which time if not accepted, this Agreement shall be null and void and all monies paid thereon shall be returned to the Tenant without interest or deduction.

11. **NOTICES:** The Landlord hereby appoints the Listing Brokerage as agent for the Landlord for the purpose of giving and receiving notices pursuant to this Agreement. Where a Brokerage (Tenant's Brokerage) has entered into a representation agreement with the Tenant, the Tenant hereby appoints the Tenant's Brokerage as agent for the purpose of giving and receiving notices pursuant to this Agreement. Where a Brokerage represents both the Landlord and the Tenant (multiple representation), the Brokerage shall not be appointed or authorized to be agent for either the Tenant or the Landlord for the purpose of giving and receiving notices. Any notice relating hereto or provided for herein shall be in writing. In addition to any provision contained herein and in any Schedule hereto, this offer, any counter-offer, notice of acceptance thereof or any notice to be given or received pursuant to this Agreement or any Schedule hereto (any of them, "Document") shall be deemed given and received when delivered personally or hand 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.: 905-286-5271 (For delivery of Documents to Landlord) FAX No.: 905-565-6677 (For delivery of Documents to Tenant)  
Email Address: dlukaroska@gmail.com (For delivery of Documents to Landlord) Email Address: realtor@arhamnaqi.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): SM HR  
05/12/17 05/12/17  
4:23PM EDT 4:30PM EDT

INITIALS OF LANDLORD(S): amy mls





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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) Arham Naqi  
  
(Witness) Arham Naqi

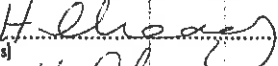
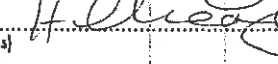
IN WITNESS whereof I have hereunto set my hand and seal:

  
(Tenant or Authorized Representative) Richardson, H.  
  
(Tenant or Authorized Representative) Mueller, S.

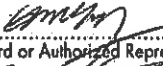

● DATE May 12, 2017  
(Seal)  
● DATE May 12, 2017  
(Seal)  
● DATE  
(Seal)

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)  
  
(Witness)

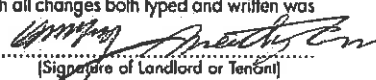
IN WITNESS whereof I have hereunto set my hand and seal:

  
(Landlord or Authorized Representative)  
  
(Landlord or Authorized Representative)

● DATE May 13, 2017  
(Seal)  
● DATE May 13, 2017  
(Seal)

**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  
(Seal)

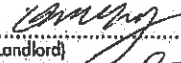

**CONFIRMATION OF ACCEPTANCE:** Notwithstanding anything contained herein to the contrary, I confirm this Agreement with all changes both typed and written was finally acceptance by all parties at 12:30 a.m. p.m. this 13<sup>th</sup> day of May, 2017.   
(Signature of Landlord or Tenant)

**INFORMATION ON BROKERAGE(S)**


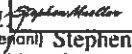
Listing Brokerage ORION REALTY CORPORATION Tel.No. (416) 733-7784  
DRAGANA NESTOROVSKI  
(Salesperson / Broker Name)  
Co-op/Tenant Brokerage RIGHT AT HOME REALTY INC. Tel.No. (905) 565-9200  
ARHAM NAQI  
(Salesperson / Broker Name)

**ACKNOWLEDGEMENT**

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

  
(Landlord) DATE May 13, 2017  
  
(Landlord) DATE May 13, 2017  
Address for Service  
Tel.No.  
Landlord's Lawyer  
Address  
Email  
Tel.No. FAX No.

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

  
(Tenant) Hannah Richardson DATE May 12, 2017  
  
(Tenant) Stephen Mueller DATE May 12, 2017  
Address for Service  
Tel.No.  
Tenant's Lawyer  
Address  
Email  
Tel.No. FAX No.

**FOR OFFICE USE ONLY**

**COMMISSION TRUST AGREEMENT**

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

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

Acknowledged by:

  
(Authorized to bind the Listing Brokerage)

  
(Authorized to bind the Co-operating Brokerage)



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

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

**TENANT (Lessee),** Hannah Richardson and Stephen Mueller, and

**LANDLORD (Lessor),** Meiling Su & Quanmin Yang

for the lease of #3210-4011 BRICKSTONE MEWS Mississauga

LSB 017 dated the 12 day of May, 2017

Tenant and Landlord agree that an accepted Agreement to Lease shall form a completed lease and no other lease will be signed between the parties.

