

Worksheet

Leasing

Suite: 3506. Tower: PSV Date: May 18/17 Completed by: Aurita

Adel Nakhla + Monal Naguib

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 Amacon City Centre Seven New Development Partnership. \$ 500 + \$57 = \$ 565.00
- Agreement must be in good standing. Funds in Trust: \$ 47,299.48. - has not taken occupancy yet
- ✓ ● Copy of Tenant's ID
- ✓ ● Copy of Tenant's First and Last Month Rent - see commission statement - 1st + last submitted to brokerage.
- ✓ ● 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:

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 3506 Tower ONE Unit 6 Level 34 (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:

- 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;
- the Purchaser is not in default at any time under the Agreement;
- 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;
- 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;
- 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 2012.

Adel Nakhla
Witness:

Manal Naguib
Witness:

Purchaser: ADEL NAKHLA

Purchaser: MANAL NAGUIB

THE UNDERSIGNED hereby accepts this offer.

DATED at Mississauga this 20 day of April 2012.

AMACON DEVELOPMENT (CITY CENTRE) CORP.

PER:

[Signature]
Authorized Signing Officer
I have the authority to bind the Corporation



Ontario Real Estate Association

Agreement to Lease Residential

Form 400

for use in the Province of Ontario

Toronto
Real Estate
Board

This Agreement to Lease dated this 2 day of May, 2017

TENANT (Lessee), Sherry Champagne

LANDLORD (Lessor), Adel Nakhla and Najal Nayab (Full legal names of all tenants)
ADDRESS OF LANDLORD Mississauga (Full legal name of landlord)

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DS
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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
#3506-4011 BRICKSTONE MEWS

Mississauga

L5B 0J7

2. **TERM OF LEASE:** The lease shall be for a term of One Year commencing May 05, 2017

3. **RENT:** The Tenant will pay to the said Landlord monthly and every month during the said term of the lease the sum of
One Thousand Six Hundred Ninety-Five
payable in advance on the first day of each and every month during the currency of the said term Canadian Dollars (CDN\$ 1,695.00)
upon completion or date of occupancy, whichever comes first

4. **DEPOSIT AND PREPAID RENT:** The Tenant delivers upon acceptance
by negotiable cheque payable to Royal LePage Realty Plus, Brokerage
in the amount of Three Thousand Three Hundred Ninety
Canadian Dollars (CDN\$ 3,390.00) as a deposit to be held in trust as security for the faithful performance by the Tenant of all

(Hereafter/Upon acceptance as otherwise described in this Agreement)

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: Residential

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

	LANDLORD	TENANT
Gas	☐	☒
Oil	☐	☐
Electricity	☐	☒
Hot water heater rental	☐	☒
Water and Sewerage Charges	☐	☒
Cable TV	☐	☒
Condominium/Cooperative fees	☒	☐
Garbage Removal	☐	☐
Other	☐	☐
Other	☐	☐

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): SC

INITIALS OF LANDLORD(S): AN WN

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7. **PARKING:** Parking Garage8. **ADDITIONAL TERMS:**9. **SCHEDULES:** The schedules attached hereto shall be the schedules of this Agreement to Lease and consist of: Schedule(s) A10. **IRREVOCABILITY:** This offer shall be irrevocable by Tenant until 11:59 p.m. 4th 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 hereof (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: mouradhanna@rogers.com

Email Address: persad.richard@gmail.com

(for delivery of Documents to Landlord)

(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.lib.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, of 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 hereto, 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):

SC

INITIALS OF LANDLORD(S):

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

SIGNED, SEALED AND DELIVERED in the presence of:

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

[Witness] DATE 05/02/2017
[Seal]
[Tenant or Authorized Representative] *Sherry Champagne*
[Witness] DATE
[Seal]
[Tenant or Authorized Representative]
[Witness] DATE
[Seal]
[Guarantor]

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] DATE 5/4/2017
[Seal]
[Landlord] *Sherry Champagne*
[Witness] DATE 5/4/2017
[Seal]
[Landlord] *Sherry Champagne*
[Delegated by: 8174AB...]

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] DATE
[Spouse]

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 4:00 a.m. 4th day of May 2017 *Sherry Champagne*
(Signature of Landlord/Tenant)

INFORMATION ON BROKERAGE(S)

Using Brokerage ROYAL LEPAGE REALTY PLUS Tel No. (905) 828-6550

MOURAD RIMON HANNA

(Salesperson / Broker Name)

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

RICHARD PERSAD

(Salesperson / Broker Name)

ACKNOWLEDGEMENT

I acknowledge receipt of my signed copy of this accepted Agreement of Lease
[Delegated by: *Sherry Champagne*]
[Landlord] DATE 5/4/2017
[Delegated by: *Sherry Champagne*]
[Landlord] DATE 5/4/2017
[Delegated by: *Sherry Champagne*]
[Landlord] DATE 5/4/2017

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
Sherry Champagne DATE 05/02/2017
(Tenant)
(Tenant)
Address for Service DATE
Tel No.