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

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

The Tenant agrees not to smoke in the apartment.

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

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

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

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

The Tenant agrees to provide the landlord with \$200 security deposit in the form of a cheque payable to Meiling Su, before taking occupancy of the unit, for the use of keys and fobs.

The Tenant agrees to provide the landlord with \$500 security deposit in the form of a cheque payable to Meiling Su, before taking occupancy of the unit as a deposit for the pets.

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

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

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

INITIALS OF TENANT(S):

HR SM  
05/12/17 05/12/17  
4:30PM EDT 4:23PM EDT

INITIALS OF LANDLORD(S):

*[Handwritten signature]*

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

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

**TENANT (Lessee)** Hannah Richardson and Stephen Mueller, and

**LANDLORD (Lessor)** Meiling Su & Quanmin Yang

for the lease of #3210-4011 BRICKSTONE MEWS Mississauga

**LSB 0J7** dated the 12 day of May, 2017

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

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

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

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

The Tenant shall have the right to renew the lease after the expiration of the term hereby granted, provided that the tenant has performed faithfully all the terms and conditions of the existing lease, under the same terms and conditions for a further term of one year, provided the tenant shall give written notice to the landlord of the tenant's intention to exercise his right to renew no later than 60 days prior to the termination of this lease, failing which the right of renewal shall be null and void and of no effect. The rent increases for this term shall be in accordance with the guidelines set by the Rent Control Board of the Province of Ontario, once every twelve (12) months.

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

The Landlord agrees to have the unit in broom-swept and mopped condition on the closing day.

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

INITIALS OF TENANT(S):

SM HR  
05/12/17 05/12/17  
4:23PM EDT 4:30PM EDT

INITIALS OF LANDLORD(S):

Meiling Su





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

CO-OPERATING BROKERAGE- REPRESENTATION:

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

CO-OPERATING BROKERAGE- COMMISSION:

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

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

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

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

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

RIGHT AT HOME REALTY INC.  
(Name of Co-operating/Buyer Brokerage)  
480 EGLINTON AVE WEST #30 MISSISSAUGA  
Tel.: (905) 565-9200 Fax: (905) 565-6677  
Date: May 12, 2017  
(Authorized to bind the Co-operating/Buyer Brokerage)  
ARHAM NAQI  
(Print Name of Broker/Salesperson Representative of the Brokerage)

ORION REALTY CORPORATION  
(Name of Listing Brokerage)  
200-465 BURNHAMTHORPE RD MISSISSAUGA  
Tel.: (416) 733-7784 Fax: (905) 286-5271  
Date: May 13, 2017  
(Authorized to bind the Listing Brokerage)  
DRAGANA NESTOROVSKI  
(Print Name of Broker/Salesperson Representative of the Brokerage)

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

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

BUYER'S INITIALS

SELLER'S INITIALS

ACKNOWLEDGEMENT

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

Date: May 12, 2017  
(Signature of Buyer) Hannah Richardson  
Date: May 12, 2017  
(Signature of Buyer) Stephen Mueller

Date: May 13, 2017  
(Signature of Seller)  
Date: May 13, 2017  
(Signature of Seller)



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**BMO** Bank of Montreal • Banque de Montréal

CREDITVIEW AND BRITTANIA  
6085 CREDITVIEW RD UNIT 1  
MISSISSAUGA, ONTARIO, CANADA L5V 2A8

948025

DATE

Y/A

M/M

D/J

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

CTI


Pay to the order of AMCON CITY CENTRE SEVEN NBD DEVELOPMENT \$ 1695.00  
Payez à l'ordre de AMCON CITY CENTRE SEVEN NBD DEVELOPMENT \$ 1695.00

Purchaser's Name/Nom de l'acheteur \_\_\_\_\_ for Bank of Montreal/pour la Banque de Montréal /100 Canadian Dollars Canadiens  
Montreal, Canada/Montreal, Canada

Purchaser's Address/Adresse de l'acheteur \_\_\_\_\_



*William A. Downe*  
President and Chief Executive Officer, BMO Financial Group  
Président et chef de la direction, BMO Groupe Financier

⑆06952⑈001⑆ 3710019480255⑈ 90

**Ontario**

**Driver's Licence**  
**Permis de conduire**

**ON**  
CANADA



1. NAME/NOM  
**RICHARDSON,  
HANNAH JUDE**

2. ADDRESS/ADRESSE  
**1106-50 STEPHANIE ST  
TORONTO, ON, M5T 1B3**

3. NUMBER/  
NUMERO  
**R4078 - 31257 - 86215**

4. ISS/DEL  
2016/09/22

4b. EXP/EXP  
2021/09/21

5. DOB/REF  
**DP4289670**


6. SEX/SEXE  
**F**

7. CLASS/  
CATEG  
**G1**

8. REST/  
COND  
**1978/12/15**



16 HGT/HAUT **180 cm**

**R4078 31257-86215**  
**1978/12/15**

**Ontario**

**Driver's Licence**  
**Permis de conduire**

**ON**  
CANADA



1. NAME/NOM  
**MUELLER,  
STEPHEN GEORGE ALEXANDER**

2. ADDRESS/ADRESSE  
**1106-50 STEPHANIE ST  
TORONTO, ON, M5T 1B3**

3. NUMBER/  
NUMERO  
**M9111 - 72247 - 71222**

4. ISS/DEL  
2015/08/28

4b. EXP/EXP  
2018/12/22

5. DOB/REF  
**DG9022998**

6. SEX/SEXE  
**M**

7. CLASS/  
CATEG  
**G**

8. REST/  
COND  
**1977/12/22**

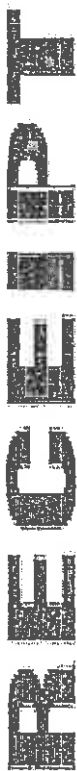
16 HGT/HAUT **189 cm**

**M9111 72247-71222**  
**1977/12/22**



ORION REALTY CORPORATION

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



DATE: May 14/2017 TIME: 4:12 pm

RECEIVED FROM: Arham Nagi on behalf of Hannaly Richardson

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

AMOUNT \$ 4200.00

PAYABLE TO: ☒ ORION REALTY CORPORATION

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

RE: PROPERTY 4011 Brickstone Mews, Unit #3210

☒ RENTAL ☐ SALE

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

RECEIVED BY: Helen Choong

☒ COPY OF THE CHEQUE FOR THE CLIENTS

☒ COPY OF THIS RECEIPT FOR THE CLIENT

# The Toronto-Dominion Bank

81150936

247 SPADINA AVENUE  
TORONTO, ON M5T 3A8

DATE

2017-05-13  
YYYYMMDD

Transit-Serial No.

1328-81150936

Pay to the  
Order of ORION REALTY CORPORATION, BROKERAGE

\$ \*\*\*\*\*4,200.00

\*\*\*FOUR THOUSAND TWO HUNDRED\*\*\*\*\*00/100 Canadian Dollars

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

Re

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

Authorized Officer



Number

Countersigned

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

⑈ 8 1 1 5 0 9 3 6 ⑈ 1 0 9 6 1 2 0 0 4 ⑈

⑈ 3 8 0 8 ⑈



H. Richardson & S. Mueller  
1106-50 Stephanie Street  
Toronto On M5T 1B3  
647-760-0365

May 5, 2017

**RE: Rental Application Package**

To whom it may concern:

We wish to submit the following as supplemental documentation along with our application:

Identification (driver's licenses)

Credit Reports

Proof of Employment (letter from employer, pay stubs, and teaching contracts)

Please note that we are both currently employed while actively completing graduate and post graduate coursework. Stephen is a PhD Candidate in the Art and Visual Culture program at Western University and Hannah is completing a Master of Arts degree in Adult Education and Cultural Studies through Athabasca University. During the school year, Stephen also works as a teaching assistant at Western University. At present, he is employed full-time at Whole Foods. Hannah has worked as a professor at Sheridan College in the Academic Upgrading and LINC (Language Instruction for Newcomers to Canada) programs since August of 2013. Our credit scores reflect an overall good score typical of student loan borrowers in good standing while currently making monthly payments or enrolled in studies.

Thank you for your consideration. We look forward to hearing from you.