Tenant's Lawyer

Address

Email

Tenant's Lawyer

Address

Email

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 money 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 place of the foregoing Agreement to Lease

Acknowledged by:

Richard Persad
(Authorized to bind the Co-operating Brokerage)

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Form 400

(for use in the Province of Ontario)

Schedule A

Agreement to Lease - Residential



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

TENANT (lessee), Sherry Champagne, andLANDLORD (lessor), Adel Nakhla and Manal Naguibfor the lease of #3506-4011 BRICKSTONE MEWS Mississauga

LSB 0J7

dated the

2

day of

May2017

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, except 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 initialled by all parties to the Agreement to Lease.

INITIALS OF TENANT(S):

SC

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), Sheri Champagne

LANDLORD (Lessor), Adel Nakhla and Manal Naguib

for the lease of #3506-4011 BRICKSTONE MEWS

Mississauga

L5B 0J7

dated the 2

day of May

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, 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 last day of the term 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):

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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), Sherry Champagne, and

LANDLORD (lessor), Adel Nakhla and Manal Naguib

for the lease of #3506 -4011 BRICKSTONE MEWS Mississauga

L5B 0J7

dated the 2 day of May 2017.

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

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

Further pertaining to the fact that the unit is brand new, and the building set up not yet completed, both landlord and tenant acknowledge that the hydro account is still under the name of the builder/building management. The Tenant will set up as soon as possible, a hydro account for which the Tenant shall be responsible. The Landlord shall also take the necessary steps to facilitate the creation of such an account. Any balance owing to the hydro supplier will be pro-rated, with the Tenant being responsible for any costs incurred after the specified move in date of May 5, 2017 and the Landlord being responsible for the balance due prior to that date.

Further the above clause pertaining to the receipt of the keys by the Tenant and the submission of post dated cheques, the Landlord and Tenant acknowledge and agree that the Tenant has ordered cheques for their account and that they have not yet arrived. The keys will be released to the Tenant upon occupancy, with the understanding that the cheques will be delivered to the listing brokerage (2575 Dundas St W, Mississauga, Ontario) as soon as possible once they are received.

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

INITIALS OF TENANT(S):

SC

INITIALS OF LANDLORD(S):

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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

TENANT (Lessee), Sherry Champagne

LANDLORD (Lessor), Adel Nakhla and Munad Wagdy

for the lease of 4011 Brickstone Mews 3506

and
[D8] [AN] [SC]

2017

dated the 2nd May

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 TENANT(S):

[SC]

INITIALS OF LANDLORD(S):

[D8] [AN] [SC]

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Bank of Montreal • Banque de Montréal

873740

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

DATE 2017 05 18
Y/A M/M D/J

CTI

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

Pay to the order of
Payez à l'ordre de

AMERSON CITY CENTRE SEVEN NEW \$ 565.00
BANK OF MONTREAL PARTNERSHIP

ADEL NAKHLA

Purchaser's Name/Nom de l'acheteur

PSN1 unit 3506

Purchaser's Address/Adresse de l'acheteur

Leasing Fee

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

100 Canadian Dollars Canadiens

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

⑆06952⑆00⑆⑆

247701873740⑆⑆ 90

May 18/17

John



Ontario

Driver's Licence
Permis de conduire

ON

CANADA



1,2 NAME/NOM

CHAMPAGNE,
SHERRY,L

8 30 ELLEN ST

BRAMPTON, ON, L6V 1J6

4d NUMBER/
NUMERO

C3172 - 70767 - 55129

4a ISSI/DÉL.

2016/12/23

4b EXP/EXP. 2019/01/29

5 DD/RÉF.

DR3815452

15 SEX/SEXE

F

9 CLASS/

G

CATÉG.

12 REST./

X

COND.

Sherry L. Champagne

3 DOB/ODN

1975/01/29

16 HGT/HAUT. 157 cm





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

05/10/2017

018185

COMMISSION STATEMENT

RE: AGREEMENT OF PURCHASE AND SALE 018185 TO Sherry Champagne

TO OUR COMMISSION RE: SALE OF 4011 Bickstone Mews

AT A SALE PRICE OF 1,695.00

DEPOSIT

3,390.00

LESS COMMISSION PAYABLE 50.00% +50.00%

1,695.00

GST - 860585496RT0001

220.36

BALANCE DUE TO VENDOR

1,474.64

=====

CLOSING SCHEDULED FOR 05/05/2017

OUR REFERENCE NUMBER IS 018185

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

Tara Bailey
Deal Administrator
905-828-6550 x 222



Legal Services Professional Corporation

www.icsinjury.com

Licensed Paralegals
LSUC Members

April 11th, 2017

To whom it may concern:

This Employment Letter is to confirm that Ms. Sherry Champagne is currently employed with this Law Firm ICS Legal. Ms. Champagne has been employed with our Firm for 7yrs, her current salary is \$90,000 per annum plus yearly bonus.