Sincerely,



Hannah Richardson



Stephen Mueller

# Sheridan

Sheridan College

7899 McLaughlin Road

Brampton, Ontario

Canada L5Y 5H9

Tel (905) 459-7533

Name: Hannah Richardson

Employee ID: 991347140

Job Title: Professor

Date: May 5, 2017

Contract: LINC, Workforce Development

Hourly Rate: \$77.55

Base Salary: \$48, 391.20

Contract: Literacy Basic Skills Partnership, Literacy North Halton

Hourly Rate: \$52.50

Base Salary: \$6,300

**Total Salary: \$54, 691.20**



Sheridan College  
7899 McLaughlin Road  
Brampton, Ontario  
Canada L6Y 5H9  
Tel. (905) 459-7533

Term: 2017 Summer  
Contract Number: **28130.01**  
991347140 Richardson, Hannah

**Non-Full-Time Faculty Contract**  
**Faculty Of Continuing & Professional Studies**

Name: Richardson, Hannah  
Address: 1106-50 Stephanie Street  
Toronto, ON  
Canada M5T 1B3

ID: 991347140

Phone: (647) 760-0365  
E-Mail: hannah.richardson@sheridancollege.ca  
Business Phone:

This will confirm the conditional offer of employment to undertake a specific task, namely the specific teaching assignment which is set out under Part 1 below. This offer is conditional upon your acceptance of the terms and conditions set out in Part 4 of this letter and in the attached Terms and Conditions of Employment and upon final approval of your appointment by this institution. Please note that employees of this institution are considered to be Crown employees. This contract replaces all prior non-full-time faculty contracts for the term.

**Part 1 - Teaching Assignment**

Start Date: 08/05/2017   End Date: 20/08/2017   Excluding From: 26/06/2017   To: 02/07/2017   Weeks: 14   Emp Status: Partial Load

Course ID	Course Title	Component	Sec	Hrs/Wk	Campus	Prog	Account
LINC65040	CLB 6: Listening, Speaking&Grammar	Lecture	851	10.00	Hazel McCallion	SESL5	01-1-03744-000000-502005
		Lecture 2	851	2.00	Hazel McCallion	SESL5	01-1-03744-000000-502005

Hourly Rate: \$77.55

Comments:

Please Note: Any excluded weeks are non-teaching weeks for which you will not be compensated. Grades and supporting documentation must be submitted to the office within 5 days of completion of your teaching assignment.



Sheridan College  
1430 Trafalgar Road  
Oakville, ON L6H2L1

Pay Group: NPT-Non Full Time Pay Group  
Pay Begin Date: 04/02/2017  
Pay End Date: 04/15/2017  
System Pay End Date: 04/29/2017

Business Unit: SHRDN  
Advice #: 000000000789460  
Advice Date: 04/28/2017

Hassnah Richardson 50 Stephanie Street Apt. 1106 Toronto, ON M5T 1B3	Employee ID:	991347140	TAX DATA:		Federal	Quebec	ON
	Department:	SH014-Fac of Human & Social Sciences	Net Claim	11,635.00		10,171.00	
	Location:	Davis Campus	Amount:				
	Job Title:	Partial Load Professor NonPS	Special Letters:				
	Pay Rate:	\$1,861.20 Biweekly	Addl. Percent:				
			Addl. Amount:				

HOURS AND EARNINGS						TAXES		
Description	Rate	Current		YTD		Description	Current	YTD
		Hours	Earnings	Hours	Earnings			
Partial Load Faculty Pay	77.550000	24.00	1,861.20	163.20	12,656.16	CIT	226.00	1,469.80
CAAT Service Hour - memo		52.08	0.00	364.56	0.00	CPP	85.47	591.60
Partial Load Sick Leave			0.00	4.80	372.24	EI	30.33	212.36
TOTAL:		76.08	1,861.20	532.56	13,028.40	TOTAL:		341.80 2,273.76

BEFORE-TAX DEDUCTIONS			AFTER-TAX DEDUCTIONS			EMPLOYER PAID BENEFITS *TAXABLE		
Description	Current	YTD	Description	Current	YTD	Description	Current	YTD
CAAT Pension-Schedule2 NFT	220.89	1,546.22	Dental	0.00	618.28	CAAT Pension-Schedule2 NFT	220.89	1,546.22
Union Dues %	25.59	179.14	Vision Care	0.00	133.16	Workplace Safety & Insur Board	6.70	46.90
Local Union Dues FL #244	0.00	15.00	Hearing Care	0.00	11.40	Extended Health	0.00	884.60
			Basic Life Insurance	0.00	20.52	Employer Benefit Recovery	0.00	-221.15
			Accident,Death & Dismemberment	0.00	2.16			
			Employee Benefit Recovery	0.00	-196.38			
TOTAL:		246.48 1,740.36	TOTAL:		0.00 589.14	TOTAL:		227.59 2,256.57

TOTAL GROSS	CIT TAXABLE GROSS	TOTAL TAXES	TOTAL DEDUCTIONS	NET PAY
Current: 1,861.20	1,614.72	341.80	246.48	1,272.92
YTD: 13,028.40	11,288.04	2,273.76	2,329.50	8,425.14

NET PAY DISTRIBUTION			
Advice #000000000789460	Account Type Checking	Account Number 5230876	Amount 1,272.92
TOTAL:			1,272.92

MESSAGE:



**Adult  
Learning Centre**  
Serving Georgetown, Milton & Acton

Adult Learning Centre  
Literacy North Halton  
P O Box 218  
Georgetown, Ontario L7G 4Y5

Tel: (905) 873 2200  
Fax: (905) 873 2210  
Email: [literacy@bellnet.ca](mailto:literacy@bellnet.ca)

Website: [www.literacynh.org](http://www.literacynh.org)

**Contract Agreement between  
Hannah Richardson  
and  
Literacy Basic Skills Partnership at Literacy North Halton  
Offered March 2017**

The Sheridan North Program offers the following position, on a contract basis, to Hannah Richardson, under the following terms and conditions:

**Position:** Teacher/ Ace Program Georgetown  
**Hours:** 6.00-9.00pm Tuesday evenings  
**Dates:** Weeks April 4, 2017 to June 23, 2017 (total of 12 weeks)

**Rate of pay:** \$52.50 per hour for 3 hours per week, payable bi weekly and by cheque direct to teacher. Payment is direct payment without any deductions/benefits included. The recipient will be responsible for reporting this income on tax returns. Payment will be bi-weekly with cheques mailed to your home address.

**Reporting to:** Agnes Bielecka- Coordinator of ACE program for all matters relating to;  
-Curriculum,  
-Resources,  
-Sick replacement

**Reporting to:** Executive Director, Literacy North Halton, Manager Ace Program for all matters relating to;  
  
Cheque payments and any issues relating to administration and site management

Please sign below to indicate your agreement to the conditions above.

Signed  Date March 21, 2017  
Hannah Richardson/Teacher-LBS partnership

Signed  Date March 23, 2017

Dymna Dewar/Interim Executive Director/Literacy North Halton



Literacy North Halton is a registered non-profit organization no. 107782609-RR0001 and is supported by the Ministry of Training, Colleges and Universities; United Way of Halton Hills; United Way of Milton; community agencies, and individuals. This Employment Ontario service is partially funded by the Government of Ontario.



LITERACY NORTH HALTON

Hannah Richardson

27 April 2017..... 315.00

27 Apr, 2017

CHEQUE

7526

7525

Total

315.00



155 Square One Drive, Mississauga, Ontario L5B 4E5 • Phone 905-275-9393

ILLINOIS • INDIANA • IOWA • MICHIGAN • MINNESOTA • MISSOURI • NEBRASKA • ONTARIO • WISCONSIN

April 27, 2017

To whom it may concern,

Stephen Mueller has been employed by Whole Foods Market since April 19, 2017. He is currently a full time Grocery Team Member at our Square One location at a wage of \$13.00 per hour and works approximately 40 hours per week.

Stephen is in excellent standing with the company, and we look forward to his continued service.

Please do not hesitate to contact me if you should require any further information.

Best Regards,

A handwritten signature in black ink, appearing to read "K. Ly".

Kristina Ly  
Team Member Services Specialist  
Whole Foods Market – Square One



Equifax Credit Report and Score <sup>TM</sup> as of 04/18/2017

Name: Hannah J. Richardson

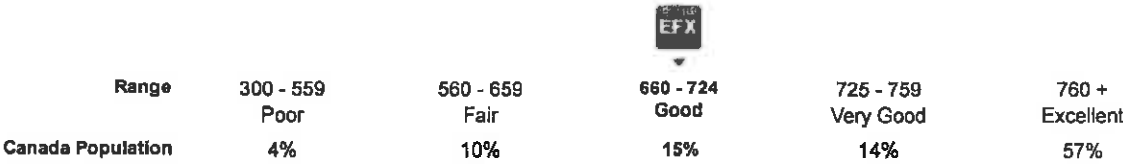
Confirmation Number: 3133845713

Credit Score Summary

680 Good

Where You Stand

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



What's Impacting Your Score

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

- Total number of telco inquiries.
- Average utilization for open revolving trades.
- Number of trades.

Your Loan Risk Rating

680 Good

Your credit score of 680 is better than 18% of Canadian consumers.  
The Equifax Credit Score <sup>TM</sup> ranges from 300-900. Higher scores are viewed more favorably.