Sincerely,

Sincerely,

Rhonda Edwards

A handwritten signature in black ink, appearing to read 'Rhonda Edwards', written over a light blue horizontal line.

Senior Associate

Brampton

| 49 Kennedy Rd. South, Unit 7

| Brampton, ON L6W 4P4

| T: 905-595-0805 | F: 905-595-0812

| TF: 1-877-4

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Rental Application Residential

Toronto
Real Estate
Board

Form 410 For use in the Province of Ontario

I/We hereby make application to rent 3506-4011 Brickstone Mews from the 1st day of 20 17, at a monthly rental of \$ 1,895.

To become due and payable in advance on the 1st day of each and every month during my tenancy.

1. Name, Sherry Champagne Date of birth, 01/29/35 SIN No. (Optional)

Drivers license No. Lawyer

2. Name, Lawyer Date of birth, 01/29/35 SIN No. (Optional)

Drivers license No. Lawyer

3. Other Occupants: Name, Lawyer Relationship, Lawyer

Name, Lawyer Relationship, Lawyer

Name, Lawyer Relationship, Lawyer

Do you have any pets? If so, describe. H was only temporary as going through divorce

Why are you vacating your present place of residence? H was only temporary as going through divorce

LAST TWO PLACES OF RESIDENCE

Address, 30 Ellen St

From, Brampton, ON

Name of landlord, Present

Telephone, 706-8916-3228

PRESENT EMPLOYMENT

Employer, Legal

Business address, 49 Kennedy Rd S # 7 Brampton

Business telephone, 905-545-1000

Position held, Lawyer

Length of employment, 7yrs

Name of supervisor, Rhonda Edwards

Current salary range: Monthly \$ 5,500

SPOUSE'S PRESENT EMPLOYMENT

Employer, Legal

Business address, 49 Kennedy Rd S # 7 Brampton

Business telephone, 905-545-1000

Position held, Lawyer

Length of employment, 7yrs

Name of supervisor, Rhonda Edwards

Current salary range: Monthly \$ 5,500

Name of Bank, CIBC

Checking Account # 8911738 Branch Main/Queen Brampton, ON

FINANCIAL OBLIGATIONS

Payments to, Amount \$

Payments to, Amount \$

PERSONAL REFERENCES

Name, Angela Hoploy Address, 2499

Telephone, 416-492-0728 Length of Acquaintance, 2yrs

Name, Rhonda Edwards Address, 49 Kennedy Rd S

Telephone, 647-902-0728 Length of Acquaintance, 7yrs

AUTOMOBILE(S)

Make, Dodge Model, Durango Year, 2017 Licence No. CBK 626

Make, Dodge Model, Durango Year, 2017 Licence No. CBK 626

The Applicant consents to the collection, use and disclosure of the Applicant's personal information by the Landlord and/or agent of the Landlord, from time to time, for the purpose of determining the creditworthiness of the Applicant for the leasing, selling or financing of the premises or the real property, or making such other use of the personal information as the Landlord and/or agent of the Landlord deems appropriate.

The Applicant represents that all statements made above are true and correct. The Applicant is hereby notified that a consumer report containing credit and/or personal information may be referred to in connection with this rental. The Applicant authorizes the verification of the information contained in this application and information obtained from personal references. This application is not a Rental or Lease Agreement, in the event that this application is not accepted, any deposit submitted by the Applicant shall be returned.

Signature of Applicant, Sherry Champagne Date, May 1/17

Telephone, 647 456-8387

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Form 410 Revised 2009 Page 1 of 1

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5/1/2017

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



Print This Page

Close Window

Equifax Credit Report and Score TM as of 05/01/2017

Name: Sherry Champagne

Confirmation Number: 3672068598

Credit Score Summary

761

Excellent

Where You Stand

The Equifax Credit Score TM 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 +
Canada Population	Poor 4%	Fair 10%	Good 15%	Very Good 14%	Excellent 57%

What's Impacting Your Score

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

- Total number of national credit cards inquiries.
- Percentage of revolving trades opened within the last 2 years to total trades.
- Average age of national card trades.

Your Loan Risk Rating

761 | Excellent

Your credit score of 761 is better than 57% of Canadian consumers.