The Bottom Line :

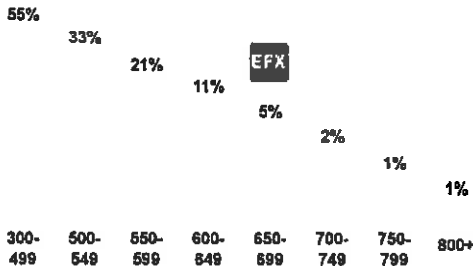
Lenders consider many factors in addition to your score when making credit decisions. However, most lenders would consider you to be a moderate risk. You may not qualify for credit with all lenders. When you do qualify for credit, you may pay higher interest rates and be subject to more restrictive loan terms than those with higher scores. If you're in the market for credit, this is what you might expect:

- You may not qualify for high credit limits on your credit card.
- You are likely to pay higher interest rates on all types of loans than those with higher scores.

The loan terms you receive may be somewhat restrictive.

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: HANNAH J RICHARDSON  
SIN: 502XXX859  
Date of Birth: 1978-12-XX

Current Address

Address: 50 STEPHANIE ST APT 1106  
TORONTO, ON  
Date Reported: 2014-10 2013-11 2012-06

Previous Address

Address: 4 CONNAUGHT CIR  
TORONTO, ON  
Date Reported: 2014-10 2013-11 2012-06

Current Employment

Employer: SHERIDAN COLLEGE  
Occupation:

Previous Employment

Employer: RANSACK THE UNIVERSE  
Occupation: DRESSMAKER  
Employer: FRESH BAKED INC  
RAGEMARICLARO B  
Occupation: FASHION DESIGNERSALES

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.

CANADIAN TIRE BANK

Phone Number:	(800)459-6415	High Credit/Credit Limit:	\$5,500.00
Account Number:	XXX...722	Payment Amount:	\$57.00
Association to Account:	Individual	Balance:	\$3,196.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2016-09	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	07		
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		

TD CREDIT CARDS

Phone Number:	(800)983-8472	High Credit/Credit Limit:	\$11,000.00
Account Number:	XXX...548	Payment Amount:	\$146.00
Association to Account:	Individual	Balance:	\$10,260.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2009-03	Date of Last Activity:	2017-04
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	72		
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		

KOODO MOBILE

Phone Number:	(866)995-6636	High Credit/Credit Limit:	\$102.00
Account Number:	XXX...004	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$51.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2014-06	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	33		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			

Comments: Monthly payments

CIBC STUDENT LOANS

Phone Number:	Not Available	High Credit/Credit Limit:	\$3,682.00
Account Number:	XXX...637	Payment Amount:	\$34.00
Association to Account:	Individual	Balance:	\$1,753.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	1998-01	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	63		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Student loan Monthly payments		

CIBC STUDENT LOANS

Phone Number:	Not Available	High Credit/Credit Limit:	\$6,471.00
Account Number:	XXX...658	Payment Amount:	\$65.00
Association to Account:	Individual	Balance:	\$3,206.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	1997-09	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	63		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Student loan Monthly payments		

TDCT TR0677

Phone Number:	(866)222-3456	High Credit/Credit Limit:	\$12,000.00
Account Number:	XXX...881	Payment Amount:	\$50.00
Association to Account:		Balance:	\$5,069.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2003-12	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	71		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Has a co-signer Student loan		

BANK OF MONTREAL M C

Phone Number:	(800)263-2263	High Credit/Credit Limit:	\$0.00
Account Number:	XXX...370	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00



Date Opened:	1997-10	Date of Last Activity:	2016-10
Status:	Paid as agreed and up to date	Date Reported:	2016-10
Months Reviewed:	67		
Payment History:	02 payments 30 days late 05 payments 60 days late No payment 90 days late		
Prior Paying History:	Two payments past due ( 2011-11 ) Two payments past due ( 2011-10 ) Two payments past due ( 2011-09 )		
Comments:	Ciclosed by credit grantor Monthly payments		

CAPITAL ONE HBC

Phone Number:	(866)640-7858	High Credit/Credit Limit:	\$1,000.00
Account Number:	XXX...716	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2002-01	Date of Last Activity:	2014-05
Status:	Paid as agreed and up to date	Date Reported:	2014-08
Months Reviewed:	40		
Payment History:	04 payments 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:	One payment past due ( 2014-05 ) One payment past due ( 2014-04 ) One payment past due ( 2014-03 )		
Comments:	Closed at consumer request Account paid		