The Equifax Credit Score TM 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 will be easily approved for conventional loans and credit cards with low interest rates. If you're in the market for credit, this is what you might expect:

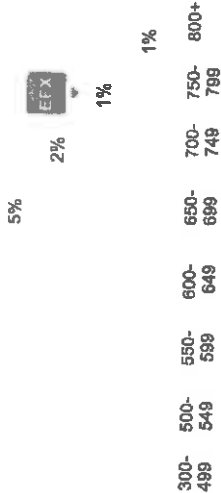
Delinquency Rates*

55%
33%

- >> You will easily qualifying for credit cards
- >> If you decide to take a loan, you pay some of the low interest rates available
- >> The loan terms you receive will be unrestrictive and include very high credit limits

21%
11%

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.



5/1/2017

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

* 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: SHERRY CHAMPAGNE
SIN:
Date of Birth: 1975-01-XX

Current Address
Address: 30 ELLEN STREET
BRAMPTON, ON
Date Reported: 2016-11 2017-05
Previous Address
Address: 51 BECKWITH RD
ETOBICOKE, ON
Date Reported: 2016-10 2011-04

Current Employment
Employer: ICS LEGAL
Occupation: LAWYER

Previous Employment
Employer:
Occupation:
Employer:
Occupation:

Special Services

No Special Service 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.

FIDO INC.
Phone Number: (888)481-3436
Account Number: XXX...859
Association to Account: Individual
Type of Account: Open
Date Opened: 2015-04
Status: Paid as agreed and up to date
Months Reviewed: 09
Payment History: No payment 30 days late
No payment 60 days late
No payment 90 days late
High Credit/Credit Limit:
Payment Amount: Not Available
Balance: \$101.50
Past Due: \$0.00
Date of Last Activity: 2017-04
Date Reported: 2017-04

Prior Paying History: No late payments in the last 120 days

Comments: Monthly Payments

ROGERS COMMUNICATION

Phone Number:

(877)767-3772

Account Number:

XXX...270

Association to Account:

Individual

Type of Account:

Open

Date Opened:

2014-02

Status:

Paid as agreed and up to date

Months Reviewed:

36

Payment History:

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

High Credit/Credit Limit:

\$1000

Payment Amount:

Not available

Balance:

\$99.50

Past Due:

\$0.00

Date of Last Activity:

2017-04

Date Reported:

2017-04

Prior Paying History: No late payments in the last 120 days

Comments:

CAPITAL ONE BANK

Phone Number:

(800)728-3277

Account Number:

XXX...962

Association to Account:

Individual

Type of Account:

Revolving

Date Opened:

2010-01

Status:

Paid as agreed and up to date

Months Reviewed:

84

Payment History:

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

High Credit/Credit Limit:

\$10,000.00

Payment Amount:

Not Available

Balance:

\$0.00

Past Due:

\$0.00

Date of Last Activity:

2017-01

Date Reported:

2017-02

Prior Paying History: No late payments in the last 120 days

Comments:

CIBC CANADIAN IMPERIAL BANK OF COMMERCE

Phone Number:

(800)465-4653

Account Number:

XXX...791

Association to Account:

Individual

Type of Account:

Revolving

Date Opened:

2011-03

Status:

Paid as agreed and up to date

Months Reviewed:

72

Payment History:

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

High Credit/Credit Limit:

\$25,000.00

Payment Amount:

Not Available

Balance:

\$1530.73

Past Due:

\$0.00

Date of Last Activity:

2017-03

Date Reported:

2017-04

Prior Paying History: No late payments in the last 120 days

Comments:

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 Moveable/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 Collection item 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.

2017-03-26	HOMELIFE HEARTS REALTY INC, BROKERAGE (905)712-9888
2014-03-12	CAPONE BANK (800)481-3239

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.

2017-03-27	EQUIFAX PERSONAL SOL (800)871-3250
2015-05-08	EQUIFAX PERSONAL SOL (800)871-3250
2017-01-10	CAPITAL ONE (800)481-3239
2016-12-02	CIBC CANADIAN IMPERIAL BANK OF COMMERCE (800)465-4653
2017-03-27	EQUIFAX PERSONAL SOL (800)871-3250

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

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

5/1/2017

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

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

By fax: (514) 355-8502

Equifax will review any new details you provide and compare it to the information in our files. If our initial review does not resolve the problem, we will contact the source of the information to verify its accuracy. If the source informs us that the information is incorrect or incomplete, they will send Equifax updated information and we will change our file accordingly. If the source confirms that the information is correct, we will not make any change to our file. In either case, you may add a

statement to our file explaining any concerns you have. Equifax will include your statement on all future credit reports we prepare if it contains 400 characters or less.

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



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 3605, Mississauga, Ontario in the amount of \$335,000.00.

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.