CAPITAL ONE HBC

Phone Number:	(866)640-7858	High Credit/Credit Limit:	\$10.00
Account Number:	XXX...388	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	1998-04	Date of Last Activity:	2011-06
Status:	Paid as agreed and up to date	Date Reported:	2013-01
Months Reviewed:	20		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account paid Inactive account		

Credit History and Banking Information

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

No Banking information on file

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

Public Records and Other Information

Bankruptcy

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

Voluntary Deposit - Orderly Payment Of Debts, Credit Counseling

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

Registered Consumer Proposal

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

Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages

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

Secured Loans

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

No Public Record information on file

Collection Accounts

A collection account under public records will automatically purge from the system six (6) years from the date of last activity.

No Collections information on file

Credit Inquiries to the File

The following inquiries were generated because the listed company requested a copy of your credit report. An Inquiry made by a Creditor will automatically purge three (3) years from the date of the inquiry. The system will keep a minimum of five (5) inquiries.

2015-07-15	TDCT (866)222-3456
2014-06-24	KODO MOBILE (416)279-7844

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.

2017-04-06	AUTH ECONSUMER REQUE (Phone Number Not Available)
2017-04-06	EQUIFAX PERSONAL SOL (800)871-3250
2017-03-09	TDCT (866)222-3456
2017-01-17	CANADIAN TIRE BANK (800)459-6415
2016-08-09	BANK OF MONTREAL (877)304-4121

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.



Print This Page

Close Window

Equifax Credit Report and Score™ as of 05/04/2017

Name: Steve G. Mueller

Confirmation Number: 3239329935

Credit Score Summary

679

Good

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 good. Based on this score, you should be able to qualify for credit with average interest rates and offers.

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 national credit cards trades with balance greater than or equal to 99%of high credit.
- Utilization for revolving trades.
- Number of trades with high utilization.

Your Loan Risk Rating

679

Good

Your credit score of 679 is better than 18% of Canadian consumers.

The Equifax Credit Score™ ranges from 300-900. Higher scores are viewed more favorably.

The Bottom Line :

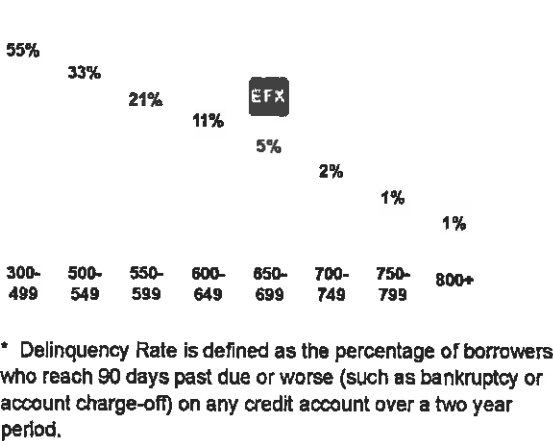
Lenders consider many factors in addition to your score when making credit decisions. However, most lenders would consider you to be a moderate risk. You may not qualify for credit with all lenders. When you do qualify for credit, you may pay higher interest rates and be subject to more restrictive loan terms than those with higher scores If you're in the market for credit, this is

what you might expect:

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

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\*



CREDIT REPORT

Personal Information

Personal Data

Name: STEVE G MUELLER  
SIN: 506XXX100  
Date of Birth: 1977-12-XX

Other Names:

Also Known as: STEPHEN G MUELLER XX

Current Address

Address: 50 STEPHANIE ST #1106  
TORONTO, ON  
Date Reported: 2015-06 2013-10 2010-05

Previous Address

Address: 186 AV ELMWOOD E APP 28  
LONDON, ON  
Date Reported: 2015-06 2013-10 2010-05

Current Employment

Employer: AMARANTH WHOLE FOODS MARKET  
Occupation:

Special Services

No Special Services Message

Consumer Statement

No Consumer Statement on File

Credit Information

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

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

Note: The account numbers have been partially masked for your security.

KOODO MOBILE

Phone Number:	(866)995-6636	High Credit/Credit Limit:	\$166.00
Account Number:	XXX...415	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$32.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2015-06	Date of Last Activity:	2017-04
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	22		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Monthly payments		

MBNA

Phone Number:	(888)876-6262	High Credit/Credit Limit:	\$11,200.00
Account Number:	XXX...606	Payment Amount:	\$275.00
Association to Account:	Individual	Balance:	\$11,269.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2007-07	Date of Last Activity:	2017-04
Status:	Paid as agreed and up to date	Date Reported:	2017-04
Months Reviewed:	48		
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		

YOUR NEIGHBOURHOOD

Phone Number:	(226)289-2713	High Credit/Credit Limit:	\$300.00
Account Number:	XXX...147	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$227.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2004-06	Date of Last Activity:	2017-03
Status:	Paid as agreed and up to date	Date Reported:	2017-03
Months Reviewed:	33		
Payment History:	01 payments 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:	One payment past due ( 2014-07 )		
Comments:	Personal line of credit Monthly payments		

CDA STUDENT LOANS PR

Phone Number:	(888)815-4514	High Credit/Credit Limit:	\$10,710.00
Account Number:	XXX...188	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$10,710.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2016-05	Date of Last Activity:	2017-03
Status:	Too new to rate or opened but not used	Date Reported:	2017-04
Months Reviewed:	11		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Student loan Monthly payments		

CDA STUDENT LOANS PR

Phone Number:	(888)815-4514	High Credit/Credit Limit:	\$19,944.00
Account Number:	XXX...119	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$19,944.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2003-11	Date of Last Activity:	2017-03
Status:	Too new to rate or opened but not used	Date Reported:	2017-04
Months Reviewed:	71		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Student loan Monthly payments		

ALBERTA STUDENT LOAN

Phone Number:	(866)827-0310	High Credit/Credit Limit:	\$10,840.00
Account Number:	XXX...538	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$10,840.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2016-06	Date of Last Activity:	2017-03
Status:	Too new to rate or opened but not used	Date Reported:	2017-04
Months Reviewed:	11		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Student loan Monthly payments		

FORD CREDIT CDN CO

Phone Number:	Not Available	High Credit/Credit Limit:	\$23,207.00
Account Number:	XXX...233	Payment Amount:	Not Available
Association to Account:	Joint	Balance:	\$0.00
Type of Account:	Installment	Past Due:	\$0.00
Date Opened:	2010-05	Date of Last Activity:	2016-06

Status:	Paid as agreed and up to date	Date Reported:	2016-08
Months Reviewed:	64		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Account paid Auto		

TDRCS APPLE FIN 127

Phone Number:	(800)832-3321	High Credit/Credit Limit:	\$1,500.00
Account Number:	XXX...937	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Revolving	Past Due:	\$0.00
Date Opened:	2014-09	Date of Last Activity:	
Status:	Paid as agreed and up to date	Date Reported:	2015-08
Months Reviewed:	02		
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		

ROGERS COMMUNICATION

Phone Number:	(877)764-3772	High Credit/Credit Limit:	
Account Number:	XXX...337	Payment Amount:	Not Available
Association to Account:	Individual	Balance:	\$0.00
Type of Account:	Open	Past Due:	\$0.00
Date Opened:	2012-08	Date of Last Activity:	2015-09
Status:	Paid as agreed and up to date	Date Reported:	2015-09
Months Reviewed:	36		
Payment History:	No payment 30 days late No payment 60 days late No payment 90 days late		
Prior Paying History:			
Comments:	Closed at consumer request Account paid		

**Credit History and Banking Information**

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

No Banking information on file

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

**Public Records and Other Information**

**Bankruptcy**

A bankruptcy automatically purges six (6) years from the date of discharge in the case of a single bankruptcy. If the consumer



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

Voluntary Deposit - Orderly Payment Of Debts, Credit Counseling

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

Registered Consumer Proposal

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

Judgments, Seizure Of Movable/Immovable, Garnishment Of Wages

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

Secured Loans

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

No Public Record information on file

Collection Accounts

A collection account under public records will automatically purge from the system six (6) years from the date of last activity.

No Collections information on file

Credit Inquiries to the File

The following inquiries were generated because the listed company requested a copy of your credit report. An Inquiry made by a Creditor will automatically purge three (3) years from the date of the inquiry. The system will keep a minimum of five (5) inquiries.

2015-06-12	KOODO MOBILE (416)279-7844
2014-09-04	TDFS (866)508-6312

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.

2017-05-01	TDFS RETAIL CARDS (800)832-3321
2017-04-29	EQUIFAX PERSONAL SOL (800)871-3250
2017-04-27	AUTH ECONSUMER REQUE (Phone Number Not Available)
2017-03-21	YOUR NEIGH. CU (519)804-9153
2016-04-28	ALBERTA STUDENT FINA (780)427-9820
2014-09-04	AUTH TD RCS (888)751-9000

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.